

THE ROLE OF CUSTOMER EXPERIENCE IN MARKETING MARHAMAH SAVINGS PRODUCTS AT BANK SUMUT SYARIAH KCP RANTAU PRAPAT

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Abstract: The aim of this research is to find out how customer experience functions in the Bank Sumut Syariah KCP Rantau Prapat promotion of Marhamah savings products. Employees of Bank Sumut Syariah KCP Rantau Prapat participated in the survey by means of observation and interviews. The research method is qualitative research with the qualitative describe and explain type. This customer experience is the result of several interactions that customers have with businesses across various teams and interaction points. The role and benefits of customer experience in Bank Sumut Syariah KCP's promotion of Marhamah Savings Prapat, Rantau are personalized interactions such as inspiring trust, loyalty and emotional connections between employees and the public who want to save, especially Marhamah Savings.

Keywords: customer; experience; marhamah savings.

I. INTRODUCTION

According to (Budinarsih, 2019) Customer experience is a series of interactions that may result in consumer feedback between clients and brands, businesses, or other divisions within the company. Consumers are immersed in the intricacies of the physical, emotional, and even spiritual realms. Theoretically, positive cognitive affirmations can strengthen clients through their customer experience. The quality of a company's product or service can increase due to customer experience. They go on to say that the result of the customer's emotional and physical cooperation with the company is the Customer Experience.

The results of the conversation between Customer Experience and customers can later take the hearts of customers and can influence the assessment and purchase or customer interest in Marhamah Savings. Customer experience has a cycle and strategy to guarantee customers a satisfying experience in using Marhamah Savings products. Thus, the ultimate goal will be more aligned with the end result of the product or service through the customer experience. Each customer will broaden their perspective on what they receive or consume.

Research that took place at Bank Sumut KCP Rantau Prapat has also shown an increase in marketing through customer experience. Consumers or customers also help marketing in terms of their experience in using Marhamah savings. Starting from the benefits of using marhamah savings such as disclosure: You can use ATMs or tellers to make deposits at any time during business hours there are no admin fees, etc. The following is a table of the number of customers before and after North Sumatra Bank KCP Rantau Prapat

utilizing consumer input to increase the offer of Marhamah Savings in the 2022-2023 period.

Table 1. Number of Customers of Bank Sumut KCP Rantau Prapat 2022-2023

No.	Month	Number of Customers
1	January 2022	102
2	February 2022	106
3	March 2022	110
4	April 2022	123
5	May 2022	101
6	June 2022	113
7	July 2022	105
8	August 2022	124
9	September 2022	131
10	October 2022	128
11	November 2022	119
12	December 2022	204
13	January 2023	218
14	February 2023	220
15	March 2023	257
16	April 2023	317
17	May 2023	331
18	June 2023	226
19	July 2023	301
20	August 2023	302
21	September 2023	412
22	October 2023	283
23	November 2023	351
24	December 2023	421

Source data obtained from employees of Bank Sumut KCP Rantau Prapat, 2024

Table 1 illustrates how the number of customers using Bank Sumut KCP Rantau Prapat savings products varies from month to month. There may be a decrease in May 2022, namely 101 customers, then July 105 customers. Then October and November in 2022. In 2023 Bank Sumut KCP Rantau Prapat began to increase customer interest with a total of 218 customers in January and then decreased again in June 2023, namely 226 customers. Although in October there was a drastic decline with 283 customers, in December they were able to increase customer interest with the experience strategy. Where employees conduct socialization to universities "by including 1 customer as proof of an example that the customer has properly saved using Marhamah savings. The customer tells how the experience in using Marhamah Savings will never be charged interest. Marketing initiatives are very important in the banking industry because businesses there are profit-oriented. Because the needs and aspirations of clients are not expected to be met without marketing initiatives.

Previous research that discusses customer experience, one of which is (Tuti Anggraini 2023), says that the result of a customer's physical and emotional encounter with a business is their overall experience. The results of this exchange can make an impression on customers and affect how they perceive the business. The foundation of the overall experience marketing analysis consists of five types of consumer experiences, specifically: Taste (the five senses) refers to the five human senses that customers use to feel the physical product or to express their feelings toward the product. Feel refers to the emotional experience that customers get after receiving a product.

