

Pension Fund Product Marketing Strategy At PT. Bank Syariah Mandiri In Pontianak City

Muhammad Syaifullah; Sandi Adji Usman; Siska Putri Kusuma

Abstract: The increasingly global competition in the banking world, the marketing strategy on pension fund products is still less effective in marketing, one of the reasons is that in looking for customers there are still less or less mass. The research method used in this study using a qualitative approach with descriptive research methods. Primary data sources are Customer Service, Sales Force, Junior Counseling Banking Relations Manager and Bank Syariah Mandiri Pontianak customers. Secondary data sources are documentation of data and information obtained from Bank Syariah Mandiri, books, journals, news media, articles, and scientific writings related to the marketing mix strategy of Islamic banking products. Techniques and Data Collection Tools, namely Observation Techniques, Interview Techniques, and Documentation Techniques. Data analysis techniques are 1) Data Collection; 2) Data Condensation; 3) Display data; and 4) Conclusion Draw. Technique of Checking the Validity of Data is 1) Persistence of Observation of Member Check; and 3) Triangulation. The results of this study are 1) The funding strategy of pension fund products at PT Bank Syariah Mandiri in Pontianak City is to use 4P Mix Marketing, including: a.) Product is to provide special pension savings on this pension fund product; b.) Price is a way to provide profit sharing on retirement savings so that customers benefit because they use the mudharabah mutlaqah contract; c.) Promotion in terms of promotion is by way of advertising on retirement savings advertising is only done by installing baleho and there is no specific brochure of retirement savings, sales promotion, personal selling, and publicity. In addition, the main strategy of PT. Bank Syariah Mandiri in marketing retirement savings is by visiting customers' homes and target offices directly to offer products using the ball pick-up system; d.) Place in terms of place is by choosing a strategic location and easily accessible to the wider community. 2) The pension fund product financing strategy at PT Bank Syariah Mandiri is to use 4P Mix Marketing, including: a.) Product is to provide special financing to pensioners on this pension product that is consumer (multi-use); b.) Price in terms of prices on the distribution of pension fund products with financing to pensioners whose prices are determined by salary and the age of the customer to obtain the amount of financing obtained; c.) Promotion in terms of promotion of advertising, sales promotion, personal selling, and publicity. In addition, the main strategy of PT. Bank Syariah Mandiri in marketing pension financing is by directly visiting customers' homes and target offices to offer products using the ball pick-up system; d.) Place in terms of place is by choosing a strategic location and easily accessible to the wider community.

Keywords: Marketing Strategy, Pension Products, Marketing Mix.

1. INTRODUCTION

The development of the Islamic banking sector in Indonesia has caused Islamic financial institutions in Indonesia to compete in studying Islamic products. One of them is a pension fund product that is in Bank Syariah Mandiri (BSM). There are two types of Bank Syariah Mandiri pension funds, the first is pension savings and pension financing. BSM Pension Savings are deposits denominated in rupiah based on the mudharabah mutlaqah principle, which can be withdrawn at any time based on agreed terms and conditions. This product is the result of collaboration between BSM and PT Taspen, which is for retired Indonesian civil servants (<https://www.syariahmandiri.co.id>). Then the second is financing to pensioners is the distribution of consumer financing facilities (including for multipurpose financing) to retirees, with installment payments made through deduction of direct pension received by the bank every month (monthly pension). The contract used is the murabahah or ijarah contract (<https://www.syariahmandiri.co.id>). From the data obtained, until the end of 2018 the growth of savings and pension financing for BSM Pontianak showed an increase of 1.16% from the previous year by 0.21%. Supported by the increase in BSM Pontianak pension customers by 0.94 at the end of 2018 and by 0.6% at the end of 2017.

Compared to the growth rate, the retired community in West Kalimantan which reached 115 people in 2018, the growth of pension customers in Pontianak BSM is very small so that it still has a big opportunity for BSM Pontianak to increase the number of pension customers through a marketing mix strategy. The marketing mix strategy can provide a clear and directed picture of what the company is doing in targeting its product market target (Data Source: Processed Data from Bank Syariah Mandiri Pontianak). The marketing mix strategy can provide a clear and directed picture of what the company is doing in targeting its product market targets. Marketing strategy or marketing mix is a marketing activity carried out in an integrated manner. This means that this activity is carried out simultaneously among the elements in the marketing mix itself. Each element cannot walk alone without the support of other elements. The elements in the marketing mix are product, price, place, and promotion or what we usually hear with 4P (Rida Faiqoh, 2013).

