

Research Article

Comparing Mortgage Financing Marketing Strategies: Conventional Bank vs Sharia Bank

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Abstract

The increasingly diverse needs of society have made financing the most popular banking service product. KPR products certainly require a marketing strategy. One of the interesting products offered by BRI Syariah Tambun Sub-Branch Office (KCP) is the Home Ownership Financing/Mortgage (KPR) product. This research aims to determine the marketing strategy for Mortgage Financing (KPR) between two banks, namely Conventional Banks and Sharia Banks at Bank BRI KCP Tambun and BRISyariah KCP Tambun. The data sources used are primary and secondary. Data collection was carried out using interview and documentation techniques. The results of this research show that KPR products at Bank BRI and BRI Syariah, in their implementation, apply similar marketing strategies. At Bank BRI, in implementing its marketing strategy, it takes a conventional approach by referring to the strategy of providing interest and using a credit approach with low interest; it places more emphasis on KPR marketing strategies, which tend to prioritize Islamic principles. Managerial implications emerge from the comparative analysis, shedding light on the strengths and weaknesses of each approach.

Keywords: Bank, Marketing, Mortgage, Home Ownership, Financing, Sharia, Conventional

JEL Classification: G21, G28, G32

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1. Introduction

Every human being wants a decent life; needs can be met, not only Every human being wants a decent life needs can be met, not only food and clothing that humans need but also a house. The house is a human shelter, a place to shelter from the sun or rain, a place to gather with family, and a place to rest after activities outside the home (Taqdir, 2011). The presence of mortgage financing (KPR) is due to public demand for fulfilling housing needs in installments. This product is managed by conventional. However, as time goes by, people want a home financing product that is in accordance with Sharia principles. Therefore, owning a house requires a large amount of funds. For some people, buying a house with cash feels easy. However, quite a few people also need help to buy a house in cash. So, they prefer to buy it in installments or what is commonly known as credit. To be able to own a house on credit, of course, you need someone as an intermediary who can provide these facilities (Rivai, 2011).

For people who want to own a house on credit, the role of banking is very dominant, and banking has the function of collecting funds from the community and channeling these funds back into the form of credit to the community (Rivai, 2011). Therefore, banks are referred to as intermediary institutions, meaning that banks are intermediary institutions between parties who have excess money and parties who are short of money, as well as Sharia banks function as intermediary institutions, where in carrying out their business, they cannot be separated from sharia principles which regulates Sharia bank operations (Bilgies et al., 2023)(Samsudin, 2019).

Conventional mortgages apply an interest system, where interest is paid every month along with installments. Each bank has determined the interest percentage; in general, conventional mortgages apply an annuity interest system (annuity rate) and flat interest (flat rate). Credit with annuity interest, the monthly installments are fixed, but the composition of the interest and principal installments will change each period. The monthly interest value will decrease, and the monthly principal installment will increase (Santosa et al., 2020)(Rika, 2020). Meanwhile, flat interest is based on a prorated interest calculation according to the credit term and credit nominal. Thus, determining the principal and interest installments is very simple.

The application of conventional KPR is, of course, different from the application of KPR Sharia. KPR Sharia does not apply to an interest-based system but applies to a contract system, where the financing contracts are murabahah. Murabahah is a sale and purchase transaction of goods at the purchase price of the goods plus a margin agreed upon by the parties, where the seller informs the purchaser of the purchase price in advance. Meanwhile, Istishna is a sale and purchase transaction of goods in the form of an order for the manufacture of goods with certain agreed criteria and requirements with payment in accordance with the agreement (Rivai, 2019).

According to Dewi (2017), The implementation of multiple banking systems can increase financing for the real sector jointly between Sharia Banks and Conventional Banks. Banks, as financial intermediaries for conventional banks, will gain profits from the difference between the interest given to depositors (deposit interest) and the interest received from loans (credit interest). This advantage is often known as Spread Based. Meanwhile, for Islamic banks (muamalah), the term interest has yet to be discovered because Islamic banks prohibit interest. In Islamic banks, the profits obtained are known as profit sharing.

Amirah (2014) with analysis of the Implementation of Sharia KPR. The analysis technique used is the Descriptive Literature Study method. The results of the analysis in this research are that there are several differences between the implementation of Conventional KPR financing products and Sharia KPR in 6 aspects, namely the pattern of differences in type. The contract and its margin system, the calculation aspect of the additional burden and the amount of the margin, the price aspect of the formula for calculating the total principal installments plus the margin, the guaranteed aspect of the guaranteed execution procedure, as well as the fines and penalties aspect of the percentage amount and treatment.

