

**FINAL REPORT**  
**MARKETING STRATEGY OF BMT MITRA USAHA INSANI**  
**YOGYAKARTA**

Presented as Partial Fulfillment of the Requirements to Obtain an Ahli Madya in  
English



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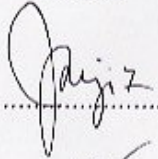

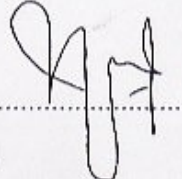
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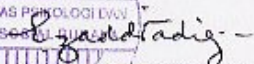
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Stating that the scientific work is the result of my own work. Throughout my knowledge contains no material written by others or have been used as a requirement of completion of studies at other colleges except certain parts that I took as a reference.

If this statement is not true, it would entirely be my responsibility.

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## ABSTRACT

BMT is an Islamic micro financial institution operating under the principles of shariah. BMT Mitra Usaha Insani is one of the Islamic micro finance institutions that continues to exist and to grow in Yogyakarta. The research was conducted to find out the marketing strategy of BMT Mitra Usaha Insani Yogyakarta applied. The reason why the investigation done was because the marketing strategies of BMT Mitra Usaha Insani Yogyakarta were showing the development. In addition, the age of BMT Mitra Usaha Insani has relatively been old 16 years. During those periods BMT Mitra Usaha Insani has an extensive cooperation networking in the Special Province of Yogyakarta and an increasing number of members. Until the end of 2010, the number of members has reached 1.764 and they have been experiencing significant improvement at BMT Mitra Usaha Insani. Based on the above reasons, researcher assumes the marketing strategies at BMT Mitra Usaha Insani are excellent. Therefore, this report is intended to figure out marketing strategies done by BMT Mitra Usaha Insani Yogyakarta.

The theory of strategy marketing that the writer used in this paper is the concept of 7P's of marketing mix theory from Kotler, Bloom and Bitner. These concepts of 7P's of marketing mix are product, price, place, promotion, process, people, and physical evidence.

The method used in this report is field study by doing interview and documentation. Results of research on how the marketing strategy of BMT Mitra Usaha Insani are covered by the concept of 7P's with shariah values - based. This strategy is applied in all marketing activities including micro enterprises, schools, restaurants, mosques, and small & medium enterprises. By applying this strategy BMT Mitra Usaha Insani maximizes the potential that exists to build an extensive business collaboration and to continue to serve sustainable solutions and mutual benefits to all parties.

*Keywords: Marketing Strategy, Concept 7P's of Marketing Mix Theory,*

*BMT Mitra Usaha Insani.*

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## CHAPTER 1

### INTRODUCTION

This chapter discusses about three basic points. They are the background of the field study, the field of the setting, and the significance of the field study.

#### I.1. The Background of the Field Study

As shariah financial institutions in Indonesia develop, managers of BMT (*Baitul Mal wat Tamwil*) have been trying to improve themselves in improving business and professional human resources management. BMT is an Islamic micro institution that has proved to increase lower economics' society. Therefore, the existence of BMT must be supported and encouraged to grow faster. As an Islamic institution, BMT has tried to prove its performance and capability.

As a result BMT plays an important role in elevating the economic of the lower class. This fact can be seen from annual report of Central Statistical Agency of Indonesia, saying that the number of poverty in Indonesia in 2011 were 29.89 million people. One way to alleviate poverty is through the empowerment of BMT because the poor people are in fact very rarely empowered by conventional banks.

One of developing BMTs is BMT Mitra Usaha Insani Yogyakarta. The way of its establishment is interesting to be found. In the middle of conventional banks expansion, BMT Mitra Usaha Insani can survive and has many members.

Furthermore, the reason why the field study was conducted at BMT Mitra Usaha Insani was because the writer was interested in exploring and developing a deeper knowledge about Islamic micro financial institution or BMT. In addition, it was a study that the writer focuses on as an obligatory

elective course at English Study Program Diploma 3 of Islamic University of Indonesia.

## **I.2. The Field Setting**

The reason why the writer chose BMT Mitra Usaha Insani as a place for doing the field study was because BMT Mitra Usaha Insani is one of the biggest BMT Shariah in Yogyakarta. In addition, BMT Mitra Usaha Insani is well – known by the customers and is recognized as a small shariah enterprise especially in Sleman regency.

### **I.2.1 The Time and Date the Field Study**

The field study program was conducted for one week, started from 08 of August, to 14 of August 2011. It was carried out at BMT Mitra Usaha Insani which is located at Kaliurang street KM 10 Yogyakarta.

### **I.2.2 The History of BMT MUI**

BMT Mitra Usaha Insani is an Islamic financial institution operating under the principles of Shariah and runs under the kinship system of cooperative laws. To run its operational business BMT Mitra Usaha Insani Yogyakarta built the operational office nearby Gentan micro enterprises on Kaliurang street KM 10. Its establishment was initiated by community leaders, religious scholar, and youth figures and was facilitated by the LPM of UII (Institute for Community Service of Islamic University of Indonesia) in Yogyakarta. The LPM of UII also acts as the management team. After the establishment of BMT Mitra Usaha Insani, a workshop was held in June. Another activity was also done by BMT Mitra Usaha Insani. A management training was held from August to September 1995.

BMT Mitra Usaha Insani got legal certificate of its establishment on 15<sup>th</sup> of Dec 1995 with which legacy number is 65/BH/KWK.12/IV/1996. By having this legal formal recognition, BMT

Mitra Usaha Insani started to operate. Because the operational office of BMT Mitra Usaha Insani is located nearby Gentan market, it has special market segmentation that is to serve customers of several villages in Ngaglik district such as Sidoarjo, Sardonoharjo, Donoharjo, Sukoharjo and Minomartani.

However, in its further marketing development, BMT Mitra Usaha Insani expand its service area into all regions of Sleman regency. To strengthen the marketing development BMT Mitra Usaha Insani is supported by Muamalat Center Indonesia (MCI) Yogyakarta. In addition, the support of MCI Yogyakarta is purposed to maintain the stability and to endorse the strength of the organization.

### **I.2.3. The Vision of BMT MUI**

The vision of BMT Mitra Usaha Insani is to realize a truly economic institution that is based on the values of *rahmatan lil' alamin*.

### **I.2.4. The Mission of BMT MUI**

There are three missions of BMT Mitra Usaha Insani. They are a) Providing the best service and welfare for the members, b) Building a healthy, tough, independent, and professional economic institutions, and c) Building a strong, fair, and independent network of economic communities.

### **1.2.5. Work Programs of BMT MUI**

In its daily activities, BMT Mitra Usaha Insani has work programs that every members have to obey and to do. The working program are classified into five fields. They are 1) Organization and administration, 2) Education, 3) Business, 4) Baitul mal, and 5) Welfare. Each program will be described as follows.

The first is organization and administration program. This program has seven functions and they are enlisted in the following. a) Holding annual meeting of members, b) Holding meeting of the boards, c) Holding a joint meeting between the boards, supervisors and managers, d) Improving administrative means, e) Improving services to serve members in electricity bill payment online, f) Increasing of service members on all products BMT with door – to – door system, and g) Improving the service and convenience of members by improving the appearance of interior and exterior office of BMT.

The second is education. It has four functions that are a) Including education and training for administrators, b) Including education and training for managers. c) Increasing the entrepreneurial spirit for members, and d) Providing information services to members about entrepreneurship, financial management and business management.

