

**Analysis of Strengths, Weakness, Opportunity, Threat (Swot) In Determining
The Marketing Strategy of Deposits Products
(Case Study in Koperasi Simpan Pinjam dan Pembiayaan Syariah (KSPPS)
Nuri Cabang Pegantenan Kabupaten Pamekasan)**

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Abstract: This study focuses on two issues. First, what are the strengths, weaknesses, opportunities, and threats in KSPPS Nuri Cabang Pegantenan?. Second How is the storage product marketing strategy in KSPPS Nuri Brang Pegantenan? The purpose of this writing is first to know any strength, weakness, opportunity, and threat in KSPPS Nuri Brang Pegantenan. Second, know the strategy of marketing storage products in the face of competition in KSPPS Nuri Brang Pegantenan. This research subject is the manager, marketing funding, and customer service at KSPPS Nuri Cabang Pegantenan. This study uses qualitative approaches and data collection procedures that are used: observation, interviews and documentation. Research has shown that, firstly, the strength, obtained the support of special members from members of the foreign alumni association around the location, employees already have an emotional bond between members of the cooperation, have some storage products, the application of the syariah system in its operational activities, pass an ISO certificate, Promotion activities using employees, print media, social media, and have websites and online applications. Weakness is an SDM quality limitation that corresponds to the office to be filled in. Opportunities are, the provision of affordable retail services, many people from the alumni Pondok Pesantren, the open market market/strategic location due to market proximity, and Transactions using the company system. The threat is to collapse conventional banks and corporate finance institutions, not all of the public are aware of the importance of corporate cooperation, and the location of competitors is more strategic than in KSPPS Nuri Cabang Pegantenan. Once SWOT is known, then the position in the IE matrix is known which is in the V quadrant produces a strategy of consistency through horizontal integration... the two strategies that can be used are the SO Strategy is to increase the bonds that have been created, to enhance the activities in promoting KSPPS Nuri Cabang Pegantenan, giving training to improve the understanding of marketers. The WO strategy is to provide training against the colonists. The WT strategy is to determine a competitive price, and to socialize about the existence of KSPPS Nuri Cabang Pegantenan. The WT strategy is to improve SDM quality in KSPPS Nuri Cabang Pegantenan.

Keyword: Storage Marketing Strategy, SWOT, Company Bank Products, Cooperation.

Introduction

Every company, either a company that moves in the service sector or a company that moves in the production sector, will have a purpose to stay alive and grow. The objective that the company wishes to achieve can be achieved by increasing the level of revenue that the company will achieve. (kasmir: 2012, 3).

Financial collateral is a company that actively collects funds from society, transfers funds to society or collects funds from society and redirects them back to society. The financial leverage of that definition is a company that has the main object of money, because in its activity the financial institution is a company that has the activity of collecting funds, allocating funds or collecting funds and allocating funds. As the financial institutions have been growing, they have increased only in the Supply Capital.

KSPPS Nuri Cabang Pegantenan is a financial institution that applies the company principle in its operations. KSPPS Nuri Cabang Pegantenan in the process of collecting funds from its members. Each member of the cooperation shall record the sum of the money as a member's tree, and shall be a member's fee. KSPPS Nuri Cabang Pegantenan is an underdeveloped financial institution, which can be seen from an asset that has always been underdeveloped.

KSPPS Nuri Cabang Pegantenan with smaller areas than other financial institutions and the more financial institutions that have the same activities such as funding and landing certainly need the right marketing strategy so KSPPS Nuri Cabang Pegantenan does not lose competition with financial institutions that have larger areas.

Based on this background, the author is interested in conducting research on SWOT analysis in formulating the right marketing strategy at KSPPS Nuri Cabang Pegantenan entitled "Analysis of Strengths (strengths), Weaknesses (weaknesses), Opportunities (opportunities), and Threats (threats) in Determining the Marketing Strategy of Savings Products at KSPPS Nuri Cabang Pegantenan, Pamekasan Regency"

Problem Formulation

1. What are the strengths, weaknesses, opportunities and threats at KSPPS Nuri Cabang Pegantenan?
2. What is the marketing strategy for Savings at KSPPS Nuri Cabang Pegantenan?

