



Mekaar Product Marketing Strategy towards MSMEs Developed by Unprosperous Women

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Abstrak

The aim of this research is to find out how the Mekaar product marketing strategy is carried out by PNM Mekaar Kotanopan Branch in offering products and attracting customers to develop MSMEs. The research method used is descriptive qualitative with a type of field research to describe and find out what is happening in the field. Data collection in this research was carried out using interview techniques and direct observation at the research location to obtain information and data in the field. The source of data acquisition in this research uses primary and secondary data. The research results show that the Mekaar product marketing strategy used to offer products and attract customers in developing MSMEs is to apply the 7P marketing mix elements. PNM Mekaar raised the marketing mix concept to see whether the products or services offered can be accepted by customers, so the company must know consumer needs and desires in terms of goods or services (product), price (price). promotion and place, business actors (people), physical evidence, processes that are combined well to produce the right marketing strategy method.

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1. INTRODUCTION



PT. Permodalan Nasional Madani (Persero) is a State-Owned Enterprise (BUMN) established by the government to provide financial loan services to micro, medium and underprivileged female entrepreneurs, expected to be one of the means to improve business development and life together in achieving a better standard of living (Budilaksono et al., 2023). As a BUMN that has a special task of empowering Women's Micro, Small, Medium Enterprises (MSMEs), PT Permodalan Nasional Madani implements business strategies and synergies that aim to encourage an increase in the quality of MSME competitiveness. MSMEs as one of the steps in realizing Community Development by creating jobs and realizing stability in income, so as to minimize poverty in society (Dasaraju et al., 2020).

Underprivileged women are women who come from families with no economic business and have not been able to meet their family's basic needs (Mulawarman, et al, 2020; Yatminiwati et al., 2021). Basically, many underprivileged women have the knowledge and skills to try to develop MSMEs, but limited access to working capital financing causes business skills to be underutilized. Some of the reasons for this limited access include formality constraints, business scale and lack of collateral.

Soemindra, et al. (2022), Several studies have shown that women's empowerment through microfinance institutions is one of the most effective strategies. Stavrevska (2018)

strengthens the role of microfinance institutions in improving family welfare and gender equality. Bansal and Singh (2020) state that women are more advanced and socially empowered after obtaining financing through microfinance. Seeing the great ability of underprivileged women to develop businesses, PNM Mekaar is here to provide capital loan services to start and develop businesses without physical collateral. The presence of PNM Mekaar in the community makes customers and prospective customers increasingly interested in using Mekaar financing products that can be used to build businesses. This can be stated by the number of PNM Mekaar Kotanopan branch customers which is increasing every year, the increase in the number of PNM Mekaar Kotanopan Branch customers from 2021-2023 can be seen in table 1 below:

Table 1. Increase in the Number of PNM Mekaar Customers at Kotanopan Branch

No	Year	Number of Customers
1	2021	984 people
2	2022	1,500 people
3	2023	2000 people

Source: PNM Mekaar (2023)

In the table above, it can be seen that the number of customers of PT. PNM Mekaar Kotanopan Branch from 2021 to 2023 has increased. This increase occurred of course because PNM Mekaar Kotanopan Branch uses a good marketing strategy in attracting and influencing customers to finance. In addition, PNM Mekaar continues to make various innovations including designing various financing products, both fundraising and providing financing as attractive as possible to increase financing as attractive as possible to create customer satisfaction in order to compete with other financial institutions.

The importance of marketing strategy in a company or business because it functions to determine the economic value of the company. Marketing strategy can also be said to be the basis for action whose business activities are directed at marketing a company in conditions of environmental competition that are always changing in order to achieve the expected goals (Priyono & Indriani, 2022). In this case, PNM Mekaar is a producer that has products in the form of goods and services that have been designed in accordance with company regulations to be offered to the wider community including entrepreneurs. Therefore, in order to improve its operational performance, PNM Mekaar must pay attention to consumer behavior that reflects why someone chooses and buys products/services, both those who save funds and those who finance so that it can increase the effectiveness of PNM Mekaar's performance.