Further research by Dewi (2015) Analysis of Murabahah Contracts in Sharia Residential Products from the Perspective of Taxation Law and Consumer Protection. The data analysis technique in this research uses a qualitative descriptive method. The results of the analysis in this research show that there was the implementation of double taxation before the enactment of Law Number 42 of the Year. 2009.

2. Literature Review and Hypothesis

Islamic Bank

In general, Islamic banks are financial institutions whose main business is providing credit and services in payment traffic and money circulation and whose operations are adjusted to Sharia principles (Darsono, 2018). According to this formulation, Islamic banks are banks that run. Sharia law refers to the Koran and Al-Hadith. From the second definition: "Muamalah is a rule that regulates relationships between people in terms of controlling property (Muhammad et al., 2021). Muamalah covers the areas of buying and selling activities, rahn, hawala, syrah, ijarah, etc.; banks are one of the institutions which carry out three main functions, namely: accepting deposits, lending money, and sharing as well as providing money transfer services in Muslim economic history. In the history of Islamic economics, financing through Sharia-compliant contracts has been part of the Muslim tradition since the time of Islam, the Prophet Muhammad. The Indonesian version of Sharia banking means the rules of agreement made by banks and other parties for depositing money and/or financing business and other activities in accordance with Islamic law (Wandisyah and Hutagalung 2021). Sharia Commercial Bank is a Sharia bank whose activities provide payment traffic services. Payment. Islamic commercial banks can operate as foreign exchange banks, namely banks whose activities provide services in payment traffic, including fund transfers and debt collection, for example, Bank Muamalat and Bank Syariah Mandiri (Kurniawan, 2021). The word Syariah in the Islamic banking version in Indonesia refers to the principles of contracts entered by banks with other parties who hold funds and/or carry **them out of** business financing and other activities in accordance with Islamic law (Santosa, 2011) (Wandisyah and Hutagalung, 2021).

Mortgage Financing (KPR)

KPR is a financial product from the Sharia banking system that finances the need to purchase a house (mortgage), both new and used. The customer can make installments, the amount of which does not change during the contract period. (Wardhana, 2021). In its mechanism, Sharia KPR does not use the credit system usually used for conventional KPR. The mechanism used by Sharia KPR is usually known as the financing system. In short, Murabahah is a sale and purchase agreement for goods stating the acquisition price and profit (profit) agreed upon between the seller and the buyer. This contract is one of 4,444 forms of natural securities contracts because, in Murabahah, the required level of profit is determined.

What is the required rate of return (profit that must be obtained)? Customers who need a special loan to meet their home construction or renovation needs. KPR itself was born from the reality of the need to own a home, which is increasing day by day and needs more purchasing power in society (Siska, 2015). The KPR financing products used in Sharia banking have several differences compared to KPR from conventional banks. This is an implication of the main difference between Sharia banking and conventional banking, namely the concept of profit sharing. Profit and loss sharing replaces the interest rate system in conventional banking. Interest rate system in conventional banks. In real estate financing products, there are several differences between Sharia banking and conventional banking, including the application of conventional banking, including the application of a credit system, a stamping system, a credit authorization system, and a marking system. The credit system and price increase system allow and prohibit negotiating positions between customers.

Customer Satisfaction

In banking terminology, a customer is an individual or commercial individual who has a savings or loan account at the bank. Customers are divided into two types: saving customers and borrowing customers. Saving customers are customers who deposit money into the bank in the form of savings based on an agreement between the bank and the customer. in the form of deposits based on the agreement between the bank and the Customer Debtor customers are customers who obtain credit facilities or financing based on an agreement with the bank. Customers obtain credit or financing facilities based on an agreement between the bank and the customer concerned. However, apart from these two types of customers, 4,444 customers who transacted directly with the bank without making deposits or funding/credit can also be classified as customers. Customer satisfaction is an ever-evolving goal. This is the reason why having a clearer idea of customer needs over time is necessary for every transaction with an organization. Consumer satisfaction as a post-service rating of the selected alternative meets or exceeds customer expectations. Deliver results that meet or exceed customer expectations. Definition of satisfaction It is stated that customer satisfaction is determined by two elements, namely, the performance achieved and the expected performance. If the performance achieves the expected performance or even exceeds the expected performance, then the service user will feel satisfied. As we all know, customer satisfaction is something that is closely related to "value" and "price," while service quality does not always depend on value and price. Always depends on value and price. The happier the customer, the more tolerant he is towards prices, which leads to price increases and thus profits (Strajhar, 2016).