The author's research and this research complement each other. Marhamah Savings Product Strategy began to be more marketed at Bank Sumut KCP Prapat, Rantau run Customer Experience in marketing marhamah savings products, while it has been seen that the increase in customers occurred after the implementation of Customer Experience.

This research is to provide education and increase awareness in the Rantau Prapat community while increasing the number of Marhamah Savings customers through client experience at Bank Sumut KCP Prapat Rantau. Consumers can sometimes face problems with Islamic banking goods and services. Usually this is caused by a mismatch between what people believe and what actually happens they actually receive, such as poor service. Customer experience refers to the feelings that consumers or members of the public have when using the company's products or following the system that the company has implemented to enable customers or members of the public to follow the company's desired guidelines. The author is interested in examining the Role of Customer Experience in Marketing Marhamah Savings Products Bank Sumut KCP Prapat, Rantau based on the findings of this exposure.

(Ahmad Ifham Sholihin, 2020) income, both monetary and non-monetary, which represents the sales and profits of products or services over a period of time. Here are some theories of income:

1. Providing services to others generates income; everyone is paid for their charitable contributions.

2. Personal income, on the other hand, is any form of income, including money, earned by citizens of a country without having to work. All of society's income is included in personal income, whether it comes from providing materials for production or not.
3. Money is earned over a period of time and given to someone in the form of income, profits, rent, etc.
4. Revenue is income, sometimes called earnings over a period of time.

Revenue is the total amount of money earned from the sale of goods and services produced in a business unit. There is a difference between the two definitions of revenue. If income is defined as income after deducting expenses. The type of work that people do according to their profession such as entrepreneurs, laborers, employees, craftsmen, and others can have an impact on their income. A person who works receives income that can be used for savings or business in addition to covering daily expenses. In addition, a person's income, or individual income, is the wages they receive for their labor. Income is money that is constantly earned for him by a person himself or his family. The entire funds of a society or government from all actions, whether performed or not, are generally referred to as income.

Customer Experience

The notion of "customer experience" refers to the collection of intangible events that occur after a customer acquires a service. On the other hand, when customers buy an experience, they pay for the right to invest time in a once-in-a-lifetime opportunity or event that changes the way the company is perceived. (Fitriyah, 2020) Client experience can be divided into several groups, specifically as follows: Product Experience The perception that customers have of a good or service is known as "product experience". One of the advantages of a product is experience. This shows that customers will have a positive experience when using a business's goods or services, if the goods or services offer them the most choices. Knowledge of the surrounding environment Experience in the environment refers to the capacity of a business to offer customers an all-round experience. An important element in determining the consumer experience is the company's environment. This is because the environment/place of business serves as the most tangible and easily observable means of introducing customers to the overall experience that will be felt.

(Aslami, 2023) Experience with Social Exchange and Customer Service Experience is the result of a company's service combined with what customers expect from it. Employees have a significant role in determining customer experience because they are the one element that persuades customers to trust a brand or decide whether to accept the company's brand or not. The ability of staff members to offer customer service demonstrates this. Event-Related Experiences Events that a company plans can provide experiences to its customers. Businesses hold so many events that they cannot invite their clients to attend. Clients will get all the information they need on the goods or services in this way, thus allowing them to get to know the services.

The totality of all the cues that consumers take during the buying process is sometimes referred to as the customer

experience. For businesses, the clues gained from consumers' experiences and their images are very important. Customer responses are instructions and images that are cognitive, emotional, and physical. Service Physical service can be seen from everything that is literally available around the environment, while affective service can be seen from feelings or emotions. In this situation it is more about the customer's likes or dislikes during the purchase transaction process. Client feedback from cognitive services contributes to the provision of knowledge about a product. business. customer experience in retail establishments, includes social contact with customers as well as internal consumer responses that support mental, emotional, and bodily functions.