The third is business savings and loans. There are nine functions of business savings and loans. They are a) Increasing the principal savings and compulsory savings of members, b) Increasing voluntary savings of members, c) Increasing participation deposits of members, d) Attracting new members, e) Increasing the number of participation of members, f) Increasing the productivity of financing of members, g) Reducing or minimizing financial problems and resolving financial problems, h) Increasing or seeking a revolving fund from the government, and i) Holding capital cooperation with other institutions.

The fourth is Baitul Mal. It has four functions. The functions are a) Improving the collection of ZIS fund (an abbreviation of *zakat, infaq and shodaqoh*, a kind of muslim charity to give their money for helping poor people and other Islamic activities), b) Distributing ZIS fund to social activities, c) Providing scholarships for outstanding students who are less

capable in paying tuition fees, and d) Cooperating with the mosque committee in collecting and distributing ZIS fund.

The last is welfare and it has eight functions. They are a) Providing financing insurance for members, b) Providing health and accident insurance for the manager, c) Providing health benefits for administrators and managers, d) Supplying of communication equipment (mobile phone) to an administrator, e) Providing work uniforms for the managers and administrators, f) Providing Idul Fitri gifts to the officials and managers as well as special members, g) Providing social funds to the affected members, and h) Providing bonuses to members, administrators and managers.

#### **I.2.6. The Products of BMT MUI.**

In marketing its products BMT Mitra Usaha Insani has ten products that will be marketed at the customers. That are a) Islamic savings, b) Islamic time deposits, c) Financing in general, d) Financing on the basis of *musyarakah*, e) Financing on the basis of *murabahah*, f) Financing on the basis of *akad salam*, g) Financing on the basis of *akad istisna'*, h) Financing on the basis of *akad ijarah*, i) Financing on the basis of *akad qard*, and j) Financing *multijasa*. These products will be describe.

##### **a. Islamic Savings**

A saving account is a deposit that can only be withdrawn under certain pre-agreed condition, but cannot be withdrawn through cashier's cheks, bank drafts, or other instrumental proxies.

Islamic contract savings at BMT Mitra Usaha Insani are divided in two contract savings, that are:

1) *Wadiah*

Transactions care funds or goods from the owner to the depository of funds or goods with the obligation on the part of the store to return the deposit of funds or goods at any time.

2) *Mudarabah*

Transactions investment of fund from the fund owner (*Shahibul mal*) to the fund manager (*mudarib*) to conduct certain business activities in accordance of shariah , with the division for the results of operations between the two parties based on the ratio agreed in advance.

b. Islamic Time Deposits

Deposits are deposits that withdrawal can only be done at any given time by agreement between the members of BMT. The contract used is *mudarabah*.

c. General financing

There are three kinds of financing products. Those are a) *Mudarabah*, b) *Mudarabah Mutlaqah*, and c) *Mudarabah Muqayyadah*. The explanation of *mudarabah* can be read in Islamic savings point 2. Meanwhile, the explanation of *Mudarabah Mutlaqah* and *Mudarabah Muqayyadah* will be described below.

*Mudarabah Mutlaqah* is *mudarabah* for business activities whose scope is not limited by the specification of the business types, the times, and the business areas as the owners of the funds request.

*Mudarabah Muqayyadah* is *mudarabah* for business activities whose scope is limited by the specification of the business types, the times, and the business areas as the bank has set up.



d. Financing on the basis of *Musyarakah*

*Musyarakah* is transactions investment funds from two or more owners of funds and goods to run a particular business in accordance with Islamic Shariah profit sharing venture between the two parties based on an agreed ratio, while the division of capital losses is based on the proportion of each.

e. Financing on the basis of *Murabahah*

*Murabahah* is transaction of goods at cost plus a margin goods as agreed by the parties, in which the sellers inform in advance the cost to the buyers.

f. Financing on the basis of *akad salam*

Transaction of buying and selling of goods which requires certain conditions and the payments are paid fully in advance.

g. Financing on the basis of *akad Istisna'*

Transaction of goods in the form of ordering the manufacture of goods under certain criteria and are agreed on which the payments are done based on the agreement.

h. Financing on the basis of *akad Ijarah*

This product has two kinds of contracts. They are:

1) *Ijarah*

Leasing transaction for goods and services between the owner of the leasing object and the people who lease the good (lessee) including the ownership right to use the leasing objects to get reward for the leasing objects that are being leased.

2) *Ijarah Muntahiya Bittamlik*

Leasing transactions between the owners of the leasing objects and lessee to get reward for the leasing objects that is being leased with an option to transfer the ownership right of the leasing objects.

i. Financing on the basis of *akad Qard*

Transaction of lending and borrowing funds without giving compensation by the obligation of the borrowers to return the loan principal by lump sum or credits within certain period of time.

j. *Multijasa* financing

In financing *multijasa*, there are two contracts that are *ijarah* and *kafalah*. The principle of *ijarah* has been stated in the financing on the basis of *akad ijarah* point 1. Meanwhile, the principle of *kafalah* will be describe as follows. *Kafalah* is transactions of giving guarantee that is provided by insurer (*kafil*) to third parties or the insured (*makful lahu*) to meet the obligations of both parties (*makful 'anhulashil*).

### 1.2.7. Organizational Structure of BMT Mitra Usaha Insani

To run its work programs and to reach its goals, BMT Mitra Usaha Insani divided the management team into several divisions. In addition to manage all divisions, BMT Mitra Usaha Insani organized it into a structure. The following is BMT Mitra Usaha Insani organizational structure.

