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Analysis Of The Influence Of The *Mutanaqisah Musyarakah* Agreement On The Marketing Process On Customer Purchasing Decisions In The Indonesia Eximbank Syariah Business Unit

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Abstract

The study aims to analyze the influence of Musyarakah Mutanaqisah on marketing processes on customer purchasing decisions in the sharia business unit of Indonesia Eximbank Jakarta branch. The method used in this research is using observation and interview methods. The observation process was carried out during the internship and the interview process was conducted against 6 respondents who were managers, employees, and customers from Indonesia Eximbank. The interview questions were made based on the observations during internships related to research topics. The results of this study show that there is an influence of Musyarakah Mutanaqisah (MMQ) covenant on the decision of customer purchase in the shariah business unif of Indonesia Eximbank. This is due to the advantages of the Musyarakah Mutanaqisah covenant which drives the purchasing factors of financing products in Indonesia Eximbank.

Keywords: *Musyarakah Mutanaqisah,* Shariah, Financing Products, Marketing, Purchase Decisions, Indonesia Eximbank.

INTRODUCTION

In the sharia financial industry which continues to grow, marketing in sharia banks is very important to introduce products and services according to sharia principles to the public. With increasing awareness of the importance of finance based on Islamic values,

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Islamic banks must develop effective marketing strategies to expand markets and maintain competitive advantages. In addition, marketing must articulate the ethical and financial values that form the basis of their operations to build customer trust and loyalty. Therefore, an in-depth understanding of Islamic banking marketing is essential to explore relevant strategies in the dynamic Islamic banking context.

According to William J. Staton (1985, in Priangani, 2013), marketing is a series of business activities aimed at planning, setting prices, promoting and distributing goods and services to meet the needs of current and potential customers. Companies use various marketing strategies and techniques to attract buyers' interest. Kotler and Armstrong (2008) mention five main marketing strategies: advertising, sales promotion, personal selling, direct marketing, and public relations.

At LPEI itself, especially in the sharia business unit, the main marketing techniques used are direct marketing and personal selling. Direct marketing is defined as a marketing method that is carried out directly by introducing or promoting products to potential consumers through various channels, while personal selling is a marketing method that is also carried out directly while building relationships with potential consumers (Kotler & Armstrong, 2012). Basically, direct marketing and personal selling are carried out through direct communication with selected consumers. The direct marketing process at LPEI generally uses methods that are easy to understand, such as by telephone, short message or e-mail. After the prospective customer shows interest or interest in the product, the personal selling process continues to build a relationship by visiting the prospective customer directly.

The direct marketing process in the LPEI sharia business unit is carried out in several stages, starting from filtering the number of exports made by export companies, then forming a pipeline list containing the names and contacts of companies that can become potential customers at LPEI based on the results of this filtering. The selected companies are also tailored to the needs of prospective customers sought by LPEI. After that, LPEI will send an e-mail or contact directly the companies on the pipeline list based on obtaining information from the company website. In the marketing process carried out, because the financing is within the scope of sharia, the marketing team offers several contracts available at LPEI to be used in the financing provided to the company later, namely the *Mudarabah Agreement, Ijarah & Ijarah Muntahiya Bit Tamlik (IMBT) Financing Principles, Akad Musyarakah, Akad Musyarakah Mutanaqisah (MMQ), Wakalah Bil Ujrah & Qardh, Hawalah Bil Ujrah, and Kafalah Bil Ujrah.*

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Each agreement provides a different financing process for prospective customers, but still produces similar output in the financing carried out. However, in the case of LPEI itself, there is a contract that is most often chosen by prospective customers compared to other contracts, namely the *Musyarakah Mutanaqisah* (MMQ) contract. In fact, the marketing process that prioritizes the MMQ contract in its promotions, generally succeeds in getting 70% of customers from their potential customers, while the marketing process that prioritizes other contracts in its promotions only succeeds in getting 42% of customers. This data shows the superiority of the MMQ contract compared to other contracts in the LPEI sharia unit promotion process.