Customer-business communication occurs in several ways during the product purchase process: rationally, where a product must be considered logically; emotionally, which considers the customer's feelings or attitudes; sensorially, where the customer's understanding of textual symbols is taken into account; physically, where the product is located; and spiritually, where a customer is honest about the benefits of the product being sold.

According to Nasermoadei, A., Kwek, L.C., and Farshad (2020), experience is what the client feels or learns as a result of interaction with various aspects that have been developed at different levels of service providers. The experience or information will automatically be stored in the client's memory. It is very important for companies to offer clients a positive experience through direct and indirect contact obtained from the product or service negotiation process. This is necessary to stimulate cognitive, affective, and behavioral reactions.

II. RESEARCH METHOD

A descriptive approach was combined with qualitative research in this study. Data were collected, organized, arranged, clarified, and then combined using descriptive methods to create a precise and concentrated picture of the problem under study. Five Bank Sumut KCP Rantau Prapat workers took part in the study conducted in the bank's environment.

The primary data source of this research is information collected through staff interviews and direct observation at Bank Sumut KCP Rantau Prapat. interviews conducted include questions about Marhamah Savings and customer satisfaction. In Bank Sumut KCP Rantau Prapat also conducted field observations to collect the data needed for research. Information from documents and research from Bank Sumut KCP Rantau Prapat is used as secondary data in this study literature ranging from journals to literary books that discuss the concept of the study, namely Customer experience and Marhamah Savings.

Descriptive analysis techniques are used in data analysis. The research technique called descriptive analysis collects information based on the truth, compiles it, processes it, and analyzes it to provide a broad picture of the problem at hand. So that the research is described or explained in a relevant and clear manner.

III. RESULT AND DISCUSSION

1. Application of Profit Sharing in Marhamah Savings at Bank Sumut Syariah KCP Rantau Prapat

The mudharabah agreement is used to share profits from marhamah savings, according to the author's interview with PT Bank Sumut KCP Rantau Prapat customer service (Asyro Muhari Putra Tama). Customers must first open a savings account at the bank to get started. iB Martabe Profit Sharing Savings is a unique savings product of Sumut Syariah that provides profit sharing.

Interview results Prospective Customers must meet the following requirements to open a iB Martabe Profit Sharing Savings account before opening a savings account: iB Martabe Profit Sharing Savings (Dana Marhamah) are funds whose withdrawal is only allowed in certain, pre-arranged situations. They cannot be converted into checks or other comparable money. Instead they are based on the concept of Mudharabah Mutlaqah Investment implemented by the Customer (functioning as the fund owner/Shohibul maal) and the Bank (functioning as the fund manager/Mudharib).

There was a slight increase in customers at PT Bank Sumut Syariah KCP Rantau Prapat in 2022. With a projected customer growth of 421 percent by 2023, the calculation of profit sharing or nisbah should ideally take into account two different mechanisms, such as: Profit sharing is the first chemical ratio. The formula is as follows: net profit equals total operating revenue minus operating expenses. Profit sharing, which determines the reward based on the gross income from the company's results, is the second ratio mechanism. Based on a predetermined ratio, the profit from the use of the funds is shared between the parties. In summary, the definition of mudharabah is an act of investing money or making capital investments based on faith.

2. Marketing Strategy for Marhamah Savings Products Using Customer Experience at Bank Sumut Syariah KCP Rantau Prapat

Based on the results of the author's interview with (Khairi) as an account officer knowing the important Customer Experience Strategy in improving According to the Products of Bank Sumut Syariah KCP Rantau Prapat related to Marhamah savings, a positive customer experience contributes to customer retention today. Customers are more likely to stick with a company and reuse its goods or services if they are satisfied with the quality of its offerings. Customers and brands can develop emotional connections and trust through positive customer experiences. In addition, clients who feel gratitude and care are also more likely to stick around. Ultimately this will foster client loyalty which can benefit the company in the long run.