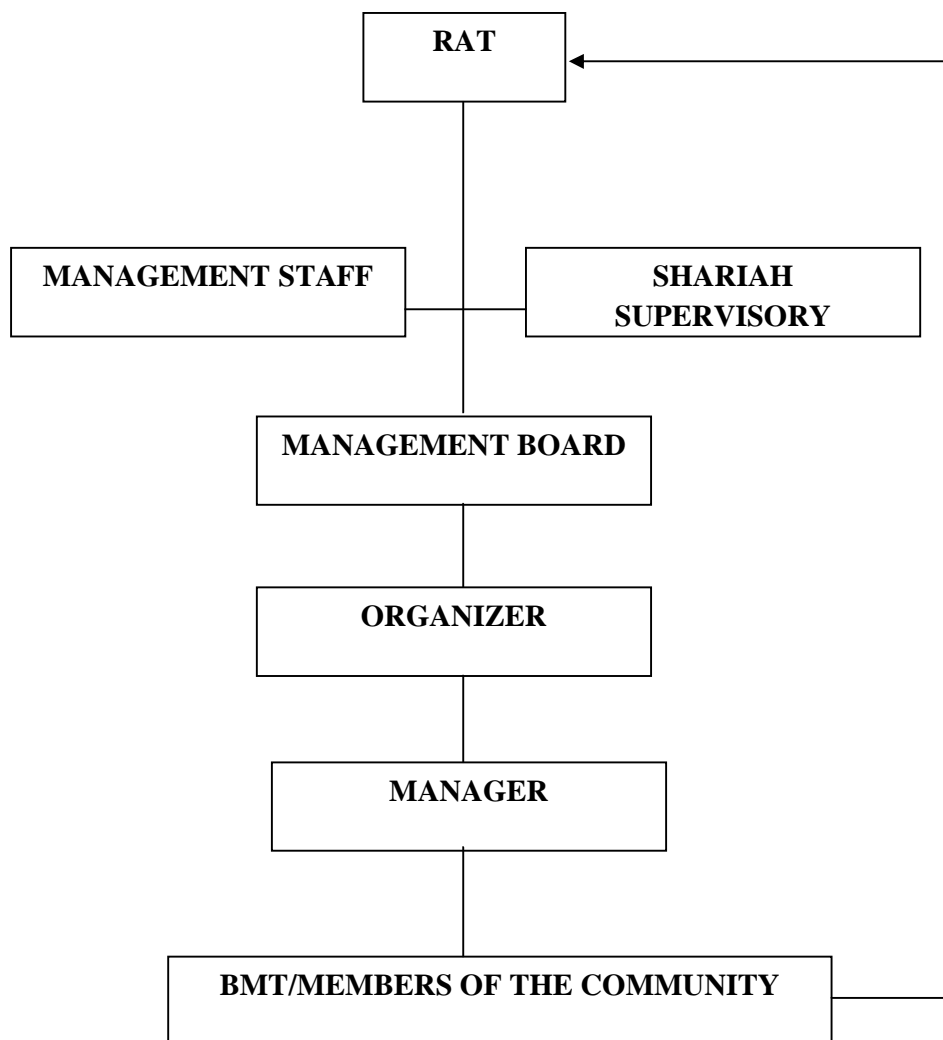


Figure 1. 1

**BMT Mitra Usaha Insani Organizational Structure**

As it can be seen in table 1.1, BMT Mitra Usaha Insani management team consists of shariah supervisory, management board, organizer, and manager. The management of the entire managerial personals are listed below.

1. Shariah supervisory

Chief : Drs. H. A. Chaliq Muchtar, M.si

2. Supervisory board

Chief : H. Achmad Ichsan B. Sc

Member : Drs. Hajar Dewantara, M.Ag

3. Management Board

: Muhammad Mufid, S.Ag

: Drs. Susanta Harja Mulya

: Subardono, SE

: Hj. Samiasih sutarman

4. Organizer

Chief : Wistadiyono Harjodisastro, Bc. Hk

Vice Chief : Priyo Musodo, S.Pd

Secretary : Edi Susanto, SE

Treasurer : Toto Suparwoto, S.Pd

Treasurer II : Ir. H. A. Malik Khaliq, MM

5. Manager

General Manager : Joni Widiyantoro, ST

Marketing : Andhi Rukmoyo, SH

: Dwi Nuryono  
: Mar'atun Shaliha  
: Andri Widyantara  
Cashier : Lina Budi Lestari, A.Md  
Bookkeeping : Minarni

### **I.3. The Significance of The Field Study**

There are two benefits that student and company can gain of carrying out the field study.

a. For the student

Students can build a network, can get a hands on experience, and can add information about BMT marketing strategies. In addition, the students can expand knowledge in the world of work, especially in Islamic micro financial institutions.

b. For the company

This study is expected to be able to contribute ideas on marketing strategies in BMT Mitra Usaha Insani and to provide information about how marketing strategies in BMT Mitra Usaha Insani are done.

## **CHAPTER II**

### **SUBJECT REPORT**

This chapter will discuss three points that are rational, review of related literature, and findings and discussion.

#### **II.1. Rationale**

The growing economy of a country will be followed by increasing of the demand or need for funding from the bank to fulfill a capital development of the productive sector. One of the financial services which develops fast to provide funding in its relation to productive sector is BMT an Islamic micro finance institution. The presence of BMT is intended to comply with the needs of lower – middle class society.

However, the existence of BMT is not without any challenge. Prior to its establishment, other financial services in the form of banks have been existed for long time. Therefore, those banks will be main competitors for BMT. It is obvious then to keep BMT alive, it must create a specific strategy to win the competition.

Besides that the reason why the field study was conducted at BMT Mitra Usaha Insani was because it is one of the largest Islamic micro finance institutions in the special province of Yogyakarta. To be more specific, BMT Mitra Usaha Insani covers almost the entire areas in Sleman regency and it is located in a strategic area nearby Gentan market in Kaliurang street KM 10 Yogyakarta. Because of this strategic location, BMT Mitra Usaha Insani is not difficult to determine what products will be offered, what marketing strategy will be applied, and what policies will be done to facilitate all customers needs.

In addition to its strategic location, another fact which is interesting is about its customers. The number of customers of BMT Mitra Usaha Insani

can be seen from the annual report of BMT Mitra Usaha Insani in 2010 showed that there were swelling in customers. In 2005 the number of members stood at 1.108 and it increased at 1.1281 in 2006. The upgrading trend increased steadily. In 2007, it raised into 1.403 and went up to 1.58 in 2008. Furthermore, there were 85 new customers enrolled to BMT Mitra Usaha Insani to make up all members become 1.670 in 2009. Lastly, the customers had reached 1.764 in 2010. The significant customers that will join BMT Mitra Usaha Insani seems to be continuing in the next following years. This is an interesting phenomenon that this paper is going to discuss by proposing the following questions.

1. What are marketing strategies undertaken by BMT Mitra Usaha Insani?
2. How are the implementations of marketing strategies undertaken by BMT Mitra Usaha Insani?

## **II.2. Review of Related Literature**

This chapter discusses the theoretical reviews of this study. There are two main points that will be described to support the related topics. First is the theory about BMT in brief and the second is about marketing in brief.

### **II.2.1. Definition of BMT**

In this chapter there are three definitions of BMT according to economists who defined what BMT is.

Sударsono wrote in his book entitled *Bank dan Lembaga Keuangan Syariah* that BMT is an Islamic micro finance institution that is operated by considering profit sharing principles (shariah ), that is aimed to cultivate micro and small businesses in order to raise their status and dignity as well as to defend the poor and miserable's right. Conceptually, BMT has two functions that are *Baitul Tamwil* (*bait*= house, *at tamwil* = property or wealth development) and *Baitul Mal* (*bait* = house, *mal* =

treasure). *Baitul Tamwil* develops productive ventures and investments activities to improve the economic quality of micro and small entrepreneurs particularly by encouraging savings and by supporting financial of its economic activities. Meanwhile, *Baitul Mal* functions to receive deposit *zakat*, *infaq* and *shodaqoh* (giving alms) and to optimize its distribution in accordance with the rules and mandates.

The above definition is supported by Ridwan (2004) who states that BMT is not only a business organization but also functions as a social serve institution. The social role of BMT can be seen from its definition of *Baitul Mal* which means the fund house, while the business role of BMT can be seen from the definition of *Baitul Tamwil* which means business house. The development of *Baitul Mal* can not be separated from its development history since the Prophet's period until the Middle Ages Islam. At that time, *Baitul Mal* functioned as a social funds raising, meanwhile, *Baitul Tamwil* was the business institution that sought profit.

Sumiyanto (2008) added that BMT is one type of non-bank financial institution that is active in the micro scale's savings and loans cooperative (KSP) based on shariah.

Considering the definition of BMT above. It can be concluded that BMT is an Islamic financial institution operating under the principles of Shariah. BMT is established by individual or group initiative to help micro-entrepreneurs that main aims is to eradicate poverty. Therefore, at one side BMT function as business institution and at other side it function as social serve institution.

To execute its business, BMT has some main principles. The principles will be comprehen sinclly stated in the following.



