

ABSTRACT

This research examined the financing market segmentation of Bank Muamalat Indonesia (BMI) Surabaya to determined marketing strategies of the commercial financing products. The marketing strategies we discussed here are marketing mix strategy.

Financing market segmentation of BMI in this research was classified into two categories, those were type business (agriculture, industry, trade, services) and income level of customers (high, middle, low). These two segments was related to beneficial chosen (accomplish the Moslem's Law, profit sharing, service).

The objective of this study is to examine whether there was any difference the benefits chosen, the financing effectively and customer's satisfaction based on type business and income level of customers.

Samples consist of 175 respondent with used stratified proportional random sampling technique from 364 customers which classified into two parts : 100 Mudharabah financing customers; 75 Musyarakah financing customers.

Data that used in this research is primary data that acquired from respondent by filling the question list on variables and supported by secondary data that acquired from BMI and other institution.

The analyze model used cross tabulation analyze, and the sixth hypothesis are test by chi-square test. Microstate program used to make a calculation.

The results of research showed that there was difference significantly between the benefits chosen and the financing effectively based on the type of business and the customers income level. Based on the test result of the chi-square indicate the x^2 count larger than x^2 table at the probability level is 5 % ($P < 0.05$). At customers satisfaction have not difference significant based on the business type and customers income level. Based on the test result of the chi-square indicate the x^2 count smaller than x^2 table at the probability level is 5 % ($P > 0.05$).

So that, the marketing strategy of profit sharing commercial financing should be considered its market segmentation.