A superior customer experience may be the differentiator that convinces customers to choose your company over competitors in a cutthroat market. This strengthens the company's position in the market and provides a competitive advantage. Customer experience is essentially a component of generating customer happiness through experience; businesses that can offer the best experience to their customers will succeed in the global market and, consequently,

be able to increase customer satisfaction. Businesses rely heavily on customer experience, which seeks to maintain changes in customer behavior in order not to become competitors and maintain customer happiness...

3. Obstacles in the Implementation of Customer Experience on Marhamah Savings Marketing at Bank Sumut Syariah KCP Rantau Prapat

Based on Interviews with Capem Operational Leaders revealed several problems such as the lack of marketing and promotional funds expressed by Bank Sumut Syariah KCP Rantau Prapat (Andri Dwi Syahputra) in order to carry out mudharabah savings marketing plans. Bank SUMUT KCP Rantau Prapat still uses promotions to carry out mudharabah savings marketing plans. Due to the relatively small profit sharing offered by this Islamic bank, not many customers are interested in the goods offered. Indeed, the biggest obstacle in conducting promotions is jewelry. Giving gifts in large quantities to customers who save is one form of promotion that is less intensively carried out due to the lack of funds for it. Ease of access to Islamic banking services will not be optimal without adequate advertising. Islamic banks must be able to create a successful marketing plan so that people know the various things they offer. Despite facing challenges, Bank Sumut Syariah KCP Rantau Prapat does not remain silent and continues to market Marhamah Savings products through customer experience. The company needs to offer a complete range of service offerings in order to continue to grow and achieve its vision and goals. The key component is customer experience.

4. The Impact of Customer Experience on Customer Satisfaction in Using Marhamah Savings Products at Bank Sumut Syariah KCP Rantau Prapat

Based on the results of observations and also interviews with employees of Bank Sumut Syariah KCP Rantau Prapat (Khairi) Because the owner of the funds is only allowed to make recommendations and supervise the management of funds, it is unable to prevent the completion of the project it funds, the impact is that customer experience is a crucial factor in increasing Marhamah savings. Islamic banks should implement Islamic service quality initiatives. First and foremost, customers must recognize Islamic banking goods and services as superior goods and services, therefore Islamic banks need to pay attention to service quality.

In Islam, work is considered a form of worship. Secondly, the utilization of service quality in Islamic banking is very important because it includes clear data regarding expenses, revenue, customer satisfaction, customer retention, and positive comments from customers. Because it can increase customer satisfaction, customer experience needs serious attention at all times. KCP Rantau Prapat, a Bank Syariah Sumut Company, uses various marketing techniques, including product innovation, to make each product satisfying and generate a positive customer experience.

5. Pros and Cons of Implementing Customer Experience in Marketing Marhamah Savings Products at Bank Sumut Syariah KCP Rantau Prapat

The results of the author's interview with the Back Office (Mahyuzar) also said the advantages and disadvantages of implementing Customer Experience. This advantage lies in Responsive and Efficient, Customer Service can provide solutions or answers quickly, which helps in responding to customer questions or problems efficiently. Then Focus on Operational Tasks: Suitable for handling operational issues and daily transactions.

If the Drawback or weakness lies in the Low Emotional Aspect: Doesn't always build a strong emotional connection, which can result in lower loyalty levels. Doesn't Go Deep into Individual Needs: Tends to be general and lacks depth in understanding the individual needs of customers. Profit sharing strategy or also called profit sharing is used at Bank Sumut KCP Rantau Prapat to implement profit sharing. It is a way of calculating profits based on the income of the fund manager, which is business income before deducting any costs incurred in order to generate that money. If the bank changes the profit sharing ratio so that the customer's share is greater than originally agreed, the bank agrees to the change. If the profit-sharing ratio changes and is smaller than it was at the time, the bank will contact the customer and seek their approval or consent.