### **II.2.1.1. Main principle of BMT**

Aziz (2006) stated seven main principles for BMT to follow. They are a) Faith and piety to Allah SWT by implementing the principles of Shariah and Islamic transactions into real life, b) Unity is that spiritual values and moral ethics activate and led the business ethics into dynamic, proactive, fairly progressive and noble, c) Kinship is that to prioritize majority interest over personal, d) Togetherness is that the unity of thought patterns, attitudes and aspirations among all elements of BMT. Between managers and organizers must be in the same vision and mission and must strive to realize the vision-mission together and must improve economics and social conditions altogether with the members / customers, e) Independence is that impartial of all political groups. It also means not depending on the loans and the grants but always proactive to raise money from the community as much as possible, f) Professionalism is that the high working spirit which based on the faith. Works are not only oriented to the life but also to gain joyful and spiritual satisfaction and hereafter, and g) Persistent (*Istiqomah*) is that being consistent, consequent, and continuity or sustainability without stopping and desperation. After stepping forward one phase, BMT goes forward to the next phase and depends only to Allah SWT.

As an Islamic micro finance institution, BMT has two characteristics to run its business activities. The characteristics will be mentioned below.

### **II.2.1.2. The characteristics of BMT**

According to Aziz (2006), there are two characteristics of BMT that becomes the main characteristics and special features of BMT.

The main characteristics of BMT are a) Business-oriented, seeking profits together, improving the utilization of the low economic for

members and their environment, b) social – welfare oriented. As it is not a social institution, BMT is utilized to activate the use of charitable funds, *zakat, infaq, shodaqoh* and to develop welfare of many people continuously, c) Bottom – up grown principle that based on the participation role in a community, and d) Inside-driven which means that it belongs to the local communities where the BMT is built in that community and it does not belongs to people from outside the community.

In addition to the main characteristics, BMT also has special future. There are four features of BMT. First, BMT staffs and employees do action actively and proactively, they do not wait until the customers come to BMT but they go to the customers door to door either in raising or distributing funds. Second, The office of BMT is opened in a certain time and is waited by a number of limited staffs, because most of the staffs must work outside office to get savings, new members, and to monitor business done by members who obtain financial support from BMT. Third, BMT are conducting business development through in regular Islamic religion teachings at mosque, at school, or at homes. After religious activities are done, it is continued by discussing about business with financial members of BMT. And fourth) Management of BMT is under the principle of Islamic professional where are stated below.

1. Financial administration of BMT is based on Indonesia financial standards which is adjusted with shariah principles. Computer can be used to facilitate the bookkeeping process and auditing are reported openly and regularly.
2. Business is run actively by door to door services, initiatively, creatively, innovatively and try to find problems and solve them wisely and give the authority to all parties.

3. BMT should think, be attitude, and act by principle of excellent service (*ahsanu 'amala*).

### **II.2.2. Definition of Marketing**

Marketing is the process of developing an integrated communication that aims to provide information about goods or services in its relation to satisfy human needs and desires (Berkowitz, Kerin & Rudelies, 1992).

Marketing starts with the fulfillment of human needs which then grows into a human desire. For example, a human being needs water to meet the needs of thirst. If there is a glass of water, the needs will be met. However, humans do not meet their needs but they also want to fulfill their desires. In this case, they want to drink and to meet the need, so they choose a glass of clean water which brand is Aqua and it is easy to carry. Not only do, the people meet their desire to have a bottle of Aqua, but it also must be easy to carry. It can be understood that the people chose Aqua bottle that suit their needs thirst.

The process of fulfilling the needs and desires of human beings becomes marketing concepts, which is starting from product fulfillment, pricing, delivery, and to promoting goods (Kartajaya & sula, 2007). Someone whose concerns is in the field of marketing is called marketer. Marketers should have knowledge of marketing and principle concepts in order to make marketing activities can be achieved in line with human needs and desires, especially the intended consumers. Therefore, a marketer or a company needs strategy marketing to distribute his products.

Swastha (2000) wrote that the marketing strategy is company plans to achieve goals. In addition, To determine strategy marketing, company or marketing manager can try to make three decisions that are consumers

being served, consumers satisfaction, and marketing mix. Based on Swastha marketing strategy determination theory, the writer explains focus on marketing mix determination.

### **II.2.2.1. Importance of Marketing Mix**

Marketing mix is a combination of strategies undertaken by various companies in the field of marketing. Almost all companies do this strategy to achieve the goal of their marketings, especially in a very tight competition at this time. The combination in the components of the marketing mix must be done in an integrated way which means that the implementation and the application of these components must be done by an attention from one component to another component. As a consequence, if one and other components of the marketing mix which are closely related to each other to achieve corporate goals run unintegratedly, they will not be effective (Kotler & Bloom, 1987).

Marketing mix at the banks must use the concepts that are appropriate to the banks need. In the bank practices, the concept of marketing mix consists of the marketing mix for goods or services products. For a product particularly in the form of goods services, marketing mix is treated in a subtle different concept with goods products.

According to Kotler (1987), the concept of marketing mix consists of 4P's - product, price, place, and promotion. In addition, the concept of 4P's for marketing mix as mentioned above is not sufficient. Bloom and Bitner add other 3P's concept of marketing mix in business services. They add people, physical evidence, process for the other 3 P's.

From the explanation above it can be concluded that the overall use of the concept of marketing mix for service products can be integrated into 7P's. The description of each concept will further be explained in the following sections.

### 1. Product

Product is everything about goods or services that is offered to public to get attention, purchase, or consumption in order to meet the customers needs and desire. Not only do the quality of products that consumers need, but also the system of service given and attractive product designs provide more values to the consumers to buy or to consume products.

### 2. Price

Price is the amount of money that must be paid by consumers to obtain products or services. It can also be interpreted as the exchange rate to obtain the benefits from a product or a service needed. Price is one of the marketing mix variable with flexible characteristic. Occasionally, it can be stabilized for some time by a certain price but it can also suddenly increase or decrease sharply to adapt by market demand conditions.

### 3. Place

Place is a venue to run a business activity to make products or services offered can be reached easily by the consumers, and can be available at the right market target. As it becomes another variable, place also includes the distribution of channels to reach widespread consumers that makes some companies are willing to open branch offices in these areas to facilitate consumers.

### 4. Promotion

Promotion is an activity to introduce a product or service for the market target, to build customer perception about product or services offered. Promotional concepts that are commonly used

include advertising, public relation, sales promotion, personal selling and direct marketing.

#### 5. Process

Process is a series of necessary actions to provide the best service products or services to consumers. A process can contain every application of methods or procedures to obtain products that the consumers required. Service processes are fast, easy and friendly, providing consumers more values about products.

#### 6. People

People are all the people involved in some activities of producing and giving services products to consumers. The people who work in the manufacture and product marketing also have an evaluation from the consumers.

#### 7. Physical Evidence

Physical evidence is the needed tools to support the appearance of a product for it will show directly the quality of products and services provided to consumers.

### **II.2.2.2. Marketing Management**

Treacy and Wiersema (1996 ) wrote that marketing management is the process of allocating the resources of the organization toward marketing activities. Kashmir (2008), in general term, add that the definition of bank marketing is a process of creating and exchanging products or bank services that is intended to meet the customers needs and desire by satisfying them.

In this activity, every BMT tries to promote entire products and services they had either directly or indirectly. Sumiyanto (2008) wrote that

promotion is the activities to offer products to consumers by influencing consumers. Kashmir (2008) add that In promoting their products and services, BMT can apply at least the following four methods - advertising, sales promotion, publicity, and personal selling.