The significant difference in product sales using the MMQ contract compared to other contracts illustrates that interest or purchasing decisions are in the high category when the *Musyarakah Mutanaqisah* contract is offered. According to Armstrong and Kotler (2008), the purchasing decision is the point in the consumer's decision-making process when they actually make a purchase. Primarily, there are two factors that can determine consumer purchasing decisions, namely internal factors and external factors (Fathiin, 2018). The internal factors referred to include consumer motivation, perceptions, attitudes, characteristics and lifestyle; while external factors include the product itself—product quality, price, promotions, and ease of access—as well as environmental factors, such as reviews and recommendations.

OBJECTIVES

Based on the background of the problem that has been presented previously, the author formulates the main problem:

"How does the Musyarakah Mutanaqisah agreement influence the marketing process on customer purchasing decisions in the Indonesian Eximbank Sharia Business Unit?"

Based on the research problem formulation, the researcher then determined The purpose of this research is to analyze the influence of the Musyarakah Mutanaqisah agreement on the marketing process and customer purchasing decisions in the Eximbank Indonesia Sharia Business Unit.

THEORETICAL FRAMEWORK

Sharia or Islamic Bank

Banks are entities that collect funds from the public and carry out financial intermediation functions (Andrianto & Firmansyah, 2019). In Indonesia, there are two

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banking systems: conventional and sharia. Based on Law Number 21 of 2008 concerning Sharia Banking, sharia banks carry out activities based on the principles of Islamic law in accordance with the MUI fatwa (Wahyudi, 2021). According to Sudarsono (2015, in Priyadi, 2019), sharia banks are financial institutions that offer financing and payment services according to sharia principles. Siamat Dahlam (2004) states that Islamic banks operate based on the principles of the Koran and hadith. Schaik (2001 in Priyadi, 2019) defines Islamic banks as modern banks that eliminate the financial system based on certainty and predetermined profits, using the concept of risk as the main system.

Islamic banking principles themselves refer to the three main pillars in Islamic teachings, namely as follows (Tearisha, 2019):

1. Creed; a component of Islamic teachings that regulates belief in the existence and power of Allah, so that it must be a Muslim's belief when carrying out various activities in the world solely to gain Allah's approval as a caliph who has a mandate from Allah.
2. Sharia; components of Islamic teachings that regulate the life of a Muslim both in terms of worship *(habluminallah)* and *muamalah (hablumminannas)* as a form of actualization of the aqidah in which he believes.
3. Morals; basic behavior and personality that will reflect a devout Muslim based on sharia and aqidah as a guide to his life, so that he has akhlaqul karimah as stated in the hadith of the Prophet, "It would not be possible for me to be sent except to make akhlaqul karimah."

From a normative and empirical juridical perspective, Islamic banks are recognized in Indonesia with regulations that support their development. Since 1988, government policy has encouraged the establishment of sharia banks (Febriyati, 2014). Islamic banks, which provide interest-free business transactions, develop through flexible relationships between Muslim communities and governments. MUI recommended the establishment of sharia banks in 1990, and various subsequent laws, including Law Number 7 of 1992, Law Number 10 of 1998, Law Number 23 of 1999, Bank Indonesia Regulation 2001, and Law No. 21 of 2008, establishes the rules and operational structure of sharia banks, and the aim of this regulation is to provide legal certainty and foster public trust in sharia banks (OJK, 2008).

Service products in Islam are made through a good production process, can be consumed, are useful, and provide material, moral and spiritual improvements to customers. Goods in a conventional economy can usually be exchanged, whereas in an Islamic economy they must also be morally useful (Kholifah, 2018). In the sharia banking

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system, there are several products that are implemented in the socio-economic life of the community which are recommended by the National Sharia Council (Ascarya, 2008):

1. Funding: The aim of sharia bank funding is to mobilize and invest savings for economic development fairly, attract consumers, and collect unlimited funds, such as current accounts, savings and deposits.
2. Financing: According to Law no. 7 of 1992, financing is the provision of money or bills based on an agreement that requires the borrower to pay off the debt after a certain period of time with interest, compensation or profit sharing. The main financing of Islamic banks includes investment financing, working capital, and various goods and property. Financing categories based on their objectives are:
   a. Principles of buying and selling: Includes murabahah, salam and istishna' financing.
   b. Principle of rent (ijarah): Transactions involving the transfer of benefits.
   c. Profit sharing principle (syirkah): Including musyarakah and mudarabah financing.