In general, each customer will pay attention to and consider certain factors to decide to take financing (Juneda, 2019). For this reason, PNM Mekaar must be able to read opportunities and identify consumer needs, including in this case, it must pay attention to marketing strategies specifically in PNM Mekaar Kotanopan Branch financing products. The marketing strategy used by PT. PNM Mekaar Kotanopan Branch in increasing customers by optimizing marketing performance which greatly influences increasing customer interest is by using a marketing mix strategy.

The concept of the 7P marketing mix is the basis for designing a marketing strategy, namely product, price, place, promotion, people, process, physical form (Tabelessy et al., 2023). These seven elements add to the complexity of the marketing mix because they include elements outside the product offered. The marketing strategy is contained in 7 marketing mix positions, namely product strategy, price, promotion, place, business actors (people), physical evidence, process, from these seven aspects are related to each other. Thus, a good marketing pattern is moving with full balance, then the strength of marketing activities will emerge in the long term.

The right marketing must be adjusted to the needs and abilities of customers in using it. Marketing strategy is the spearhead for financial institutions to introduce and market the advantages of their products to customers. However, the marketing strategy will not be

optimal if the products offered are less competitive compared to competitors' products (Armstrong, 2008). Based on the background explanation above, the researcher is interested in raising the following research title "Mekaar Product Marketing Strategy towards MSMEs Developed by Unprosperous Women".

2. METHODS

The research method used is descriptive qualitative with the type of field research to describe and find out what is happening in the field. Data collection in this study was carried out using interview techniques and direct observation to the research location to obtain information and data in the field. The source of data acquisition in this study uses primary and secondary data. primary data is data or information obtained by researchers directly from the source, namely conducting interviews with the head of the PNM Mekaar branch of the Kotanopan Branch as the party responsible for managing and preparing the Company's plan. Meanwhile, secondary data is information generated from a second party, either in the form of people or notes, reports, or documentation. Primary data is obtained by conducting interviews and direct observations with employees (micro account officers) as parties who are directly involved in the field and some customers of PNM Mekaar, Kotanopan Branch who are consumers who use Mekaar products to develop their business, while secondary data is obtained from books, the internet, and journal literature that is in accordance with the research theme.

3. RESULTS AND DISCUSSION

The marketing strategy of Mekaar products used by PT. PNM Mekaar Kotanopan Branch in offering products and attracting customers to develop as many women's MSMEs as possible according to customer needs by implementing the 7P marketing mix elements, namely in terms of goods or services (product), price (price), promotion (promotion) and place (place), business actors (people), physical form (physical evidence), process (process) which are combined well to produce the right marketing strategy method in promoting Mekaar products. If one of the 7P tools is not implemented, the Mekaar product marketing process will be hampered and not conveyed properly to customers. PNM Mekaar raises the concept of a marketing mix with the aim of seeing that the products or services offered can be accepted by consumers, so the company must know the needs and desires of its consumers in terms of:

a. Product Aspect

A product is a good or service that can be offered in the market to get attention, demand, use, or consumption that can fulfill desires or needs. PNM Mekaar financing products are now a solution for micro, small and medium business actors who are in need of business capital, so that many entrepreneurs use this offer. Entrepreneurs can borrow a certain amount of funds according to their needs and applicable provisions. PNM Mekaar Kotanopan Branch has a variety of products consisting of Mekaar Products and Mekaar Plus Products, including:

1) PNM Mekaar Products

Mekaar (Building a Prosperous Family Economy) Sharia financing product is a service providing business capital for underprivileged women who are MSME actors by providing financing to customers who are included in cycle 1 starting from IDR 2,000,000-IDR 3,000,000 and cycle 2 and so on, the maximum financing provided is IDR 5,000,000, the financing period is 25 installments (6 months).