The first method is advertising. It means of informing all BMT products. The destinations of promotion through advertising are trying to attract and to influence potential customers. To do promotional advertising, Kashmir (2008) wrote that BMT can apply five following medias. a) Billboard installation (name plate) on the strategic streets, b) Brochures printing and distributing in each branch or shopping center, c) Banner installation at strategic locations, d) Newspapers or magazines through, and e) Television, radio or other media through.

The next method is sales promotion that is purposed to increase sales or the number of customers. Rangkuti (2009) add that Sales promotion can be done by giving discounts, contests, coupons or product samples. By utilizing those medias, the company will take three benefits that are a) Interactive communication will attract the customers attention to buy, b) Incentive will give customers impetus and encouragement to purchase the offered products immediately, c) Invitational will be realized by customers to purchase immediately. Bank can do three kinds of sales promotion which can also be applied by BMT. The first is by giving the profit sharing and bonuses. The second is by extending the incentives for customers who have deposited their money in certain amount. Lastly is by awarding souvenirs, gifts and other mementos to loyal customers.

The third kind of promotion is publicity. Kotler and Amstrong (2008) wrote that publicity is the promotion activities that is intended to provoke customers by carrying out exhibitions, social events and other out door programs. The customers will see these activities well and in its turn will increase BMT's prestige. Therefore, publicity needs to be done continuously. The aim is to make customers know the bank more closely. By participating the event, customers will always remember the bank and

the events are expected to attract customers. To do some activities in publicity, BMT can try to follow exhibition, to accompany charities, to take the social activities, and to be a sponsor of an activity.

The last method of doing promotion is Personal selling. This kind of marketing is privately done by all employees of BMT, from the cleaning service, security guard, to management of BMT. Rangkuti (2009) add that personal Selling is also conducted by sales marketers to sell products door to door. Specifically personal selling performed by customer service. Sales in personal selling will give five advantages for BMT. First, BMT that is represented by sales can be directly face to face with clients or prospective clients. Therefore, the sales can directly explain BMT products to customers in details. Second, BMT can get the information directly from customers about the weaknesses of its products, especially from customers who are complaining. In addition, BMT can also get information about other financial institutions from the customers. Third, BMT is able to build familiar relationship intertwined to the customers. Fourth, BMT Officers can serve customers a good image if the services given are good and satisfying. Fifth, BMT can create a situation in which customers will listen, pay attention and response to BMT.

### **II.2.2.3. Shariah Marketing**

To get references about marketing shariah is not easy because not many writers provide this kind of information. Therefore, the section of marketing shariah is generally taken from Kartajaya and Sula.

According to Kartajaya and Sula (2007), shariah marketing is a strategic core business that directs the process of creation, supply and change in value from an initiator to its stakeholders in which all processes are related to the covenant and the principles of transactions in Islam. This means that, the whole processes such as the creation, the bidding, as well as the changes value which should not be there are things that are contrary



to the covenant and the principles of the Islamic transactions. As long as the transaction are able to be guaranteed and there are not Islamic principles deviation occur in the transaction or in the business process, therefore all forms of transaction are allowed.

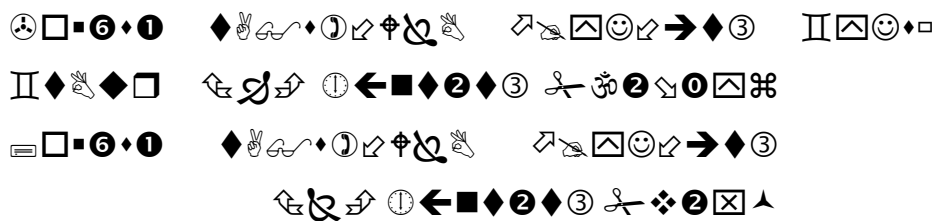
Furthermore, Kartajaya and Sula (2007), wrote four characteristics of shariah marketing that can be a guide for marketers as follows.

1) Theism (*Rabbaniyyah*)

One of shariah marketing characteristic that is not owned by conventional marketing is its religiousity (*diniyyah*). This condition that is created not under compulsion but comes from the awareness of religious values is considered necessary and coloring marketing activities in order not to fall into acts that disturb others.

The soul of a shariah marketers believe that shariah laws is the fairest, most perfect, and most harmony with all forms of goodness. Feeling enough with all of perfection and goodness, he is willing to carry it out.

Allah SWT said:



” And whoso doeth good an atom's weight will see it then, (7) And whoso doeth ill an atom's weight will see it then. (8)”. (QS. Al-Zalzalah (99): 7-8).

2) Ethics (*Akhlaqiyyah*)

Another specialty of shariah marketing besides theism is ethic. Shariah marketing prefers to appreciate moral problems (moral, ethics) in all aspects of their activities. Furthermore, the concept of shariah marketing is that it really promote moral values and ethics rather teaching of their lessons.

3) Realistic (*Al-waqi'iyah*)

Shariah marketing is not exclusive, fanatical, anti-modernity and stiff concepts. The concept of shariah marketing is flexible, as breadth and flexibility as of the underlying *shariah* principle. Shariah marketer is the professional marketer with a clean appearance, neat and unpretentious, whatever the model or the style of dress code. They are not rigid and exclusive but they are very flexible in attitude, versatile and associated with others.

4) Humanity (*Insaniyyah*)

Furthermore, specialty of shariah marketing is its nature of universal humanity. The understanding of humanity shariah point of new is that is made to put in high position, to awaken the nature of humanity, and mountain their humanity by shariah guidelines. Islamic law is created for human in accordance with their capacity regardless of race, color, nationality and status. Above all, this makes the Shariah has a universal nature to become universal humanity.

## **II.3 Finding and Discussion**

Based on the result of the field study observation, the method used in this report is field study by doing interview and documentation. This chapter discusses about finding and discussion. The first is Finding. There are two kinds of findings that the writer mentioned are a) marketing strategy of BMT Mitra Usaha Insani, and b) implementation of marketing strategy of BMT Mitra Usaha Insani. These findings will be described below.

### **II.3.1. Marketing Strategy of BMT Mitra Usaha Insani**

Marketing strategy of BMT Mitra Usaha Insani in expanding the potential business around its office is based on the theory 7P's of marketing mix. These concepts of 7P's of marketing mix are product, price, place, promotion, process, people, and physical evidence. Details description of each concepts will be described as follows.

#### 1) Product

To fulfill the customers needs, BMT Mitra Usaha Insani has ten products that will be offered and marketed at the customers. That are a) Islamic savings, b) Islamic time deposits, c) General financing, d) Financing on the basis of *musyarakah*, e) Financing on the basis of *murabahah*, f) Financing on the basis of *akad salam*, g) Financing on the basis of *akad istisna'*, h) Financing on the basis of *akad ijarah*, i) Financing on the basis of *akad qard*, and j) *Multijasa* financing. In addition, to determine what products will be offered, BMT Mitra Usaha Insani does the researches at the entire areas in Sleman regency. With the result of the researches BMT Mitra Usaha Insani can offer good products and fulfill customers needs.