Research Objectives

1. Based on the formulation of the problem described above, the objectives of this study are:
To find out what are the strengths, weaknesses, opportunities and threats in KSPPS Nuri Cabang Pegantenan.
2. Knowing the marketing strategy of Savings in facing competition at KSPPS Nuri Cabang Pegantenan.

Method

Researchers used a qualitative approach. A qualitative approach is a research procedure that produces descriptive data in the form of written or spoken words from people who can be observed (Lexi J. Moleong: 2008, 4). The reason the researcher uses a qualitative approach is because qualitative research can facilitate the research process, so that it can assist in completing the research process.

This type of research is descriptive, namely the data collected in the form of words and not numbers. The phenomenon that is understood is not only according to the perspective of the researcher but what is meant by the subject under study (Lexi J. Moleong: 2008, 4).

Result and Discussion What are the Strengths (Strengths), Weaknesses (Weaknesses), Opportunities (Opportunities) and Threats (Threats) in Sharia Cooperatives (KSN).

SWOT analysis is the identification of various factors systematically to formulate corporate strategy. This analysis is based on a logic that can maximize strengths and opportunities, but at the same time minimize weaknesses and threats.

1. Strengths

Strengths are the company's internal factors in supporting the company in achieving its goals. Strengths at KSPPS Nuri Cabang Pegantenan vary as described by Abd. Wahid "The strength that KSPPS Nuri has in the Pegantenan Branch, namely KSPPS Nuri in the Pegantenan Branch, has an emotional bond between members and the cooperative, and also the strength that is owned in KSPPS Nuri in the Pegantenan Branch, namely the alumni's enthusiasm for KSPPS Nuri in the Pegantenan Branch."

The same statement was also expressed by Fauzi "One of the strengths of KSPPS Nuri Cabang Pegantenan is the full strong support from alumni who are members of PERADABAN (Darul Ulum Banyuanyar Alumni Association)".

Another statement was corroborated by Rahmad Yanto "KSPPS Nuri Cabang Pegantenan is also equipped with an online transaction application so that members can make deposits and withdrawals at other financial institutions or other transactions. Of the 1492 customers/members, there are 450 people who use the application, which can be downloaded from the Playstore."

Based on the explanation above, the strengths in KSPPS Nuri Cabang Pegantenan are:

- a. Get support from members, especially members who come from members of the Banyuanyar Alumni Association (PERADABAN).
- b. The employees already have an emotional bond between members and KSPPS Nuri Cabang Pegantenan .
- c. Have several savings products.

- d. The application of the sharia system in its operational activities
- e. Pass ISO certificate
- f. Kegiatan promosi dengan menggunakan para karyawan, media cetak, dan bakti sosial.
- g. Memiliki web dan aplikasi online.

2. Weakness (Kelemahan)

Weaknesses are organizational activities that are not going well or the resources needed by the organization are not owned. Weaknesses in the KSPPS Nuri Cabang Pegantenan are as varied as what Abd Wahid explained "The weakness in KSPPS Nuri Cabang Pegantenan is that it can be said that it does not exist, only a few graduates whose graduates are not in accordance with the positions filled" Based on the explanation above, the weaknesses in KSPPS Nuri Cabang Pegantenan are:

- a. Limited quality of human resources in accordance with the position to be filled.

3. Opportunity

Opportunity is a factor that arises from the environment and provides an opportunity for an organization or program to take advantage of. The opportunities that exist in Nuri's Sharia Cooperative are as varied as what Abd described. Wahid "The opportunity that KSPPS Nuri has at the Pegantenan Branch is to provide capital services with a murabaha contract".

The statement expressed by Abd. Wahid received support from what was revealed by Fauzi who explained the opportunities that KSPPS Nuri had in the Pegantenan Branch. "Opportunities that exist in KSPPS Nuri Cabang Pegantenan , namely the location of the Nuri Pegantenan Branch office is very strategic because it is close to the market."

Fauzi added that there are opportunities at the KSPPS Nuri Cabang Pegantenan .