2. REVIEW OF LITERATURE

2.1. Islamic Bank

Islamic banks are banks that carry out their business activities based on sharia principles and according to their type consist of Sharia Commercial Banks and Sharia People Financing Banks (Wangsawidjaja, 2012: 15). Islamic banking is everything related to Islamic banks and sharia business units, including institutions, business activities, and ways and processes in carrying out their business activities. Islamic banks have the function of collecting funds from the public in the form of deposits and investments from the owners of the funds. Another function is to channel funds to other parties who need funds in the form of buying and selling and business cooperation. Islamic banks as intermediary institutions between investors

- Muhammad Syaifullah; (IAIN Pontianak, West Kalimantan, Indonesia)
- Sandi Adji Usman; (IAIN Pontianak, West Kalimantan, Indonesia)
- Siska Putri Kusuma; (Islamic Banking Department, IAIN Pontianak, West Kalimantan, Indonesia)

who invest their funds in banks and then distribute Islamic funds to other parties who need funds (Ismail, 2011: 25).

2.2. Strategy

The strategy is defined as a comprehensive activity plan that is arranged systematically and is general in nature, because it can be known by every person in the company and outside the company, but the tactics of how the company implements that strategy in achieving its intended goals, must not be known (Iban Sofyan, 2015: 3). In addition, the strategy is the steps that must be carried out by a company to achieve goals. To achieve goals in a company certain steps are also needed. For example, companies that want to sell goods or services to customers need the right steps (Sofjan Assauri, 2017: 186). From some of the opinions above, it can be said that the strategy is a plan of activities arranged to achieve certain goals in a company and aims to increase sales and offers of goods or services. The strategy set must be in accordance with market developments and the market environment.

2.3. Marketing Mix Strategy

In general, marketing strategies are carried out by implementing a marketing mix, which consists of products, prices, places, and promotions. Whereas according to Sofjan Assauri (2011: 198) in Makmur and Saprijal (2015) this marketing mix is part of the Marketing Strategy and serves as a guideline in using marketing elements or variables that can be controlled by the company's leadership, to achieve company goals in the field marketing. marketing mix really determines success in seizing the market. Marketing strategy is the spearhead for banks to introduce and market the superiority of their products (Fatimah and Yansye, 2013: 76). The marketing mix is the variables of the marketing system that are interrelated with each other, formulated and implemented by organizations or companies to reach the target market according to the company's goals (Ita Nurcholifah, 2012: 97). Marketing mix is a marketing activity carried out in an integrated manner. This means that this activity is carried out simultaneously among the elements in the marketing mix itself. Each element cannot walk independently without the support of other elements. The elements in the marketing mix are product, price, place, and promotion or what we usually use with 4P (Rida Faiqoh, 2013: 283-284).

a. Product

Products in this case are anything that can be offered to the market to get attention, be owned, used or consumed, which includes physical goods, services, personalities, places, organizations and ideas or ideas (Ita Nurcholifah, 2012: 99). According to Kotler and Armstrong (2004: 78) in Dimas and Zainul (2015) the product means the combination of goods and services offered by the company to the target market. The elements included in the product mix include product variety, quality, design, features, brand name, packaging, and service.

b. Price

Price is the only element of marketing mix that generates sales revenue, even though pricing is an important issue, there are still many companies that are less than perfect in dealing with these pricing issues (Makmur and Saprijal,

2015: 45). Definition of prices in bank products and services, in the form of counter-performance in the form of interest rates, both for savings products and loans, and fees for banking services. Price is one of the important aspects in marketing mix activities. Pricing is very important to note considering that prices determine the behavior of banking products and services. For banks, especially for banks based on conventional principles, prices are interest, administration fees, fees and commissions, shipping costs, collection fees, rental fees, contribution fees, and other costs. Meanwhile, prices for banks based on sharia principles are profit sharing (Indonesian Bankers Association, 2014: 171).