Furthermore, in marketing its products, BMT Mitra Usaha Insani uses marketing strategy of door to door system to facilitate the customers in obtaining the product needs. This is a strategy that BMT Mitra Usaha Insani does actively by contacting potential customers one by one. If they are interested, BMT Mitra

Usaha Insani will go visiting come to the partners and will present the products or services. From this presentation, the potential customers will understand about products, services and benefits. After making a presentation, BMT will call prospective partners to follow up his desire to use the products or the services of BMT Mitra Usaha Insani.

## 2) Price

As an Islamic micro financial institution, BMT Mitra Usaha Insani is not only based on religious council of Indonesia (MUI) and Indonesian Bank (BI) but also based on profit and loss sharing with shariah values in determining its price or profit. With profit and loss sharing method is not damage between customers and BMT Mitra Usaha Insani because the profit and loss in business activities will be tasted and shared together. In addition, the price that BMT Mitra Usaha insani gives to the customers is based on BMT Mitra Usaha Insani and customers agreement in the beginning of transaction with profit and loss sharing.

## 3) Place

BMT Mitra Usaha Insani is located in a strategic area nearby Gentan micro enterprises in Kaliurang street KM 10 Yogyakarta. Because of this strategic location, BMT Mitra Usaha Insani is not difficult to offer and to introduce its products to the customers. Furthermore, the customers can do the transaction easily with the strategic location.

The results of strategic location, many institutions do the cooperation with BMT Mitra Usaha Insani. There are four levels educational institutions that have cooperation with BMT Mitra Usaha Insani are kindergarten school, elementary school, senior high school, and higher education (university).

## 4) Promotion

In promoting its products, BMT Mitra Usaha Insani is not only rely on its strategic location but also do two medias. That two medias are advertising and publicity.

First media is advertising, in this media BMT Mitra Usaha Insani do usually in helping its cooperation institutions, such as making banners and providing trophies on specific events for mosque and educational institutions.

Second media is publicity, BMT Mitra Usaha Insani activities in publicity is done by social events and other out door programs. The programs are a) BMT Mitra Usaha Insani is conducting business development through in regular Islamic religion teachings at mosque, at school, or at homes. After religious activities are done, it is continued by discussing about business with financial members of BMT, b) BMT Mitra Usaha Insani provides scholarships award for students who have good achievement but they can not afford to pay tuition fees, d) BMT Mitra Usaha Insani mal policies through will give mosque fund to renovate or to build and other spiritual activities, and e) BMT Mitra Usaha Insani offer procurement training services as a program for religious events such as Islamic religion teachings or sermons.

##### 5) Process

In processing concept, BMT Mitra Usaha Insani considers the customers as a king. Therefore, BMT Mitra Usaha Insani must serve the customers maximally and well. There are five policies that BMT Mitra Usaha Insani makes for the customers. They are 1) Increasing feeling trust and feeling safe to the BMT for the customers who save their money. In addition, BMT is always striving for trusteeship in managing the funds, 2) Providing insurance to customers, 3) Conducting Islamic religion teachings for the customers in order to cultivate a sense of community togetherness and to increase devotion to Allah SWT, 4) Providing scholarships to the sons and daughters of customers who have good achievement, and 5) Providing social funds or gifts to the customers.

## 6) People

BMT Mitra Usaha Insani tries continuously to improve the quality of human resources by giving training to BMT Mitra Usaha Insani staffs. There are two trainings usually done by BMT Mitra Usaha Insani that are a) Information technology (IT) training. From this training hoped that staffs can use the computer to facilitate in bookkeeping process and auditing are reported openly and regularly by BMT, and b) Motivation training. In motivation training, staffs taught how to think, be attitude, and act by principle of excellent service (*ahsanu 'amala*).

Furthermore , With giving the training continuously to staffs that can give the benefits to BMT Mitra Usaha Insani. The benefits are a) the staffs become professionalism that is the high working spirit which based on the faith. Works are not only oriented to the life but also to gain joyful and spiritual satisfaction and hereafter, and b) the staffs are run actively by door to door services, initiatively, creatively, innovatively and try to find problems and solve them wisely and give the authority to all parties.

In addition, the quality improvement of human resources will increase BMT's prestige. Because the customers will feel comfortable to do the transactions with BMT Mitra Usaha Insani.

## 7) Physical Evidence

BMT Mitra Usaha insani products are determined based on Islamic principles and customers needs. Therefore, the products are marketed by BMT Mitra Usaha Insani can make customers comfortable in doing transaction. The transaction is done between BMT Mitra Usaha Insani with giving openness concept priority.

with giving openness concept priority in transaction the customers can see the quality or the physical evidence of BMT Mitra Usaha Insani products. The transaction can not be continue if the customers have not seen and agreed with the

products needs. If the customers not understand about the products, BMT Mitra Usaha Insani will go visiting come to the partners and will present the products or services. In addition, BMT Mitra Usaha Insani also gives the brochures and shows the sample of products. Furthermore, from these activities, the customers will understand and see the physical evidence of BMT Mitra Usaha Insani products, services and benefits.

### **II.3.2. Implementation of Marketing Strategy of BMT Mitra Usaha Insani**

In implementing its marketing strategy BMT Mitra Usaha Insani does its marketing strategy based on 7P's concepts of marketing mix and shariah values. This strategy is applied in all marketing activities including micro enterprises, schools, restaurants, mosques, and small & medium enterprises. Details description of each place will be described as follows.

#### **1. Micro enterprises**

The biggest potential customers are the micro enterprises. The location of BMT Mitra Usaha Insani nearby Gentan market is very strategic because the transaction between BMT Mitra Usaha Insani and micro enterprises traders in saving or financing is done every working day. The traders found it easy to do transaction they want because they do not have to do it far away from market where they sell their goods. The members to be composed of the market traders were already quite large (almost 90%) that we can serve either a savings or a financing and not a few funds that can be assembled and distributed by BMT Mitra Usaha Insani from this market. The choice of location was not done coincidentally by BMT Mitra Usaha Insani because the founder of BMT Mitra Usaha Insani realized that micro enterprises has great potential customers to be served by all financial transactions. In addition, The marketing system of BMT Mitra Usaha Insani is done at the micro enterprises by coming to market traders one by one in every working day to offer and to serve the market traders needs.

## 2. Schools

School are another potential market targets. BMT Mitra Usaha Insani offered a mutual cooperation with the schools. Some cooperation done by BMT Mitra Usaha Insani are collecting funds of students' savings. The students must not go to BMT Mitra Usaha Insani but the officers of BMT will go to school regularly at the day and time scheduled. By having this cooperation, school can take benefits. First, BMT Mitra Usaha Insani provides scholarships award for students who have good achievement but they can not afford to pay tuition fees. The scholarship award supports the policy of BMT Mitra Usaha Insani Maal Institution that is obtained from ZIS funds (*zakat*, *infaq* and *shodaqoh*) to distribute to the have not. The other benefits for BMT Mitra Usaha Insani is that BMT Mitra Usaha Insani can offer both teachers and employee at the school some financial products.

## 3. Mosques

BMT Mitra Usaha Insani see that mosque is the other potential market target, because BMT Mitra Usaha Insani can offer cooperation with management and disciples for some products that could be profitable in life and hereafter. The cooperation is a mutually supportive and beneficial such as collecting savings funds of mosque donation money and distributing ZIS funds.

The benefits that mosque can take from this cooperation are firstly BMT Mitra Usaha Insani mal policies through will give mosque fund to renovate or to build and other spiritual activities. The second is that BMT Mitra Usaha Insani offer procurement training services as a



program for religious events such as Islamic religion teachings or sermons.