   These principles emphasize aspects of justice, transparency and productive use of funds in accordance with Islamic socio-economic goals.

Marketing

In marketing, several important factors that companies must consider include markets, wants, needs, demands, and transactions. Marketing definitions vary, but the essence is similar. According to Kotler & Keller (2016), marketing is a social and managerial process that enables individuals and groups to obtain what they need and want through creating and exchanging value and products with other people. According to Staton (1985), marketing is a system of business actions for planning, pricing, promoting, and distributing goods and services that meet current and potential consumer needs. Marketing is a fundamental aspect of business, not just a separate function (Junianti, 2003), and covers the entire business from the customer's perspective.

Marketing is an important part of business that can determine the company's sustainability. According to Kotler & Armstrong (2008), there are several types of marketing:

a. Branding: Building brand identity and values so that products are known and increase sales.

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b. Word of Mouth (WoM): Verbal promotion that builds a company's image through consumer recommendations.
c. Sales Promotion: Short-term promotions such as discounts to increase buyer interest.
d. Public Relations: Establishing relationships with various parties to increase brand awareness.
e. Advertising: Promotion through media such as advertisements, brochures and e-mail to reach a wider market.
f. Multi Level Marketing (MLM): Direct sales involving many people with a member system.
g. Online Marketing: Promotion via social media platforms and the internet, effective in the modern era.
h. Direct Marketing: Direct promotion to potential buyers via SMS, telephone and e-mail.
i. Personal Selling: Offering products directly to buyers to build relationships and provide information.

Purchase Decision

A customer purchasing decision is literally the process when a customer decides to buy a product or not, followed by the process of selecting two or more alternative options according to the customer's needs and desires as well as trust in the quality of service and products or services offered by the bank (Ardana, 2022). James A.F. Stoner (2006) also said that decision making is choosing one of many options. George R. Terry (2013, in Supomo, 2018) said that decision making is choosing an option based on: (1) there is a decision made based on consideration or logic; (2) there are several options to choose from; and (3) there is a goal to be achieved and this decision is getting closer to that goal.

Complex purchasing decisions involve consumer awareness because purchasing is how consumers select, collect, and use information to decide. According to Kotler (2010, in Oktaviani, 2020), there are four types of consumer purchasing behavior based on the level of involvement and brand differences:

a. Complex purchasing behavior: Consumers are highly involved in the purchasing process and have significantly different perspectives on available brands.
b. Habitual buying behavior: Consumers have limited knowledge about products, take time to learn about them, and usually only choose brands that are familiar.

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c. Variety-seeking purchasing behavior: Consumers have low involvement, but brand differences are considered quite significant. They may look for other brands to avoid boredom or try new products.

Suprihati (2015) identified factors that influence consumer purchasing decisions, divided into two types: internal factors and external factors.

1. Internal factors:
   a. Consumer Characteristics: Consumer age and occupation influence purchasing behavior. For example, young consumers tend to splurge, while busy consumers tend to be loyal to products.
   b. Consumer Motivation: Purchasing decisions are influenced by consumer drives and needs.
   c. Economic Situation: The economic situation influences consumer behavior, with a stable economy making it easier for consumers to behave.
   d. Lifestyle: Lifestyle influences consumer preferences for products, with glamorous lifestyles tending to favor expensive products.