Table 1. Previous Research

No	Name and Year	Research Title	Methods and Analysis	Research result
1.	Atiqq Khurrotull Ain, 2014	Analysis of Istisna and Murabahah Sale and Purchase Agreements on KPR Financing Products at Bank BTN Malang Syariah Branch Office	The method used is qualitative with a descriptive approach.	The Malang branch of Sharia Bank provides two mortgage financing contracts, namely the Istisna contract and the Murabahah contract. The Istisna contract is to facilitate mortgage financing by means of the customer pre-ordering the house they want when the house contract still needs to be completed. Meanwhile, murabahah is used for both new and existing houses. There are similarities between the two contracts in the general conditions that must be fulfilled when financing a mortgage with a maximum financing and profit margin. Meanwhile, the difference lies in the object of the contract, the number of installments that must be paid each month, and the terms of installment payments for the two financing products.
2.	Merida Budi Rossiyani, 2013	Product Financing Application KPR BTN Indent iB	The method used is a descriptive approach, namely explaining how theory and	Bank BTN Branch Office Soekarno's Assistant – Hatta and implementing the listing agreement during the BTN Indent iB KPR financing period is in accordance with the DSN MUI fatwa Number 06/DSN-

			practice are implemented in istisna financing.	MUI/IV/2000 concerning the listing contract.
3.	Fauziah. 2011	Analysis of Murabahah Product Applications in Sharia Residential Financing at Bank Muamalat Indonesia	The method used is to use a descriptive qualitative approach by means of interviews and documentation.	The results of the research are that the application of murabahah products in sharia residential financing at Bank Muamalat has been running in accordance with applicable regulations. Factors that can influence the growth of residential financing. Sharia Bank Muamalat Indonesia is divided into external and internal factors.
4.	Tanti Widya Nurdiani. 2011	Risk Analysis in the Implementation of Istisna Buying and Selling on KPR Financing Products (Study at Bank BTN Malang Syariah Branch Office)	The intertwined analysis method is an analysis of a specific and unique case. The technique used is making an explanation, which aims to analyze case study data by making an explanation about the case in question.	From the research results, it is explained that the implementation of the BTN iB Indensya KPR Agreement at Bank BTN Syariah Malang is in accordance with the listing financing agreement at the Sharia bank. So that there are no problems or risks arising from implementing the contract. No problems occurred with the Indensya BTN iB KPR Transaction practice. Bank BTN Syariah Malang because it is in accordance with the provisions of the implementation instructions which has existed.

Source: Based on previous research (2023)

In fact, research related to marketing strategy comparisons is nothing new in the realm of marketing research; this can be seen from previous research, which was used as a reference by the author. However, this research is different because this research involves two banking institutions that are under the auspices of BUMN and come from the same brand. We know that both BRI and BRIS are still one unit; the only difference is the type of bank, so it is interesting to examine the marketing strategies of both, especially in providing mortgages to their customers. That is what differentiates this research from previous research.

In this article, the author analyzes and compares the marketing strategy for Home Ownership Credit (KPR) between conventional banks and Islamic banks in the housing finance market. This framework reveals the differences in approaches, strategies, and challenges faced by both in attracting prospective homeowners, as well as their impact on the housing finance market. Through a deep understanding of this framework, we can identify trends and opportunities that could shape the future of the housing finance industry.