#### 4. Small & medium enterprises

To explore the potential development of BMT Mitra Usaha Insani established a Small & medium enterprises such as kiosks of industrial and agricultural, houses industries and business and industries groups. From these industrial BMT Mitra Usaha Insani develops cooperation effort in collecting companies and employees deposits/ savings and also offer financing products as additional business capital to business owners.

In addition, BMT Mitra Usaha Insani also helped the group in promoting / introducing the materials / goods that is produced by the groups of industry and will to be consumed by the public. Furthermore, BMT Mitra Usaha Insani also provides information services, management training, and financial management for business.

#### 5. Restaurants

At the food service like restaurant, BMT Mitra Usaha Insani opens a potential mutually beneficial cooperation. The possibility of cooperation offered is allocation funds for additional business capital using for the development of food stalls. This cooperation continues to assist the restaurant to introduce or to promote the products to the public or to institutions. such as the provision of meals or snacks at events, meetings, trainings, seminars and other activities. One of the benefits for the employees is that they can save their money without going to BMT Mitra Usaha Insani. The accumulation fund that BMT Mitra Usaha Insani can do with collecting savings from the restaurant employees.

In addition, the results of using the concept of 7 P's of marketing mix in its marketing strategy and its implementation of marketing strategy of BMT Mitra Usaha Insani showed the growth of the asset development, savings and time deposits in each year. The data can be see in table 2.1 and 2.2.

**Table 2. 1.**

**Growth and Development of Assets**

NO	Year	Assets (Rp)	Growth Percentages (%)
1	2006	1.884.482.495	0
2	2007	2.289.674.175	21 %
3	2008	2.975.768.819	29 %
4	2009	3.877.240.874	30 %
5	2010	3.633.791.156	-6 %
Increase per year			18,5 %

From the table above the assets increased 18,5 % in each year from 2006 to 2010. Furthermore, the implementation of BMT Mitra Usaha Insani sources of funding come from customers collective funds that are used to distribute financial funding. This proves that BMT Mitra Usaha Insani are trusted by customers well.

**Table 2. 2.**

**Growth and Development of Savings and Deposits**

NO	Year	Savings (Rp)	Percentages	Deposits (Rp)	Percentages
1	2006	970.802.602	0	289.594.180	0

2	2007	1.053.289.618	8 %	408.989.966	41 %
3	2008	1.034.855.726	-1 %	464.289.966	13 %
4	2009	1.105.242.821	6 %	487.989.966	5 %
5	2010	1.098.642.718	-0,5 %	402.089.966	-17 %

---

BMT Mitra Usaha Insani growth and development of savings and deposits have increased significantly from 2006 to 2010, saving products by 3,125 % per year and deposits products by 10,5 % peryear.

The second is discussion, in this chapter the writer want to explain the correlation between findings and theories. From the data above we can conclude that has good relation between the finding data and the theory of concept 7 P's of marketing mix. To improve its marketing strategy and its implementation of marketing strategy of BMT Mitra Usaha Insani are not only covered by the concepts of 7 P's but also with shariah values based. This strategy is applied in all marketing activities including micro enterprises, schools, restaurants, mosques, and small & medium enterprises.

In addition, the results of using the concept of 7 P's of marketing mix in its marketing strategy and its implementation of marketing strategy of BMT Mitra Usaha Insani has significantly increased the growth of the asset development by 18,5 % per year, savings by 3,125 % and time deposits by 10,5 % per year. in each year from 2006 to 2010.



## **CHAPTER III**

### **CONCLUSION**

This chapter is divided into two parts. Those are conclusions and suggestions.

#### **III.1 Conclusions**

The writer proposes two conclusions – based on questions.

1. The results of this study was obtained that the marketing strategy has been well in used by BMT Mitra Usaha Insani Yogyakarta. The marketing strategies BMT Mitra Usaha Insani are covered by the concept of 7P's with shariah values - based. This strategy is applied in all marketing activities including micro enterprises, schools, restaurants, mosques, and small & medium enterprises. By applying these strategies BMT Mitra Usaha Insani maximizes the potential that exists to build an extensive business collaboration and to continue to serve sustainable solutions and mutual benefits to all parties.
2. The implementation of marketing strategies done by BMT Mitra Usaha Insani is offering the products not only based on the concept of 7 P's of marketing mix but also based on Islamic principles. In addition, The results of using the concept of 7 P's of marketing mix in its marketing strategy and its implementation of marketing strategy of BMT Mitra Usaha Insani has significantly increased the growth of the asset development by 18,5 % per year, savings by 3,125 % and time deposits by 10,5 % per year. in each year from 2006 to 2010.

### **III.2 Suggestions**

There are several suggestions that can be given based on the findings and discussions. The writer would like to give suggestion to the following parties:

First is for BMT Mitra Usaha Insani, there are three suggestions. a) BMT Mitra Usaha Insani should continuously improve the quality of human resources in the face of a pretty tight competition in the banks today or in the future, b) BMT Mitra Usaha Insani should continue to maintain the marketing strategies being used and developed in accordance with market needs, and c) BMT Mitra Usaha Insani facilities and services are the main point of attraction for members and prospective members to join BMT. Therefore, these factors must be considered carefully by the management of BMT Mitra Usaha Insani and should be developed as it also for maintaining the service provided.

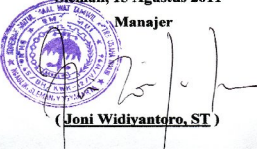
Second for English department of Islamic University of Indonesia, the book for business concentration in the library is not complete. Business books is very important as a guidance for students in business concentration of English study program diploma III of Islamic University of Indonesia. Hope next the books for business concentration will be increase.

And third is for the future researches. It is hoped that the future researches that interested in the same topic will be able to conduct wider and more through observation, questioner, and interview in order to be able to present more accurate results.


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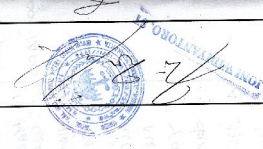
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## APPENDICES

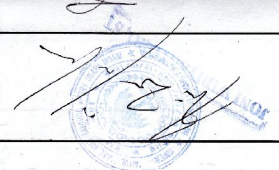
	<b>Koperasi Serba Usaha Syari'ah</b> <b>BMT MITRA USAHA INSANI</b> BADAN HUKUM : 65/BH/KWK.12/IV/1996 Jl. Kaliurang Km. 10 Gentan Sinduharjo Ngaglik Sleman Yk. Telp./Fax. (0274) 883 946	 <small>BMT MITRA USAHA INSANI</small>
<b>SURAT KETERANGAN</b>		
<b>Nomor</b> : 047B/D/BMT-MUI/VIII/2011 <b>Lampiran</b> : - <b>Hal</b> : Surat Keterangan Selesai PKL		
Saya yang bertanda tangan di bawah ini :		
<b>Nama</b> : Joni Widiyantoro, ST <b>NIK</b> : 040325-143 <b>Jabatan</b> : Manager <b>Lembaga</b> : KSU Syari'ah BMT Mitra Usaha Insani <b>Alamat</b> : Jl. Kaliurang Km 10, Gentan Sinduharjo Ngaglik Sleman		
Menerangkan bahwa :		
<b>Nama</b> : Raja Riyandra <b>No. Mahasiswa</b> : 08221009 <b>Fakultas</b> : Psikologi Sosial Budaya <b>Universitas</b> : Universitas Islam Indonesia Yogyakarta		
Telah menyelesaikan <b>Praktek Kerja Lapangan (PKL)</b> di KSU Syari'ah BMT Mitra Usaha Insani sejak tanggal 08 – 13 Agustus 2011 dengan hasil <b>BAIK</b> .		
Demikian Surat Keterangan ini dibuat, agar dapat dipergunakan sebagaimana perlunya dan atas kerjasamanya diucapkan terima kasih.		
<b>Sleman, 15 Agustus 2011</b> <b>Manajer</b>  <b>(Joni Widiyantoro, ST)</b>		