2. External Factors:
   a. Product Quality: Product quality increases consumer satisfaction and confidence.
   b. Service Quality: Good service increases consumer satisfaction.
   c. Price: Price influences purchasing decisions, with consumers attracted to prices that provide high levels of satisfaction.
   d. Promotions: Promotions attract consumer attention and influence purchasing decisions.
   e. Environment: Reviews and recommendations from the neighborhood influence consumer purchasing decisions.

RESEARCH FRAMEWORK

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Figure 1. Research Framework

The initial marketing process by Indonesia Eximbank begins with creating a pipeline containing potential export companies whose data is collected, such as addresses, contacts and export products. Only companies that meet Eximbank's standards enter the pipeline, then direct marketing is carried out. Direct marketing involves three stages: contacting potential customers via e-mail or telephone, visiting interested customers, and promoting LPEI products. When meeting customers, the team checks the collateral and explains the products and complementary contracts such as Murabahah, Ijarah, Musyarakah, and others, with the Musyarakah Mutanaqisah (MMQ) Agreement being more attractive to potential customers. Based on this, the author is interested in analyzing the influence of the MMQ Agreement on customer purchasing decisions in the Indonesian Eximbank Sharia Business Unit.

RESEARCH METHOD

This research examines the influence of the Musyarakah Mutanaqisah Agreement on marketing on customer purchasing decisions in the Indonesian Eximbank Sharia Business Unit. Data was collected through observation, documentation and direct interviews using a qualitative approach, involving one manager, four employees and one customer from the Jakarta Branch. Observations were carried out during an internship at LPEI Jakarta, and in-depth interviews in the marketing department to overcome the

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shortcomings of observation methods. Data were analyzed descriptively to draw conclusions from the results of observations and interviews, which were summarized in the data analysis table. The internship will take place in District 8 SCBD, South Jakarta, for 120 days from March 30 to July 30 2023.

RESULT AND DISCUSSION

Result

Observations were carried out during the internship. This internship activity is carried out at the Indonesia Eximbank central branch located in South Jakarta with working hours of eight hours. This observation was carried out through observations of managers and employees when carrying out marketing activities carried out on all products available at Indonesia Eximbank. During the internship, the author was given tasks including creating a pipeline containing prospective companies that would become customers and providing direct marketing to prospective customers which the author used as a reference for analysis of observational data. The results of observations obtained by the author are that there are differences in customer purchasing decisions when the author provides marketing activities in different ways. This difference occurs when the author explains the product by explaining the Musyarakah Mutanaqisah Agreement first and explaining all products simultaneously. The results obtained were around 70% of customers were interested in finding out more about the product after the author explained the product by prioritizing the explanation of the Musyarakah Mutanaqisah Agreement as an intermediary for the product. Then, another result obtained by the author was that around 30% of customers were interested in finding out more about the products available after the author explained all the products simultaneously.

Table 1. Respondents Profile

No	Name	Position	Length of Work
1	Renaldi Amriza	Manager	17 Years
2	M. Fadlil Arfani	Employee	2,5 Years
3	Abid Robbani	Employee	2 Years
4	Reza Rahardjo	Employee	15 Years
5	Ratmaniko	Employee	16 Years
6	Unname (Anonymous)	Customer	-

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Interviews with employees and customers of Indonesia Eximbank Jakarta Branch revealed that the Musyarakah Mutanaqisah (MMQ) Agreement was well understood and appreciated by both parties. Employees emphasize that the MMQ Contract is often used because it offers safer risk mitigation and high flexibility. They also noted that customers felt more fair with these agreements, which significantly influenced their purchasing decisions. The marketing process for this product focuses on in-depth education regarding contract concepts and mechanisms, ensuring customers truly understand and are comfortable before making a decision. Customers, on the other hand, showed a positive response to the MMQ Agreement, especially because of the profitable financing scheme and minimal risks. They assess the importance of an in-depth understanding of this contract to ensure a smooth financing process. Customer experience using this product shows a high level of satisfaction, with the hope that the use of this sharia product will be wider in the future.