Framework

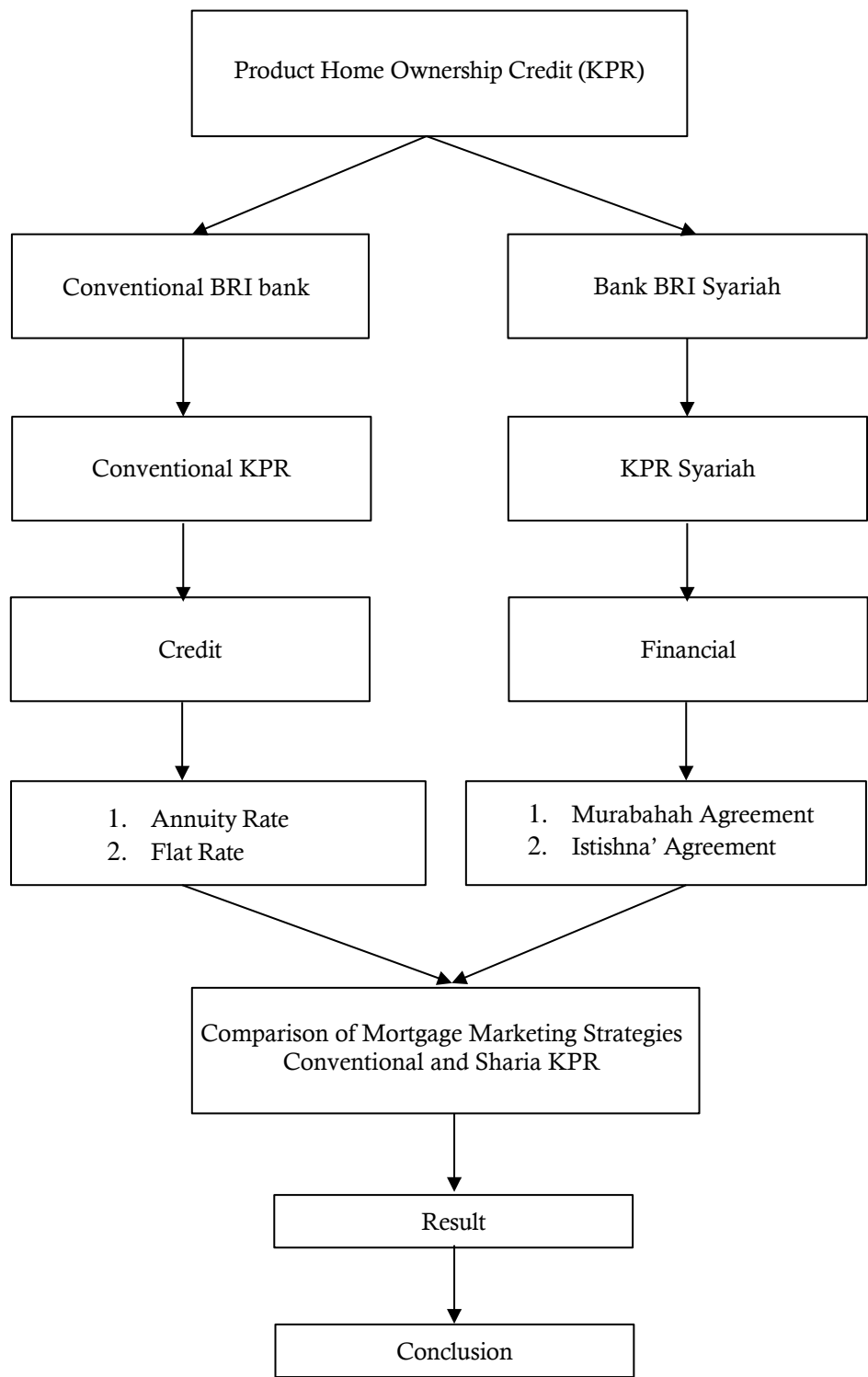


Figure 1. Framework

3. Data and Method

The type of research that the author uses is field research (qualitative), research that seeks data directly in the field, using qualitative research, namely research procedures that produce descriptive data by observing the research object and then analyzing it.

This study utilizes an explanatory method, presenting methods and steps in an explorative manner with a qualitative approach. The decision to adopt this method is rooted in the nature of the cases under study, which necessitate observation rather than numerical models. The research subject involves Bank BRISyariah and Bank BRI Conventional, with the object of study being the comparison of marketing strategies for home ownership products. The analytical method applied is a descriptive qualitative approach aimed at presenting information obtained from both banks to discern the current state of marketing practices in the field.

According to Lexy (2023), the main data sources in qualitative research are words and actions; the rest is additional data such as documents and others. The words and actions of people who are observed or interviewed are the main source of data. The main data source is recorded through written notes or video/audio recording, taking photos or films.

