

ABSTRAK

Rahayu, Eka .Analisis *Marketng Mix* Terhadap Pemasaran Produk Pembiayaan *Baitul Mal Wat Tamwil* (BMT) BeeMass di Kabupaten Ngawi.Tesis, Program Studi Ekonomi Syariah, Program Pascasarjana, Institut Agama Islam Negeri (IAIN) Ponorogo. Pembimbing: Dr. Aji Damanuri, M.E.I.

Kata kunci: *Marketing Mix*, produk pembiayaan, BMT BeeMass Ngawi

BMT BeeMass Ngawi merupakan salah satu Lembaga yang berintikan kegiatan pengembangan usaha-usaha produktif dan investasi dalam meningkatkan ekonomi pengusaha kecil.Untuk menciptakan, membangun dan mempertahankan eksistensnya di tengah persaingan dengan competitor *marketing mix (Product, Price, Promotion dan Place)*menjadi penting karena memiliki variabel yang saling berhubungan serta mewakili apa yang ada dipasar.

Tujuan penelitian ini adalah untuk mengetahui penerapan variable *Marketing Mix* pada produk pembiayaan BMT BeeMass Ngawi, apakah dilaksanakan optimal atau belum.Penelitian ini menggunakan pendekatan kualitatif, dimana pengumpulan data dilakukan melalui observasi, wawancara dan dokumentasi.Analisis data dilakukan dengan metode deskriptif induktif.

Penelitian ini menghasilkan empat temuan. Pertama, Variable *Product* BMT BeeMas Ngawi telah dilakukan dengan baikyakni menyediakan berbagai produk dengan pertimbangan kebutuhan masyarakat yang berbeda. Kedua, Variable *price* BMT BeeMas Ngawi sesuai dengan konsep pemasaran.Penetapan harga dilakukan secara transparan dan memperhitungkan biaya operasional. Ketiga, Variable *Place* yang tepat karena kantor BMT BeeMass Ngawi terletak ditempat strategis. Keempat, Variable *Promotion* sesuai dengan konsep pemasaran mulai dari promosi penjualan, publisitas,dan perikalanannya.

ABSTRACT

Rahayu, Eka ,*Marketing Mix Analysis of Financing Products in Islamic Microfinance Institutions (LKMS) Ngawi Regency. Thesis, Sharia Economics Study Program, Postgraduate Program, State Islamic Institute (IAIN) Ponorogo. Advisor: Dr. Aji Damanuri, M.E.I.*

Keywords:Marketing Mix, financing products, BMT BeeMass Ngawi.

BMT BeeMass Ngawi is one of the institutions with the core activity of developing productive businesses and investing in improving the economy of small entrepreneurs. To create, build and maintain its existence in the midst of competition with competitors, the marketing mix (Product, Price, Promotion and Place) is important because it has interrelated variables and represents what is on the market.

The purpose of this study was to determine the application of the Marketing Mix variable on the financing products of BMT BeeMass Ngawi, whether it was implemented optimally or not. This study used a qualitative approach, where data collection was carried out through observation, interviews and documentation. The data analysis was carried out by using the inductive descriptive method.

This research resulted in four findings. First, the Variable Product of BMT BeeMas Ngawi has been done well by providing various products with consideration of the different needs of the community. Second, the Variable price of BMT BeeMas Ngawi is in accordance with the marketing concept. Pricing is carried out transparently and takes operational costs into account. Third, Variable Place which is right because the BMT BeeMass Ngawi office is located in a strategic place. Fourth, Variable Promotion is in accordance with the marketing concept starting from sales promotion, publicity, and advertising.