2) Mekaar Plus Products

The Mekaar Plus product is a continuation of the Mekaar product that encourages underprivileged women's groups to move up a class by providing much larger loans of up to IDR 25,000,000 in a financing period of 12 to 24. This financing is given to customers who have been financing for more than two years and have business capabilities that are proven by the business being run that is truly developing.

With the variety of products and certain criteria offered by PNM Mekaar Kotanopan Branch, it provides customers with the freedom to choose by adjusting their needs and abilities.

b. Price aspect

Price is one of the marketing elements carried out by PNM Mekaar Kotanopan Branch to determine the value in obtaining customer satisfaction, namely by making customer decisions to make transactions or not. Based on the results of interviews conducted with PNM Mekaar Kotanopan Branch Employees, "to attract consumer interest in using the product, PNM Mekaar Kotanopan Branch determines the financing price according to customer needs and sees the customer's ability to make payments". PNM Mekaar Kotanopan Branch provides financing prices classified from cycle 1 starting from IDR 2,000,000 to IDR 3,000,000, with cycle 2 and so on, the maximum financing provided is IDR 5,000,000. Installment payments are made through weekly group meetings once a week, with a financing period of 25 installments (6 months) with an installment amount of IDR 75,000 each week and 50 installments (1 year) with the provision of an installment payment price of IDR 125,000 each week.

Old customers can continue to develop their business, because PNM Mekaar attracts old customers by offering advanced capital from an initial loan of Rp. 3,000,000 to Rp. 6,000,000 with installments of 1 time two weeks, then in the price provisions of PNM Mekaar Plus provides financing loans starting from Rp. 7,000,000 Rp. 25,000,000 for customers who have made loans for more than two years with the provisions of an installment payment period of 12-24 months, this effort is made so that customers continue to use the financing provided by PNM Mekaar so that customers are more active and enthusiastic in developing their businesses.

c. Promotion Aspect (Promotion)

Promotional activities are carried out to introduce products well to consumers. In promotional activities carried out by PT. PNM Mekaar Kotanopan Branch has its own promotional strategy where PNM Mekaar Kotanopan Branch focuses more on customer reach only to underprivileged women who have businesses or are just starting a business without requiring physical collateral, but by implementing group joint responsibility with the requirement of discipline to follow the weekly group meeting process and customers can make withdrawals, deposits or savings. The joint responsibility system is carried out in order to bridge access to weekly installment payments and implement the nature of helping fellow customers in financing.

PNM Mekaar conducts direct promotion to the target market location by distributing brochures to villages and around the location of small and medium enterprises in the Kotanopan District to the Muarasipongi District. Not only by distributing brochures, PNM also conducts promotions by door to door which means promoting products directly to locations surrounded by business actors, from house to house of underprivileged women in the Kotanopan District.

PNM Mekaar also utilizes social media such as Facebook, WhatsApp, Instagram and other social media to maximize promotional media by explaining the advantages and benefits of products provided to underprivileged women in order to increase the number of customers who make financing, with the aim of providing business capital financing without collateral, instilling savings habits, and being able to improve entrepreneurial skills and business expansion.

According to the results of the researcher's interview with the Head of the PNM Mekaar Branch of the Kotanopan Branch, "The promotional strategy implemented by the PNM

Mekkaar Kotanopan branch can be said to be optimal, of course different from other financial institutions, we only focus our customers on underprivileged women by promoting Mekkaar Products directly to rural locations, from house to house of MSME actors by distributing brochures and explaining the advantages of the product so that it can be recognized by the community, promotions are also carried out by introducing products through social media, such as WhatsApp, Facebook, Instagram and other online applications".