"Transactions use the sharia system because the basis is da'wah to understand the public about Islamic transactions (according to Islamic law) and minimize their mistakes in financial transactions. Nuri iku and explain how to transact correctly and safe from usury."

Based on the explanation above, the opportunities possessed by KSPPS Nuri Cabang Pegantenan are:

- a. Provision of capital services with a murabaha contract
- b. Many people come from alumni of Islamic Boarding Schools
- c. Strategic location because it is close to the market
- d. Transactions using the sharia system

4. Threats

Threats are negative factors from the environment that provide obstacles to the development or operation of an organization. There are many kinds of threats or threats in KSPPS Nuri, Pegantenan Branch, as explained by Fauzi. "The threat that will be faced by KSPPS Nuri Cabang

Pegantenan is that there are many financial institutions near the location, not all people realize the importance of Cooperatives, the location of competitors is more strategic than KSPPS Nuri Cabang Pegantenan ".

Almost the same statement was also expressed by Abd. Wahid "The most powerful threat he is facing is the proliferation of conventional banks".

Based on the explanation above, the threats at KSPPS Nuri Cabang Pegantenan are:

- a. The mushrooming of conventional banks and Islamic financial institutions
- b. Not all people are aware of the importance of sharia cooperatives
- c. The location of competitors is more strategic than KSPPS Nuri Cabang Pegantenan /closer to.

Table.1.2

Internal Factors Analysis Summary KSPPS Nuri Cabang Pegantenan

Key Factors		Weight	Ranking	Total
Strength				
1	Get support from members, especially members who come from members of the Banyuanyar Alumni Association (PERADABAN)	0,09	3	0,27
2	Employees already have an emotional bond between members and the cooperative	0,12	4	0,48
3	Have several savings products	0,06	2	0,12
4	Implementation of the sharia system in its operational activities	0,10	3	0,30
5	Pass ISO certificate	0,03	2	0,06
6	Promotional activities by using employees, print media, social services	0,09	2	0,18
7	Has web and online applications	0,09	3	0,27
Jumlah				1,68
Weakness				
1	SDM quality limitation corresponding to the office to be filled in	0,15	3	0,45

Jumlah			0,45
Total	0,73		2,13

Description of weight:

0-0.03 : Not important

>0.03-0.06 : Less important

>0.06-0.09 : Quite important

>0.09-0.12 : Important

>0.12-0, 15 : Very important

Description rating (influence)

Very weak : 1

Weak : 2

Strong : 3

Very strong : 4

Description Total score:

3.00-4.00 : Strong

2.00-2.99 : Moderate

1.00-1 .99 : Low

Based on IFAS matrix, the strength and weakness in KSPPS Nuri Cabang Pegantenan is 2.13 indicates to be in the lower quadrant of its overall strategic position in an effort to use the strength with a score of 2.13 and to hide the weakness in KSPPS Nuri Cabang Pegantenan with a score of 0.45 but KSPPS Nuri Cabang Pegantenan still has some space enough to increase its strength.

On the above IFAS matrix we can know the strength and weakness of the KSPPS Nuri Branch Peganten. In the above matrix it can be explained about the strength and weakness conditions in KSPPS Nuri Branch Peganten are as follows:

a) Strenghts

In the IFAS factor matrix it can be known that employees already have an emotional bond with their members is the highest factor in the KSPPS Nuri Cabang Pegantenan with a 0.12-fold rating 4 bobot and a total score of 0.48 that shows that employees already have an emotional bond with their members, Therefore, in order to maintain the strength created by KSPPS Nuri Cabang Pegantenan, it is necessary to maintain the already established bond between employees and members in order to maintain the strength held by KSPPS Nuri Cabang Pegantenan in the face of an increasingly strong competition between financial institutions.

b) Weakness

On the above matrix you can see the strongest weakness in KSPPS Nuri Cabang Pegantenan is the quality limitation SDM that matches the department to be filled with 0.15 and rating 3 and the total score 0.45 because KSPPS Nuri Cabang Pegantenan prefers employees from alumni who have high loyalty to the center (unsuitable), therefore KSPPS Nuri Cabang Pegantenan should try to

provide intense construction against the existing SDM.