c. Promotion

Promotion is a form of marketing communication. Which is a marketing activity that seeks to disseminate information, influence / persuade, and / or remind the target market of the company and its products to be willing to accept, buy, and be loyal to the products offered by the company concerned (Ruth Hurriyati, 2010: 58). According to the Indonesian Bankers Association (2015: 133) more promotional activities on bank products and services are carried out through print and audiovisual mass media, such as magazines, newspapers and television. The concept is in the form of advertising, sales promotion, public relations, sales training, and marketing research & development. In addition, optimal service can also produce effective promotions through word of mouth. Promotion aims to inform the presence of new products, brand awareness, or maintain product sales.

d. Place

According to Kotler (2005) in Dimas and Zainul (2015: 61) The place or marketing channel includes the activities of companies that make products available to target customers. Distribution channels can be defined as a set of companies or individuals who take over rights or assist in the transfer of rights to certain goods or services as long as the goods or services move from producer to consumer.

2.4. Product

Products in the general sense are anything that can be offered to the market to get attention, be bought, used or consumed and can satisfy desires and needs (Nana Herdiana, 2015: 71). According to Sharia Banking Law number 21 of 2008 the products produced by the business world are generally in the form of two types, namely tangible products and intangible products. Each product to be said to be tangible or intangible has certain characteristics. The purpose of introducing sharia banking products is that after we know what products are in Islamic banking, then we will be able to develop the right marketing strategy for these products. Islamic banking products can be divided into three parts, namely: Product Distribution of Funds, Product Collection of Funds, and Products related to services provided by banks to their customer.

a. Product funding

Fundraising is the main service offered by the banking world, both Public and Rural Banks. Both can carry out fundraising activities. Services in the form of collecting funds from the community can be in the form of deposits in

the form of demand deposits, time deposits, certificates of deposit, savings and / or other forms that are equaled (Rachmadi Usman, 2001: 221).

b. Product financing

According to Nur Rianto Al Arif (2012: 133) financing or funding is provided by another party to support the investment that has been planned, both carried out alone and by the institution. In other words, financing is funding that is issued to support planned investments. One of the main functions of banks is to channel funds that have been collected to the public through financing to customers.

2.5. Pension fund

Pension funds are a set of assets managed and carried out by an institution to produce pension benefits, namely a periodic payment paid to participants in a manner stipulated in the provisions that become the basis for the implementation of a pension program (Burhanuddin S, 2010: 211-212). Whereas sharia pension funds are pension funds that are managed and run based on sharia principles. the growth of sharia fund financial institutions in Indonesia is slow but surely also encourages the development of pension funds that operate in accordance with sharia principles. Until now, sharia pension funds have developed in the Financial Institution Pension Fund (DPLK) carried out by several banks and Islamic insurance (Nur Rianto Al Arif, 2012: 300).

3. RESEARCH METHODOLOGY

This study uses a qualitative approach with descriptive research methods. The data source used consists of primary data and secondary data (Mahmud, 2011: 146). Primary data are Customer Service, Sales Force, Junior Counseling Banking Relations Manager and Bank Syariah Mandiri Pontianak customers. Secondary data is documentation of data and information obtained from Bank Syariah Mandiri Pontianak, books, journals, news media, articles, and scientific writings related to the marketing mix strategy of Islamic banking products. Techniques and Data Collection Tools, namely Observation Techniques, Interview Techniques, and Documentation Techniques. Data analysis techniques are 1) Data Collection; 2) Data Condensation; 3) Display data; and 4) Conclusion Draw. Technique of Checking the Validity of Data is 1) Persistence of Observation (Sugiyono, 2011: 370-370); 2) Member Check; and 3) Triangulation (Mayang Sari Lubis, 2018: 47).

4. RESULTS AND DISCUSSION

How is the implementation of the marketing mix strategy in increasing the attractiveness of customers in savings fund products and pension fund financing products of PT. Bank Syariah Mandiri in Pontianak City.