d. Place Aspect

Place is one of the most important things to promote the products owned so that access to goods or services can be offered easily and able to establish good relationships with customers. PNM Mekkaar Kotanopan Branch established and operated a PNM Mekkaar branch office unit in a location close to highway access to expand network coverage including increasing the number of offices. In addition to the location of the branch office unit, PNM Mekkaar places the location of the Weekly Group Meeting (PKM) with customers in each village consisting of several groups, weekly group meetings are held at each house of the head of each group, each of the PNM Mekkaar customers and employees (micro accountants) of PNM Mekkaar Kotanopan Branch will come directly to the house of the group leader to hold a meeting between employees and UMKM customers by providing the best service so that customers can easily get access to the services offered and get satisfaction and convenience for customers to make payment transactions without having to visit the branch office.

e. Business Aspect (People)

The business actor strategy is a strategy that shows how capable human resources are in producing products and consumer services. In marketing products and facing increasingly tight business competition, PNM Mekkaar increases the productivity of micro account officers who are responsible for developing the use of credit products for customers, PNM Mekkaar's way of increasing the productivity of micro account officers is through increasing the skills and mastery of account officers in reaching the targets that have been set.

Account officer Micro is required to have its own strategy to build an image in the community, especially employees to get a good response from prospective customers, provide adequate service, effective communication, and maintained relationships can make it easier for employees to get sympathy from prospective customers. One of the service strategies that is usually used by PNM Mekkaar micro account officers, Kotanopan Branch is a visit to customers to establish relationships first.

Human resource development at PNM Mekkaar Kotanopan Branch is carried out through training activities and improving the quality of employees both internally and externally, the company can protect the quality of performance that is increasingly developing to realize the company's marketing strategy, PNM Mekkaar must be able to develop employee performance by improving the quality of employee work through training both soft skills, technical skills and increased leadership training activities. Competency development is also carried out by PNM Mekkaar for customers by providing training and business development (PKU) programs so that financing is used to build and develop businesses so that customers have the opportunity to run their businesses by adding types of business goods and facing more challenging MSME competition to continue to develop the businesses they run.

f. Physical Evidence

Physical form is the most important element in marketing goods/services as a guarantee to customers that the products offered are real. Physical evidence of PNM Mekkaar can be seen from the existence of the PNM Mekkaar branch office located on Jl. P. Kemerdekaan, Kotanopan Market, Kotanopan District, as evidenced by the blue logo with a mixture of green, where the blue color is a counterbalance to the solidity of PNM typography which looks confident in reaching customers to foster a prosperous family economy and the green color as a symbol of diluting the formal atmosphere and

representing the natural atmosphere of Indonesia which is an archipelagic country with very large market potential.

The next physical evidence aimed at customers is the existence of capital financing in the form of money offered to customers with a certain amount, the existence of a weekly group meeting place in each group, the submission of savings books and installment books as proof of customer payment transactions. PNM provides brochures that will be distributed to customers as a promotional tool. The availability of employee work uniforms with the PNM Mekaar logo and identity cards as a marker of identity for PNM Mekaar employees. Good service is a satisfaction of service to customers by maintaining good relations with customers is also real evidence that is considered as physical evidence for its customers, seen from the results of the Mekaar PNM Mekaar Kotanopan Branch products from year to year which have increased as evidenced by the amount of financing that has increased every year and the number of customers who have continued to increase.

g. Process Aspect (Procces)

The product offering process is carried out by promoting products to underprivileged female customers either directly to the customer's home or social media promotion with the provisions set, namely the PNM Mekaar Kotanopan Branch service focuses customers on underprivileged women as MSME actors with poor family conditions, financing provided without requiring physical collateral but implementing a group joint responsibility system with the condition of discipline in following the PKM preparation process, 1 group consists of a minimum of two sub-groups, a maximum of 6 sub-groups with each sub having a total of 5-30 customers, each group is directed by the group leader, after prospective PNM Mekaar Kotanopan Branch customers gather at the group leader's house, a loan application process is held by the customers and the collection of files in the form of photocopies of KTP and Family Cards.