DISCUSSION

The Indonesian Eximbank Sharia Business Unit in marketing, explains and provides a detailed and descriptive understanding of the various contracts available in financing products. There are various types of contracts available as a complement to financing products at Indonesia Eximbank. One of the contracts used as a complement to this financing product is the Musyarakah Mutanaqisah Agreement. Based on the results of the interview, the Mutanaqisah Musyarakah Agreement is a cooperation agreement between LPEI and the customer in owning assets, where the income from the asset is divided according to the ratio agreement between the customer and LPEI. For LPEI, the MMQ Agreement is the main choice in providing financing facilities, both for investment and working capital, because of its flexibility and effectiveness in accommodating financial needs.

This Musyarakah Mutanaqisah contract is one of the contract options that is always presented by employees when providing promotions for financing products. In terms of marketing flow for products using the MMQ contract, it is the same as other financing contracts. In general, LPEI focuses on customers who have export justification (either direct or indirect). Potential customers will be assessed and seen for their financing needs. As for marketing this MMQ Agreement, employees must also adapt to the abilities or capacities that customers have. In implementing MMQ, it must be seen regarding customer capacity whether there is a need to procure fixed assets. Because the MMQ contract requires fixed assets as the underlying financing. In the case of financing with a

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refinancing scheme, an appraisal of the fixed assets owned by the customer is also required in order to be provided with MMQ financing.

After receiving information and explanation regarding the Musyarakah Mutanaqisah Agreement, based on the results of interviews conducted, customers are interested in the Musyarakah Mutanaqisah Agreement because according to the customer, the MMQ Agreement has a mutually beneficial financing scheme for both parties and has minimal risk compared to other existing contracts. offered to customers. Customers will use a flexible, clear and fair financing scheme to make it easier to complete financing in the future. The customer's interest in this contract is also driven by other factors such as safer financing risks because there are underlying assets with a value of more than 100% of the disbursement value, then the profit sharing ratio can change according to the agreement so that it can accommodate the need for rate changes if compared to conventional. and finally, according to customers, the use of this contract is very flexible, making it easier for customers to make future payments to the Indonesia Eximbank company. In general, the results of interviews from both employees and customers explain the process of how the Musyarakah Mutanaqisah Agreement (MMQ) in the marketing process at the Indonesian Eximbank Sharia Business Unit can influence customers' purchasing decisions for company products.

CONCLUSION

In marketing financing products, the Indonesian Eximbank Sharia Business Unit emphasizes an in-depth understanding of the various contracts used, including the Musyarakah Mutanaqisah (MMQ) Agreement. The MMQ contract, as a form of cooperation between LPEI and customers in asset ownership with income sharing according to an agreed ratio, is the main choice in providing financing by LPEI because of its flexibility and effectiveness. In product promotions, employees provide detailed explanations about various contracts, including MMQ, and emphasize that marketing products using MMQ is the same as other financing contracts. Customer evaluations are carried out to ensure their suitability and ability to use MMQ, which attracts customer interest because it is considered mutually beneficial and has minimal risk. MMQ contracts are also considered safe because there are underlying assets with a value of more than 100% of the disbursement value and provide flexibility in payments. This answers the main research question about how the Musyarakah Mutanaqisah Agreement influences the marketing process and customer purchasing decisions in the Indonesian Eximbank Sharia Business Unit.

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RECOMMENDATION

Based on the results of research carried out at Indonesia Eximbank Jakarta Branch, the following recommendations for companies can be presented:

1. Increase Customer Knowledge on Sharia Products: Provide detailed information about sharia products on the main page of the company website to make it more accessible and attract potential customers. Current information requires deeper navigation, which can be improved by placing sharia product details prominently on the main page.
2. Enhance Marketing Efforts: Educate the public about the import-export system to foster new exporters in Indonesia. Use social media to provide regular and easily understandable content. A more informed public will facilitate the promotion of Indonesia Eximbank's products.
3. Improve Marketing Process: Ensure that all employees, not just those in the sharia division, are knowledgeable about sharia products. This will enable employees to offer sharia products immediately if customers find conventional products unsuitable.

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