1. Application of Mudharabah Akad in Marhamah Savings Bank Sumut Syariah KCP Rantau Prapat

There is a part for the bank, and Bank Sumut Syariah KCP Rantau Prapat Marhamah Savings has a special part for the client using the Mudharabah contract based on the provisions of the ratio. In addition, the contract between the bank and the client is used to calculate the ratio. The customer's mudharabah savings ratio is 41%, while the bank's is 59%. Consumers who have funds in their savings account are entitled to receive profit sharing at the end of each month. This is because the bank can only give profit sharing to the consumer after knowing how much he earned that month so that the client gets the results at the end of each month. In addition to the amount of profit sharing and the closing anniversary, taxes can be printed at the beginning of the month for Mudharabah savings administration fees, and at the end of the month for ATM administration fees. Within the framework of the Islamic banking system, the idea of profit sharing is associated with the initiative of raising funds (funding) and channeling funds or financing (financing).

2. Marketing Strategy for Marhamah Savings Products Using Customer Experience at Bank Sumut Syariah KCP Rantau Prapat

Retaining current clients is aided by a positive customer experience. Customers are more likely to stick with a company and reuse its goods or services if they are satisfied with the quality of its offerings. Customers and brands can develop an emotional connection and trust through positive customer experiences. In addition, clients who feel gratitude and care are also more likely to stick around. Ultimately this will foster client loyalty which can benefit the company in the long run. A superior customer experience may be the differentiator that convinces customers to choose your company over competitors in a cutthroat market. This strengthens the company's position in the market and gives it a competitive advantage.

3. Obstacles in the Implementation of Customer Experience on Marhamah Savings Marketing at Bank Sumut Syariah KCP Rantau Prapat

The absence of funds for advertising and promotion. Many consumers are not interested in this commodity provided by Islamic banks because it offers very small profit sharing, and Bank SUMUT KCP Rantau Prapat still has not done much to promote the mudharabah savings marketing approach. Indeed, the biggest obstacle in doing promotion is jewelry. Giving gifts in large amounts to consumers who save is one form of promotion that is less intensively carried out due to the lack of funds for it. Ease of access to Islamic banking services will not be optimal without a adequate advertising. Islamic banks must be able to create a successful marketing plan so that people know the various things they offer.

4. The Impact of Customer Experience on Customer Satisfaction in Using Marhamah Savings Products at Bank Sumut Syariah KCP Rantau Prapat

Islamic banks need to realize their level of service. First, customers need to recognize Islamic banking goods and services as superior goods and services. In Islam, work is considered a form of worship. Secondly, the utilization of service quality in Islamic banking is very important because it includes clear data regarding expenses, income, customer satisfaction, customer retention, and positive comments from customers. Since it can increase customer satisfaction, customer experience needs serious attention at all times.

5. Pros and Cons of Implementing Customer Experience in Marketing Marhamah Savings Products at Bank Sumut Syariah KCP Rantau Prapat

This advantage lies in Responsive and Efficient, Customer Service can provide solutions or answers quickly, which helps in responding to customer questions or problems efficiently. Then Focus on Operational Tasks: Suitable for handling operational issues and daily transactions. Disadvantages or weaknesses lie in the Lack of Emotional Aspects: Doesn't always build a strong emotional connection, which can result in lower loyalty levels. Doesn't Go Deep into Individual Needs: Tends to be general in nature and lacks depth in understanding individual customer needs

IV. CONCLUSION

The management of Marhamah Savings, which is a fund-raising product, adheres to the mudharabah principle. This means that the bank, which functions as an independent body and does not receive funds from fund owners, distributes its money to profitable and unprofitable companies. The customer invests his money in this way as the owner of the funds (shahibul maal), contrary to sharia law. Research shows that marhamah savings are based on the provision of a ratio; there are two parts: one for the customer and the other for the bank. The ratio is also determined using the terms of the client bank contract. Customer satisfaction has a favorable impact on Bank Marhamah Savings Products, especially the North Sumatra Syariah KCP Rantau Prapat retaining current customers. Customers are more likely to stay with a company and reuse its goods or services if they are satisfied with the

quality of its offerings. Because satisfied customers are likely to remain loyal to banks that meet their expectations, banks can consider this when making decisions about how to improve positive products and services so that customers will always remember them.

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