After the application is made, PNM Mekaar will accelerate the disbursement process carried out at the Weekly Group Meeting (PKM), before the disbursement is carried out, a feasibility test of the customer's business is carried out by visiting the business premises directly to ensure the validity of the customer's business, to guarantee the customer in returning the capital provided, then the disbursement can be made in cash on the PKM day. In the disbursement process, customers are given direction and assistance on the use of capital used to open a business and develop a business, then the installment payment process will be held once a week in accordance with the regulations that have been set.

Customers must be able to develop their business well in order to pay installments every week and the amount of the loan can be increased. Customers can increase the loan costs that are stated next (top up) to be able to continue to develop their business. PNM also always prioritizes old customers in distributing loans (rejoint customers), This was obtained from interviews conducted by researchers with several customers of PNM Mekaar Kotanopan Branch who said that "The product marketing service process carried out by PNM Mekaar Kotanopan Branch is very good, very different from other financial institutions that are currently present in villages, the service process provided by employees (account officers) of PNM Mekaar Kotanoan Branch is easily accessible to prospective new customers by submitting a loan application on the PKM day which is placed at the house of the designated group leader and will disburse financing easily and quickly. Employees (account officers) of PNM Mekaar Kotanopan Branch guide us, the mothers of MSMEs, to continue to be able to improve our businesses, and provide knowledge and skills to the bride and groom so that customers use capital to build and develop their businesses".

In addition to using the right marketing strategy, PNM Mekaar Kotanopan Branch also implements a training and business mentoring program implemented by PNM Mekaar to help customers increase business income and improve customer economy, so that they are able to increase their ability to develop their business well to become a

prosperous family that allows them to grow further and avoid risks to customers who spend financing for underutilized capital.

This study adds new literature on the 7P marketing mix for PNM Mekaar financing products which are useful as a strategic tool for creating products and introducing products to target markets according to consumer needs. The results of this study are in line with the results of the study Lahtinen et al. (2021) which discusses marketing strategies by implementing a marketing mix at PT PNM. However, the difference between this study and previous studies is in the variables that focus their research on PNM ULAMM sharia financing products which are intended to build and develop businesses by implementing a 4P marketing mix which only involves products, prices, places and promotions. While the focus of research in this study is aimed at Mekaar financing products based on the 7P curious mix in terms of products, places, prices, promotions, business actors, processes, and physical evidence to clarify and analyze the market much more deeply and fulfill the desires, needs and satisfaction of consumers who refer to the environment both from within and outside the company.

4. CONCLUSION

In this study, it can be concluded that the marketing strategy for Mekaar products carried out by PT PNM is appropriate, namely by implementing the 7P marketing mix consisting of elements of goods or services (product), price (price), promotion (promotion) and place (place), Process (process), People (people), physical form (physical evidence) which are combined well to produce the right marketing strategy method so that Mekaar products can be recognized by customers and prospective customers, so that they are interested in continuing to finance Mekaar products.

The implementation of this 7P marketing strategy can improve the quality of the company to be superior compared to other companies. By empowering customers with training programs and business mentoring implemented by PNM Mekaar Kotanopan Branch, it helps customers to increase business income and improve the customer's economy, increase the ability to develop a business well to become a prosperous family that allows them to grow further and avoid risks to customers who spend financing for underutilized capital.

The suggestion that can be conveyed by the researcher is that the Government always supports and encourages the spirit of underprivileged women in developing Indonesian MSMEs, because by formulating ideal policies for underprivileged women's MSMEs, their families can recover. Suggestions for PNM Mekaar customers so that financing is used as well as possible, while for PNM Mekaar Kotanopan Branch to continue to supervise customers to ensure that the capital financing provided is used to improve the business being developed. Then Suggestions for further research are expected that this research can be used as a reference or benchmark for subsequent research, furthermore it is expected that researchers will use more of the latest reference sources to find detailed PNM Mekaar product marketing strategy results.

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