This research uses an explanation of methods and steps that are carried out by explaining them exploratively with a qualitative approach. Researchers use this method with the consideration that the cases being studied are cases that require the use of observations rather than numerical models. In this research, the analytical method used is a descriptive qualitative approach, namely by presenting information obtained from Bank BRISyariah and Bank BRI Conventional regarding the comparison of marketing strategies for home ownership products to obtain the current state of practice.

4. Results

BRISyariah iB KCP Tambun KPR Financing Format

Mortgage financing for individuals to fulfill part or all of their housing needs using the sale and purchase principle (Murabahah) or the rental and rental principle (Ijarah), where the payment is in installments with a predetermined number of installments and paid every month.

Table 2. Home Financing

No.	Financing Objectives	Tenor
1.	Purchase house (new/second/ready/ inhabit/ indent)	15 years
2.	Apartment/Shop/Construction/Renovation	10 years
3.	Land plots	5 years

Source: Bank BRISyariah KCP Tambun (2023)

General Terms and Conditions for Financing Indonesian citizens, Permanent employees/ employees with a minimum of 2 years of service or total work period at their previous location, Self-employed with a business that has been running for at least 5 years, the profession is limited to health professions (doctors, specialist doctors, and midwives), The minimum age when funding is provided is 21 years, and at maturity, the funding for employees is the maximum retirement age, 65 years for the profession of doctor/physician, BI Checking and DHBI track record results are clear (clear)/Not included in the Problem Financing List, Open a savings account at Bank BRISyariah, For total financing greater than 50 million Rupiah, you must submit your personal NPWP.

Differences between BRI Tambun and BRI Syariah Tambun in Providing KPR**Table 3. Comparison of the Differences between BRI Tambun and BRISyariah Tambun**

No		BRISyariah	BRI Conventional
1	Loan interest	The house price and installments are determined in advance	Set low-interest rates at the start to attract customers. After that, it becomes floating interest, following the interest rate. Indonesian bank interest
2	Mark Installments	Fixed installments	Installments adjust. I like Indonesian bank interest
3	Type of Contract	Offering a contract Murabaha	Only buying and selling credit
4	Penalty	Installments have been paid in excess. Be quick and do not get a penalty	Installments have been paid in excess. get a penalty quickly
5	Tenor Loan	Maximum 15 years	The longest is 20 years
6	Facility Flower	House prices and installments are already determined at the start	Interest remains at the start for 3 up to 5 years only, after following interest rates
7	Late Late Fines atan	Higher fines can reach 5 percent of monthly installments	Fines are lower on average, 1 percent of the installments monthly

Source: Interview data processed by research

Interview result**Table 4. Data Reduction Results**

No	Question	Conventional BRI Bank (Account Officer Andriansyah)	Bank BRISyariah (Account Officer Sembodo Basuseno)
1.	The bank's strategy, known as KPR, is what strategy is being implemented?	The strategy carried out by BRI Conventional Bank is through brochures, following large events such as BUMN Bank events. Do offers by word of mouth or get customers from company data cooperate.	The strategy carried out by BRI Syariah is through brochures and sales promotions, namely by participating in various kinds of office-specific events, malls, and other public places. Publicity, namely by participating in social events at any time and in various places. Carrying out personal selling, namely an approach to potential or upper-middle-class customers. In fact, we often get KPR financing customers through word of mouth, from customers who have already done KPR financing and then talk to their neighbors, siblings, or relatives so that later they will join in. undertake financing mortgage.
2.	What is it called a mortgage product at a bank?	BRI Konven has a BRI KPR with low credit costs, a very fast process	BRI Syariah has Griya Faedah and Faedah Sejahterah products, government programs for lower-class people that help them own a house stay.
3.	What marketing strategies do banks use for home ownership products?	Marketing KPR products carries out plans that have been made in price, place, and promotion strategies. Marketing KPR products at BRI has collaborated with large and bona fide companies.	In marketing KPR products so that they can enter the market segment, BRISyariah carries out various planned steps, including through direct sales, as well as implementing product, price, place, and promotion strategies. Besides that, in marketing The BRISyariah bank mortgage