2. External Factor Analysis Summary (EFAS)

To create an external matrix of summary analysis factor (EFAS), steps are taken as a blur:

- Proceed in column 1 (5 to 10 chances and threats).
- Provide each of the factors in column 2, from 1,0 (very important) to 0,0 (not important). These factors are likely to have an impact on strategic factors.
- Calculate the rating (in column 3) for each factor by giving the interval from 4 (outstanding) to 1 (poor) based on the influence of that factor on the condition of the related company.
- Replace the bobot in column 2 with the rating in column 3, to obtain the bobot factor in column 4.
- Number of cancellation scores in column 4, to obtain the total cancellation score for the related company.

Table, 1.3

External Factors Analysis Summary KSPPS Nuri Cabang Pegantenan

Key Factors		Weight	Ranking	Total
Opportunity				
1	Providing capital services with a murabahah contract	0,09	4	0,36
2	Many people come from alumni of Islamic boarding schools	0,09	3	0,27
3	Open market share/ Strategic location because it is close to the market	0,12	4	0,48
4	Transactions using the sharia system	0,08	3	0,24
Jumlah				1,38
Threat				
1	The mushrooming of conventional banks and Islamic financial institutions	0,09	4	0,36
2	Not all people are aware of the importance of sharia cooperatives	0,08	2	0,16
3	The location of competitors is more strategic than KSPPS Nuri Cabang Pegantenan	0,08	3	0,24

Jumlah			0,76
Total	0,63		2,14

Description of weight:

0-0.03 : Not important

>0.03-0.06 : Not important

>0.06-0.09 : Quite important

>0.09-0.12 : Important

>0.12-0, 15 : Very important

Description of rating (influence)

Very weak : 1

Weak : 2

Strong : 3

Very strong : 4

Description Total Score:

3.00-4.00 : High

2.00-2.99 : Moderate

1.00-1 .99 : Low

Based on the table above, it can be seen that the EFAS at KSPPS Nuri Cabang Pegantenan is 2.14 indicating that KSPPS Nuri Cabang Pegantenan is in the medium quadrant of the total position of the business strategy to take advantage of external opportunities that exist in KSPPS Nuri Cabang Pegantenan .

In the EFAS matrix above, we can find out the opportunities and threats that exist in KSPPS Nuri Cabang Pegantenan . In the EFAS matrix above, it can be explained about the conditions of opportunities and threats that exist in KSPPS Nuri Cabang Pegantenan as follows:

a) Opportunity (opportunity)

Based on the table above, the biggest opportunity among the opportunities owned by KSPPS Nuri Cabang Pegantenan is transactions using an open market share system / strategic location because it is close to the market, with a weight of 0.12, a rating of 4 and a total score of 0.48. This opportunity is very important for Nuri Sharia Operations to be maintained so that KSPPS Nuri Cabang Pegantenan does not lose out in competition between financial institutions. This opportunity must be utilized by KSPPS Nuri Cabang Pegantenan to develop this financial institution.

The table above also explains that the smallest opportunity in KSPPS Nuri Cabang Pegantenan is transactions using the sharia system with a weight of 0.08 rating 3 and a total score of 0.24.

b) Threat

In the threat matrix above, it can be seen that the strongest threat is the proliferation of conventional banks and Islamic financial institutions with a

weight of 0.09 rating 4 and a total score of 0.36. hindering the development process of the Nuri Syariah Cooperative. In the matrix above, it is also explained about the smallest threat, namely not all people are aware of the importance of sharia cooperatives with a weight of 0.8 rating 2 and a total score of 0.16. considered in an effort to develop KSPPS Nuri Cabang Pegantenan .

After knowing the IFAS and EFAS at KSPPS Nuri Branch, Pegantenan Branch, an adjustment process was carried out. The adjustment process is adjusting internal resources to external conditions and developing an appropriate alternative strategy for KSPPS Nuri Cabang Pegantenan . Strategy development can use IE Matrix.