a. Product

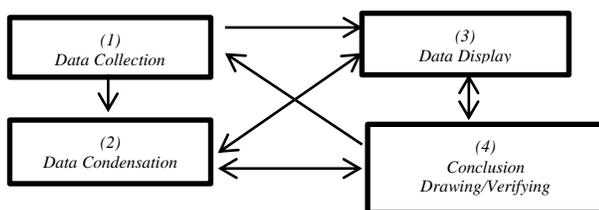
Products offered by PT. Bank Syariah Mandiri in Kota Pontianak is a Pension Fund Product created specifically for retired civil servants in Indonesia. Pension fund products run by PT. Bank Syariah Mandiri in the city of Pontianak attracts customers because the program has many benefits for retired civil servants. In this pension fund there are two types of products, namely pension savings and pension financing. PT. Bank Syariah Mandiri in Pontianak City. At PT. Bank Syariah Mandiri in Pontianak City implements a ball pick up system to make it easier for customers in this pension fund product. Pick up the ball in question is by the way the PT. Bank Syariah Mandiri in Kota Pontianak directly visited the homes of prospective customers to introduce retirement products, then to facilitate prospective customers in managing files related to financing or savings that had been agreed upon. In addition, BSM pension savings are deposits denominated in rupiah based on the mudharabah mutlaqah principle, which can be withdrawn at any time based on agreed terms and conditions. Then the financing of the retired contract used is the murabah contract, the financing of this pensioner is the distribution of consumer financing facilities (including for multipurpose financing) to retirees, with installment payments made through deduction of direct salary received by the bank every month (monthly pension).

b. Price

Prices imposed on PT. Bank Syariah Mandiri in the City of Pontianak in marketing pension fund products according to the salary received and the age of the prospective customer. On retirement savings, customers only take salaries through Bank Syariah Mandiri according to the salary received by the customer each month. In retirement savings using mudharabah mutlaqah contract, this retirement savings uses a profit sharing system of 15% for customers and for banks 85%. Actually this retirement savings can be used for daily savings, but only for retired people. Customers can also save as usual, but in retirement savings every month there must be transactions such as retirement salary that enters. Then in the pension fund with a maximum age of 75 years and the ceiling received is a maximum of Rp. 300,000,000.00 and a minimum of Rp. 30,000,000.00 according to the age at the time of filing the financing. The amount of financing obtained is calculated by considering the salary received and the age at the time of filing the financing. The funds received are then deducted for administrative, insurance, seal, and blocking installments. With this murabahah contract on pension financing and is a distribution of consumer financing facilities (including for multipurpose financing) to pensioners, with installment payments made through deduction of direct pension received by the bank every month. The marketing strategy of Pension Fund Products in terms of prices is as follows:

1. Profit sharing obtained by customers from retirement savings of 15% with mudharabah

Figure 1. Data Analysis Process



Source: Miles, M.B, Huberman, A.M, Saldana, J. (2014)

mutlaqah contract, so retirement savings customers can also save.

2. Pension savings can also be used like everyday savings
3. On pension financing that is consumer in nature (including for multipurpose financing) so that customers are more interested in financing because the installments are directly deducted from the monthly pension salary.
4. Financing details and installments on pension financing have been made in a special form that makes it easier for customers to understand.

c. Place

In general, the place is the location where the product is bought and sold. Strategic location determination will affect the amount of revenue and marketing because of the ease of transactions between financial institutions and customers. To facilitate customers in the city of Pontianak, PT. Bank Syariah Mandiri opens branch offices in several parts of Pontianak. In addition to strategic location selection, the convenience and cleanliness of branch offices is also one of the considerations and determinants to attract customers. The marketing mix of Pension Fund Products in terms of location is as follows:

1. In terms of location or location, it is quite strategic because the location of the office position on Jalan Ahmad Yani No. 61 E-F Kota Pontianak, precisely in front of the Office of the Governor of West Kalimantan, which is widely recognized by the community, and can be reached to facilitate transactions.
2. Site selection must also consider the existing segments in the surrounding environment, such as at the location of PT. Bank Syariah Mandiri in the city of Pontianak which has an office area environment, so that it can adjust in the product marketing strategy.
3. The thing that needs to be emphasized besides the strategic place is the selection of places must also be easily accessible to customers and attractive, clean and comfortable environment.
4. Visit the customer's home (door to door) and offices such as the governor's office which is the target for socializing in order to offer Pension Fund Products.

d. Promotion

Promotion is a very important activity in a company. If the company has created a product, of course it will promote the product, if it does not do the promotion, the product will not be well known by the community. The main promotion used by PT. Bank Syariah Mandiri in the city of Pontianak is a ball picking system. Ball picking strategy is the most effective strategy in marketing pension products, because picking up the ball is an effective marketing method where sellers offer products directly to prospective customers. The way is to go directly to the door to door field, telephone, sms and others. Pick up the ball that is meant here, that is, the bank goes directly to the customer's home and to offices to socialize and offer products, then it will wait for confirmation of the interest of prospective customers to use Pension Fund Products. In addition, PT. Bank Syariah Mandiri in Pontianak City uses several types of promotional

strategies which can be said to be very effective in introducing products to prospective customers in Pension Fund Products. The promotion strategies carried out are as follows:

1. Advertising, advertising conducted by PT. Bank Syariah Mandiri in the City of Pontianak is using brochures and baleho to inform the products offered.
2. Sales promotion, sales promotion carried out by PT. Bank Syariah Mandiri in Pontianak City is by holding priority customer selection, customers who are loyal to the bank so that they are selected as priority customers.
3. Personal Selling, personal selling is carried out by all bank employees. The same was done by PT. Bank Syariah Mandiri in the City of Pontianak in marketing its products. Personal selling carried out by employees at PT. Bank Syariah Mandiri in the City of Pontianak is on Jalan Ahmad Yani No. 61 E-F Kota Pontianak. The bank offers directly to customers the pension fund products at the branch office. This marketing can be done by all employees of PT. Bank Syariah Mandiri in Pontianak City. Then personal selling is done outside the company by visiting the offices and homes of prospective customers to offer pension fund products directly, customer data is obtained from BKD because they have worked together.
4. Publicity, publicity is a promotional activity carried out by PT. Bank Syariah Mandiri in the City of Pontianak to lure customers through activities such as exhibitions, social services, and other activities that can increase the prestige of the company in the eyes of its customers.

5. CONCLUSION

- 1) The funding strategy for pension fund products at PT Bank Syariah Mandiri in Pontianak City is to use 4P Mix Marketing, including: a) Product, in terms of providing special pension savings on this pension fund product; b) Price, in terms of price, is by giving profit sharing to retirement savings so that customers benefit because they use the mudharabah mutlaqah contract; c) Promotion, in terms of promotion, by advertising on retirement savings, advertising is only done by installing baleho and there is no specific brochure of retirement savings, sales promotion, personal selling, and publicity. In addition, the main strategy of PT. Bank Syariah Mandiri in the City of Pontianak in marketing retirement savings is by visiting customers' homes and target offices directly to offer products using the ball pick-up system; d) Place, in terms of location is by choosing a strategic location and providing services and security to customers.
- 2) The financing strategy for pension products at PT Bank Syariah Mandiri in the city of Pontianak is to use 4P Mix Marketing, including: a) Product, in terms of providing special funding to pensioners on consumer pension products (multifunction); b) Price, in terms of prices on the distribution of pension fund products with financing to pensioners whose prices are determined by salary and the age

of the customer to obtain the amount of financing obtained; c) Promotion, advertising, sales promotion, personal selling and publicity. In addition, the main strategy of PT. Bank Syariah Mandiri in Pontianak City in marketing pension financing is by visiting customers' homes and target offices directly to offer products using the ball pick-up system; d) Place, in terms of location is by choosing a strategic location and providing services and security to customers.

6. REKOMENDATIONS

- 1) Recommendations for increasing marketing for savings products:
 - a) Product, for retirement savings products, it is expected to provide more benefits to customers, such as the ease of paying monthly needs, for example paying water bills which are directly deducted from salary.
 - b) Price, the profit sharing on retirement savings should be adjusted to the mudharabah mutlaqah contract because the 15% stipulation per month is not in the mudharabah mutlaqah contract.
 - c) Promotion, promotion on retirement savings so that it is more developed through print media such as special brochures for retirement savings that do not exist today, then online media such as Facebook, Instagram and other social media.
 - d) Place, the location of the branch office is quite strategic with a large parking lot. Then, the management should recruit new employees to separate officers for retirement savings and pension financing.
- 2) Recommendations for increasing marketing for financing products:
 - a) Product, in pension financing products, it is expected to provide convenience and relief in the process of administrative costs, insurance costs in seeking funding because there is a lot of competition between financial institutions that provide similar products.
 - b) Price, the price on pension financing is sufficiently clear in the brochure to cover the amount of financing and information related to the costs to be made by the customer. It's better to brochure to complete administrative costs, insurance costs, and seals.
 - c) Promotion, develops existing promotions so that they are broader, for example by implementing online promotions through social media such as Facebook, Instagram, then expanding cooperation with government institutions.
 - d) Place, the location of the branch office is quite strategic with a large parking lot. Then, the management should install a signpost for pension funds at the branch office.
- 3) Development of facilities and infrastructure such as paying attention to the speed of service to customers, addition of employees in the marketing strategy for pension fund products in order to expand marketing in the midst of competition from

other financial institutions that provide similar products.