4.	What are the BRI Home Ownership featured mortgage process products?	product collaborates with developers, collaborates with bona fide companies to provide credit. Corporate house Griya Faedah uses a Murabahah contract, which is transparent and flexible, has a lower margin, and is flat so that customers pay their monthly installments or installments more precisely and in the same amount. because it does not depend on interest rates which fluctuates.
5.	How are you Looking at the potential around the facing competitors area so that the bank's potential is nearby? more attractive and looks good so that customers are interested in our bank.	We are capturing the market by looking for market potential and target targets. Customers are not charged administration fees; the process is faster and cheaper Cheaper mortgage.
6.	Factors that Factors that influence interest KPR is low achieve that target greatly increased for its micro business products in mortgage appeal.	There are some internal factors such as strengths, and internal weaknesses of management controlling the bank, including human resources (HR), organization, marketing, finance, production or operations, research and development, and information systems. The external environment focuses on efforts to identify events that originate outside a company's control. The external environment can be divided into five broad categories, namely economic forces, social, cultural, and demographic forces, political, governmental, and legal forces, technological forces, and technological forces competitive.
7.	The steps in What Improve performance, which is good is the way forward for the future to continue to provide in marketing excellence for customers. mortgages and what is next?	Keep improving promotional activities to the public, and in the future, we are optimistic that Bank BRISyariah KPR products will continue to improve and become superior products as a good bank image with products. Sharia standard.

Source: Data processing based on the results of interviews with information sources between (2023)

Table 4 displays the results of data reduction related to the marketing strategy for Home Ownership Credit (KPR) between Bank BRI Conventional and Bank BRISyariah. Conventional BRI Bank adopts marketing strategies through brochures, participation in major events, and marketing through recommendations. On the other hand, Bank BRISyariah uses brochures, sales promotions, and participation in various special office and mall events. They also take advantage of promotions at social events and carry out personal selling.

5. Discussion

Marketing Strategy for KPR Products at BRI KCP Tambun – Bekasi

In this initial stage, researchers conducted research at the BRI Bank Conventional Tambun Unit. Here, researchers obtain information in the field by interviewing several informants. Based on observations and interviews by researchers at the Tambun Unit Conventional BRI Bank regarding customer behavior, the things that underlie customers in deciding to become a conventional BRI

Bank customer are that the public knows more about Conventional BRI Bank and customers' understanding of BRI Bank itself. Based on observations and interviews of researchers in the field regarding Conventional BRI Bank, customers also know more about Conventional BRI Bank through various media, which is a consideration for customer behavior in deciding to become a Conventional BRI Bank customer (Andriyansyah, 2020).

One of the customers was interested because BRI Bank had long been popular among the public and its products were guaranteed and good. From the explanation from the informant above, based on interviews with researchers at Bank BRI Conventional, regarding customer behavior, some things underlie customers in deciding to become a customer of Bank BRI Conventional, namely that the public knows more about Bank BRI Conventional and customers' understanding of Bank BRI. BRI Bank itself. The public more widely knows BRI Bank because it already has a familiar name. Apart from that, customers also know more about BRI Conventional Bank through various media, which is a consideration for customer behavior in deciding to become a BRI Conventional Bank customer. Based on the results of subsequent research, researchers found other reasons for marketing behavior to attract customers, which could arise regarding the problems presented to customers. There, customers commented on the interest proposed for home ownership credit financing because it was too high with fines or other penalties. On the other hand, they stated that the services provided by BRI Bank were the same as the services provided by other banks (Andriyansyah, 2020).

Marketing Strategy for KPR Products at BRI Syariah Unit Tambun – Bekasi

Interest is a strong encouragement for someone to do everything to achieve the goals and ideals they desire. Interest can also be a mental device consisting of various feelings, hopes, convictions, and other tendencies that direct individuals to certain choices. A great interest in something is a great capital to arouse enthusiasm to act on interest. Interest is a motivation that encourages people to do what they want, and they are free to choose because every interest will satisfy a need. To analyze public interest in home ownership credit using a murabahah contract at BRI Syariah KCP Tambun, the researcher conducted interviews with the head of the Sub-Branch, the accounting officer (AO) of the party BRI Syariah. T

The factors that influence customer interest and marketing strategies for mortgages using murabahah contracts at BRI Syariah consist of several factors, which researchers then group into two factors, namely internal factors consisting of personality, motivation, attitudes and beliefs, lifestyle, and religion. as well as external factors consisting of service, profit margins, promotions, and location. Based on an interview on Monday, 3 August 2020, it can be stated as follows: BRI Syariah KCP Tambun attracts public interest by providing financing ceiling facilities starting from IDR. 25,000,000 to Rp. 3,000,000,000, -. financing amount of up to 90% of the house price and a minimum term of 12 months – 15 years for purchasing a house, either new or used. For purchasing an apartment/shophouse/shophouse/renovation/take over/refinancing a maximum of 10 years.