Tabel, 1.4
Matriks IE

EFAS	IFAS			
		Strong 3,00-4,00	Medium 2,00-2,99	Low 1,00-1,99
	Growth 3,00-4,00	I GROWTH Konsentrasi melalui integrasi vertikal	II GROWTH Konsentrasi melalui integritas horizontal	III RETRENCHMENT Turnaround
	Medium 2,00-2,99	IV STABILITY Hati-hati	V GROWTH Konsentrasi melalui integritas horizontal STABILITY Tak ada perubahan profid strategi	VI RETRENCHMENT Captive Company atau Divestment
	Low 1,00-1,99	VII GROWTH Diversifikasi konsentrik	VIII GROWTH Diversifikasi konglomerat	IX RETRENCHMENT Bangkrut atau likuidasi

Based on the table above, 1.4 The results of the KSPPS analysis of the Pegantenan Branch Nuri are in the column in the third row, by applying the IFAS and EFAS matrices, respectively, the IFAS score = 2.13 and EFAS = 2.14. After that the scores obtained from IFAS and EFAS are placed in the IE Matrix and then vertical and horizontal lines are drawn, after this is done a meeting

will appear in quadrant V. Quadrant V produces a concentration strategy through horizontal integration. Horizontal integration strategy is an activity to expand the company by building in another location, and increasing the type of product or service. The intended horizontal integration strategy is to grow the firm in size, increase product differentiation,

This means that because there are many competitors who are closer to the market, KSPPS Nuri Cabang Pegantenan must divert other market shares or if it wants to survive it must be more creative than other financial institutions.

B. Marketing Strategy at KSPPS Nuri Cabang Pegantenan .

After the process of gathering information that affects the company, the next step is to utilize all the information obtained to determine marketing strategies. The model used in formulating marketing strategy is the Tows or Swot matrix model. The SWOT matrix can clearly describe how the external opportunities and threats faced by the company can be adjusted to the strengths and weaknesses it has. This matrix can generate alternative strategy possibilities.

Table. 1.5
 SWOT Matrix at KSPPS Nuri Cabang Pegantenan

	Strengths (S)	Weaknennses (W)
IFAS	1. Get support from members, especially members who come from members of the Banyuanyar alumni association (PERADABAN)	Keterbatasan kualitas SDM yang sesuai dengan jabatan yang akan diisi
EFAS	2. Employees already have emotional bonds between members and cooperatives 3. Have several products 4. Implementation of the sharia system in its operational activities 5. Graduated ISO certificate 6. Promotional	

	<p>activities using employees, print media, social services</p> <p>7. Having web and online applications.</p>	
<p>Opportunities (O)</p> <ol style="list-style-type: none"> 1. Provide capital services with a murabaha contract. 2. Many people come from alumni of Islamic boarding schools 3. Open market share/strategic location because it is close to the market 4. Transactions use the sharia system 	<p>SO Strategy</p> <ol style="list-style-type: none"> 1. Increase existing bonds 2. Increase activities in promoting KSPPS Nuri Cabang Pegantenan 3. Provide training to increase understanding of marketers 	<p>WO Strategy</p> <ol style="list-style-type: none"> 1. Provide training to employees
<p>Treaths (T)</p> <ol style="list-style-type: none"> 1. The proliferation of conventional banks and Islamic financial institutions 2. The location of competitors is more strategic than KSPPS Nuri Cabang Pegantenan 	<p>ST Strategy</p> <ol style="list-style-type: none"> 1. Determine competitive prices 2. Conduct socialization about the existence of KSPPS Nuri Cabang Pegantenan 	<p>WT Strategy</p> <ol style="list-style-type: none"> 1. Improving the quality of human resources at KSPPS Nuri Cabang Pegantenan

Based on the results of the SWOT matrix, an alternative marketing strategy is obtained that is appropriate and can be implemented by KSPPS Nuri Cabang Pegantenan in facing increasingly strong competition. Alternative strategies that can be implemented by KSPPS Nuri Cabang Pegantenan in utilizing the strengths it has and the opportunities it will face, and can minimize

the weaknesses and threats it will face. Therefore, the alternative strategies used by KSPPS Nuri Cabang Pegantenan are as follows:

1. SO Strategy

This strategy is based on the company's mindset, namely by utilizing all strengths to seize and take advantage of the maximum opportunities. SO strategies that can be carried out by KSPPS Nuri Cabang Pegantenan are

a. Improve existing bonds.