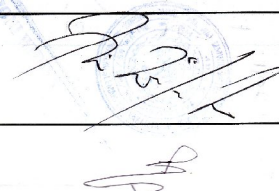



No.	Tanggal dan Waktu	Kegiatan	Lain	Tanda Tangan dan Cap
8-05-2018 08.00-09.00	<ol style="list-style-type: none"> <li>1. Menuliskan faktor-faktor yang mempengaruhi pertumbuhan dan perkembangan tumbuhan.</li> <li>2. Menjelaskan perbedaan antara pertumbuhan primer dan sekunder.</li> <li>3. Menjelaskan perbedaan antara pertumbuhan primer dan sekunder.</li> <li>4. Menjelaskan perbedaan antara pertumbuhan primer dan sekunder.</li> <li>5. Menjelaskan perbedaan antara pertumbuhan primer dan sekunder.</li> </ol>	<p>10/3</p>		

No.	Tanggal - Jam	Kegiatan	Hasil	Tanda Tangan Pembimbing Lapangan
	09-09-2011 08.00 - 14.00	<p>1. Datang ke kantor</p> <p>2. Pengamatan "Bisa 4-Quarter" bersama staf SMT</p> <p>3. Hadik poster SERTAS Melayani nasabah yang ingin menabung dan menarik tabungan.</p> <p>4. menghitung dan menguraikan uang tabungan nasabah.</p> <p>5. Bray dan staf SMT di kantor SMT</p>	100%	

No.	Tanggal - Jam	Kegiatan	Hasil	Tanda Tangan Pembimbing Lapangan	Tanda Tangan Pembi TA
08	10-09-2011 08.00-14.00	<ol style="list-style-type: none"> <li>1. Datang, hadir ke kantor SUT NUU</li> <li>2. Pengajaran bersama seluruh staf SUT NUU</li> <li>3. membuat poster untuk melayani nasabah SUT yang ingin menabung dan investasi tabungan.</li> <li>4. Menghitung dan mengu- sun uang tabungan nasabah SUT</li> <li>5. Staf di kantor SUT NUU</li> </ol>	100%		

No.	Tanggal - Jam	Kegiatan	Hasil	Tanda Tangan Pembimbing Lapangan	Pembimbing Lapangan
	11-09-2011 08.00-14.00	<ol style="list-style-type: none"> <li>1. Datang di Kantor BMT.</li> <li>2. pertemuan bersama staf BMT</li> <li>3. wasiat pasar untuk melayani nasabah yang ingin menabung dan menarik tabungannya</li> <li>4. menghitung dan mengkurangi uang tabungannya</li> <li>5. mendata tgl rumah nasabah BMT kredit Macet</li> </ol>	100%		

No.	Tanggal - Jam	Kegiatan	Hasil	Tanda Tangan	
				Pembimbing Lapangan	Pembimbing TABS
	12-09-2011 08.00 - 14.00	<ol style="list-style-type: none"> <li>1. Header di transfer ke SWT</li> <li>2. pengisian beberapa sheet SWT. MUI</li> <li>3. membuat poster untuk kegiatan keagamaan SWT yang ingin dilaksanakan dan mencari feburgan.</li> <li>4. menghitung dan menginput uang feburgan ke buku SWT</li> </ol>	<p>1. SWT</p> <p>2. SWT</p> <p>3. SWT</p> <p>4. SWT</p> <p>5. SWT</p> <p>6. SWT</p> <p>7. SWT</p> <p>8. SWT</p> <p>9. SWT</p> <p>10. SWT</p> <p>11. SWT</p> <p>12. SWT</p> <p>13. SWT</p> <p>14. SWT</p> <p>15. SWT</p> <p>16. SWT</p> <p>17. SWT</p> <p>18. SWT</p> <p>19. SWT</p> <p>20. SWT</p> <p>21. SWT</p> <p>22. SWT</p> <p>23. SWT</p> <p>24. SWT</p> <p>25. SWT</p> <p>26. SWT</p> <p>27. SWT</p> <p>28. SWT</p> <p>29. SWT</p> <p>30. SWT</p> <p>31. SWT</p> <p>32. SWT</p> <p>33. SWT</p> <p>34. SWT</p> <p>35. SWT</p> <p>36. SWT</p> <p>37. SWT</p> <p>38. SWT</p> <p>39. SWT</p> <p>40. SWT</p> <p>41. SWT</p> <p>42. SWT</p> <p>43. SWT</p> <p>44. SWT</p> <p>45. SWT</p> <p>46. SWT</p> <p>47. SWT</p> <p>48. SWT</p> <p>49. SWT</p> <p>50. SWT</p> <p>51. SWT</p> <p>52. SWT</p> <p>53. SWT</p> <p>54. SWT</p> <p>55. SWT</p> <p>56. SWT</p> <p>57. SWT</p> <p>58. SWT</p> <p>59. SWT</p> <p>60. SWT</p> <p>61. SWT</p> <p>62. SWT</p> <p>63. SWT</p> <p>64. SWT</p> <p>65. SWT</p> <p>66. SWT</p> <p>67. SWT</p> <p>68. SWT</p> <p>69. SWT</p> <p>70. SWT</p> <p>71. SWT</p> <p>72. SWT</p> <p>73. SWT</p> <p>74. SWT</p> <p>75. SWT</p> <p>76. SWT</p> <p>77. SWT</p> <p>78. SWT</p> <p>79. SWT</p> <p>80. SWT</p> <p>81. SWT</p> <p>82. SWT</p> <p>83. SWT</p> <p>84. SWT</p> <p>85. SWT</p> <p>86. SWT</p> <p>87. SWT</p> <p>88. SWT</p> <p>89. SWT</p> <p>90. SWT</p> <p>91. SWT</p> <p>92. SWT</p> <p>93. SWT</p> <p>94. SWT</p> <p>95. SWT</p> <p>96. SWT</p> <p>97. SWT</p> <p>98. SWT</p> <p>99. SWT</p> <p>100. SWT</p>		

No.	Tanggal - Jam	Kegiatan	Hasil	Tanda Tangan Pembimbing Lapangan	Pembir TA
	13-09-2011 08:00 14:00	<ol style="list-style-type: none"> <li>1. Hadir di Kantor BMT</li> <li>2. Pengajian bersama staf BMT.</li> <li>3. membuat poster untuk pelayanan musabab yang ingin mengambil dan merawat tabung dan merawat BMT.</li> <li>4. Menghitung dan menyukseskan yang tabung dan BMT.</li> <li>5. Stop di Kantor</li> </ol>	<p>100 %</p> <p>... ..</p> <p>... ..</p> <p>... ..</p> <p>... ..</p> <p>... ..</p> <p>... ..</p> <p>... ..</p>	