- 4) For the next researcher, it is expected to be able to conduct research with the same theme or add other variables. In addition, it is recommended to expand the generalization of a study. By conducting research on all national and foreign Islamic banking operating in the State of Indonesia or even outside the State of Indonesia.

REFERENCES

- [1]. Burhanuddin S, 2010. Aspek Hukum Lembaga Keuangan Syariah. Yogyakarta: Graha Ilmu
- [2]. Dimas, Zainul, 2015. Analisis Strategi Pemasaran Untuk Meningkatkan Daya Saing UMKM (Studi pada Batik Di Jeng Solo). Jurnal Administrasi Bisnis Vol. 29, No.1
- [3]. Fatimah and Elisabeth Yansye Metekohy, 2013, Strategi Pemasaran Produk Pembiayaan Murabahah Pada Bank X Syariah Cabang Tangerang Selatan, JURNAL EKONOMI DAN BISNIS, VOL 12, NO. 1, JUNI, p. 75 – 82.
- [4]. Iban Sofyan, 2015. Teknik Penyusunan Manajemen Strategi Pemerintah dan Usaha. Yogyakarta: GRAHA ILMU
- [5]. Ikatan Bankir Indonesia, 2014. Strategi Sukses Bisnis Bank. Jakarta: PT. Gramedia Pustaka Utama
- [6]. Ikatan Bankir Indonesia, 2015. Strategi Bisnis Bank Syariah, Jakarta: PT Gramedia Pustaka Utama
- [7]. Ismail, 2011, Perbankan Syariah, Edisi Pertama, Jakarta: PRENADAMEDIA GROUP, Jakarta
- [8]. Ita nurcholifah, 2012. Manajemen Pemasaran. Pontianak: STAIN Pontianak Press
- [9]. Nana Herdiana Abdurahman, 2015. Manajemen Strategi Pemasaran. Bandung: CV Pustaka Setia
- [10]. Nur Rianto Al Arif, 2012. Lembaga Keuangan Syariah. Bandung: Cv Pustaka Setia
- [11]. Mahmud. 2011. Metode Penelitian Pendidikan. Bandung: Pustaka Setia
- [12]. Makmur, Saprijal, 2015. Strategi Pemasaran Dalam Meningkatkan Volume Penjualan (Studi Pada S-Mart Swalayan Pasir Pangairan). Jurnal Ilmiah Cano Ekonomos Vol.3 No.1
- [13]. Mayang Sari Lubis, 2018. Metodologi Penelitian. Yogyakarta: Deepublish
- [14]. Miles, M.B, Huberman, A.M, Saldana, J. 2014. Qualitative Data Analysis, A Methods Sourcebook, Edition 3. USA: Sage Publications.