Furthermore, the maximum plot purchase is 5 years. BRI Syariah carries out promotions to customers, both financing customers and capital participation or investment customers. Apart from carrying out promotions, Islamic banks have also carried out surveys and checked whether the houses being offered are suitable or not. Ease of contracting and completeness of documents is also made easier and less complicated to provide primary service to customers (Basuseno, 2020). There is no need to doubt the services provided to customers because BRI Syariah provides services that meet quality standards in accordance with customer expectations and satisfaction. Factors that influence customers to prefer BRI Syariah compared to other banks include needs, attitudes and beliefs, service, profit margins, religion, location, and promotions carried out by BRI Syariah both directly and by word of mouth (Basuseno, 2020).

Comparison of Marketing Strategies of BRI Tambun and BRI Syariah Tambun

Based on the results of research from interviews regarding the reasons for choosing BRI Conventional and Sharia, it is in accordance with the perception of one's marketing strategy. This shows that a person's perception of a product has a big influence on a product, and every customer,

before planning, first has their perception of a product, so they decide to make a purchase. So behavioral factors are the determinants of consumer behavior in making decisions about conventional BRI bank products and BRI Syariah Bank, namely social factors, personal factors, and cultural factors. BRI KCP Tambun and BRI Syariah KCP Tambun themselves both use advertising as a promotional strategy and use advertising media with brochures containing KPR knowledge. Customers who come to the office are given brochures to choose which products they are interested in. Apart from using brochures provided by the bank, other promotions are carried out by providing information on social media such as WhatsApp, Instagram, Facebook, and others. Social media is very helpful for marketing products so that the wider public knows about them. Based on the explanation above, both BRI and BRI Syariah have marketing strategies that are not much different. The difference is that BRI Syariah sells products that prioritize Islamic principles in the transactions carried out.

6. Conclusion

Indonesia, which has a dual banking system, namely conventional and Sharia, has its perspective in the world of ordinary people which was born earlier, won the popularity of Sharia. People who are more familiar with conventional than Sharia, view that the difference between conventional banks and sharia banks is only in the interest system for conventional banks. Marketing behavior in making financing decisions for customers in purchasing mortgages must go through five stages: need recognition, information search, information evaluation, purchase, and post-purchase. Several factors influence the consumer purchasing decision-making process. Several factors, including social factors, personal factors, and cultural factors, greatly influence the purchasing decisions regarding products or goods.

In the comparison between the two banks above, it can be concluded as follows: Bank BRI, implementing its marketing strategy, takes a conventional approach by referring to the strategy of giving interest and using a credit approach with low interest; Bank BRI Syariah in its approach places more emphasis on KPR marketing strategies which tend to prioritize Islamic principles and emphasizes a marketing process that is free from Riba, Bank BRI and Bank BRI Syariah, in implementing marketing strategies are similar because BRI bank takes a strategic approach by utilizing the marketing mix, as does BRI Syariah because in fact, they are still the same bank. The difference between the marketing strategies of these two banks is in terms of the products offered; namely, BRI offers conventional banking products while BRI Syariah offers banking products based on Islam. The managerial implications involve a combination of flexibility, monitoring, communication, diversification, preventive measures, and adherence to Sharia principles. By implementing these strategies, the bank can navigate challenges, protect its stakeholders, and sustain its commitment to Sharia-compliant practices.

Recommendation

As we know, even though most Indonesian people are Muslims, the interest of the Indonesian people towards Sharia banking is not that great. Therefore, harder efforts are needed to socialize Sharia banking to the wider community through various existing media. Therefore, the Sharia banking system must introduce itself more so that Sharia is seen as a good system because it does not work in the name of usury but rather profit sharing. This introduction is intended to socialize further the systems used by Sharia banks so that people can understand and comprehend them. Seeing a situation in a society like this, Sharia banks should provide education to the public about Sharia banks, starting from the system to the products. Sharia banks are expected to provide educational promotions by getting closer to the community directly. Apart from that, the provision of facilities that support customer service is also needed to provide the best service to the community.

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