- [15]. Muhammad Syaifullah, Burhanuddin, 2018, Implementation of SISKEUDES Based on Top Management Support and Education and Training (Survey On Ambawang Village Apparatus, Ambawang River District, Kubu Raya), International Journal of Scientific Research in Computer Science, Engineering and Information Technology (IJSRCSEIT), Volume 3, Issue 1.
- [16]. Pembiayaan Pensiun BSM, 2018, <<https://www.syariahmandiri.co.id/consumer-banking/pembiayaan-konsumen/pembiayaan-kepada-pensiunan>>.
- [17]. Rachmadi Usman, 2001, Aspek-aspek Hukum Perbankan Di Indonesia, Jakarta: PT Gramedia Pustaka Utama.
- [18]. Ratih Hurriyati, 2010. Bauran Pemasaran dan Loyalitas Konsumen. Bandung: Alfabeta
- [19]. Rida Faiqoh, 2013. Analisis Strategi Pemasaran KPRS Di Bank Muamalat Cabang Kudus. Vol. 6 No. 2
- [20]. Sofjan Assauri, 2017. Manajemen Pemasaran. Jakarta: PT Raja Grafindo Persada
- [21]. Sugiyono, 2011. Metode Penelitian Pendidikan (Pendekatan Kuantitatif, Kualitatif dan R&D). Bandung: Alfabeta
- [22]. Sugiyono, 2016. Metode Penelitian Kuantitatif, Kualitatif, dan R&D. Bandung: Alfabeta
- [23]. Tabungan Pensiun BSM, 2018. Melalui. <<https://www.syariahmandiri.co.id/consumerbanking/tabungan/bsm-tabungan-pensiun>>
- [24]. Wangsawidjaja, 2012. Pembiayaan Bank Syariah, Jakarta: PT Gramedia Pustaka Utama
- [28]. "Understanding of Village Apparatus on Implementation Accounting Villages", International Journal of Science and Research (IJSR), https://www.ijsr.net/archive/v6i8/v6i8_01.php, Volume 6, Issue 8 August 2017.
- [29]. "Influence of Information Technology On Quality of Accounting Information System", International Journal of Science and Research (IJSR), <https://www.ijsr.net/archive/v6i11/v6i11.php>, Volume 6, Issue 11, November 2017.
- [30]. "The Influence of Organization Culture On Quality Of Implementation Of Accounting Information System", International Journal for Research in Applied Science and Engineering Technology (IJRASET), <https://www.ijraset.com/past-issue.php>, Vol. 5, Issue XI, November 2017.
- [31]. "The Influence of Frontliner Service Quality on Customer Satisfaction at BNI Syariah", International Journal for Innovative Research in Multidisciplinary Field (IJIRMF), <http://www.ijirmf.com/volume-3-issue-11-published-in-nov-2017/>, Paper ID: 201711018. Volume: 3, Issue: 11, Published in: Nov – 2017.
- [32]. "The Influence of Environmental Uncertainty, Organizational Structure, and Information Technology on Management Accounting Information System and Its Impact on Managerial Performance (Survey On People's Credit Banks (BPR) in Pontianak City)", International Journal of Scientific Research in Computer Science, Engineering and Information Technology (IJSRCSEIT), <http://ijsrcseit.com/archive.php?v=2&i=9&pyear=2017>, Vol. 2, Issue 6, November-December-2017.
- [33]. "THE INFLUENCE OF TOP MANAGEMENT COMMITMENT AND ORGANIZATIONAL CULTURE ON IMPLEMENTATION OF MANAGEMENT ACCOUNTING INFORMATION SYSTEM A STUDY AT PEOPLE'S CREDIT BANKS (BPR) IN PONTIANAK CITY, INDONESIA", International Journal of Economics, Commerce and Management (IJECM; ISSN 2348-0386), <http://ijecm.co.uk/issues/>, Vol V issue 12, December 2017. <http://ijecm.co.uk/volume-v-issue-12/>.

The paper published is:

- [25]. "Influence Organizational Commitment On The Quality Of Accounting Information System", International Journal of Scientific & Technology Research (IJSTR) ISSN 2277-8616 (Paper) (Online), Volume-3, Issue 9. September 2014, www.ijstr.org
- [26]. "Influence Business Process On The Quality Of Accounting Information System", International Journal of Scientific & Technology Research (IJSTR) ISSN 2277-8616, Vol. 4, ISSUE 01, JANUARY 2015 ISSN 2277-8616, www.ijstr.org.
- [27]. "Influence of Organization Structure on Quality of Accounting Information System", Imperial Journal of Interdisciplinary Research (IJIR), <https://www.onlinejournal.in/v3i122017/> Vol-3, Issue-12 – 2017.
- [34]. "The Influence of Accounting Information Quality on Financial Performance of Islamic Microfinance (BMT) (Case Study on Islamic Microfinance (Baitulmal Wattamwil -BMT) in Pontianak City)", International Journal of Science and Research (IJSR), <https://www.ijsr.net/archive/v6i12/v6i12.php>, Volume 6, Issue 12, December 2017.
- [35]. "Practical Of Syariah Pawn (Rahn) In Fatwa Of National Shariah Board -Indonesia Ulama Council (Case Study At Syariah Indonesia National Bank

(Bni)", **IJSTR** Volume 7 - Issue 1, January 2018
Edition - ISSN 2277-8616,
<http://www.ijstr.org/research-paper-publishing.php?month=jan2018>.

- [36]. "Implementation of SISKEUDES Based on Top Management Support and Education and Training", **IJSRCSEIT**, Volume 3, Issue 1, January-February-2018,
<http://ijsrcseit.com/archive.php?v=3&i=10&pyear=2018>.