KSPPS Nuri of the Pegantenan Branch must improve the bonds that have been established to maintain the strength they already have. One of the efforts to maintain the bond that has been established is by providing assistance to the Banyuanyar Islamic Boarding School. Providing assistance can help KSPPS Nuri Cabang Pegantenan to maintain the ties that have existed with the Banyuanyar Alumni Association

b. Increase activities in promoting KSPPS Nuri Cabang Pegantenan .

Promotional activities must be increased at KSPPS Nuri Cabang Pegantenan . This activity has several benefits, namely:

- 1) Introducing and selling services and products produced.
 - 2) So that banks can face competition in an increasingly competitive and complex market.
 - 3) Selling goodwill image and good idea about the bank concerned.
- c. Provide training to increase marketers' understanding.

Providing training for employees must be carried out by KSPPS Nuri Cabang Pegantenan . The purpose of this training activity is to increase the ability of marketers to make it easier to do marketing at KSPPS Nuri Cabang Pegantenan .

2. ST Strategy

This is a strategy in using the company's strengths to overcome threats. ST strategy at KSPPS Nuri Cabang Pegantenan , namely:

a. Determine competitive prices

Price is an exchange rate that can be equated with money or other goods to take advantage of what is obtained from a product or service for a person or group at a certain time and place. The price from this definition can be understood that the price is a reflection or description of the selling value of the product or service that has gone through the production process.

In the process of determining the price, several criteria must be considered, namely:

- 1) A seller is prohibited from selling at a price higher than the input cost and profit margin.
- 2) Price discrimination. The practice of price discrimination is also prohibited in Islam, the seller is prohibited from setting different prices to two or more buyers for the same goods.

- 3) Price manipulation. Price manipulation is not allowed in the view of Islamic marketing.
 - 4) Differences in price levels among fellow sellers can affect overall market conditions. Conducting socialization about the existence of KSPPS Nuri Cabang Pegantenan Socialization activities must be carried out by KSPPS Nuri Cabang Pegantenan so that KSPPS Nuri Cabang Pegantenan is more aware of its existence by the wider community.
3. WO Strategy
- This strategy is implemented based on the utilization of existing opportunities by minimizing existing weaknesses. The WO strategies at KSPPS Nuri Cabang Pegantenan are:
- a. Provide training to employees.
Provide training to employees for various purposes such as funding, financing and service.
4. WT Strategy
- This strategy is based on defensive activities and tries to minimize existing weaknesses and avoid threats. WT strategies at KSPPS Nuri Cabang Pegantenan are:
- a. Improving the quality of human resources at KSPPS Nuri Cabang Pegantenan

Conclusion

Based on the breakdown, I can conclude that:

1. The results of the analysis strenghts (strength), weakness (weakness), opportunity (opportunity) and threat (threat) in KSPPS Nuri Cabang Pegantenan as follows;
 - a. Strenghts
The strength of the KSPPS Nuri Cabang Pegantenan, which is, received support from special members from members of the foreign alumni association (ADMINISTRATION), employees already have an emotional bond between members of the KSPPS Nuri Cabang Pegantenan, have some products, application of the labor system in its operational activities, pass an ISO certificate, Promotion activities using employees, print media, and social features, as well as easy access and transactions through web and online applications.
 - b. Weakness
Weaknesses in KSPPS Nuri Brang Peganten that is, SDM quality limitations corresponding to that office will be filled in.
 - c. Opportunity (opportunity)
Opportunities in KSPPS Nuri Cabang Pegantenan are, a capital provider with a cheap system, a lot of people coming from Pondok Pesantren

alumni, an open market/location base with a market, and transactions using a company system.

d. Threat (threat)

The threat to KSPPS Nuri Cabang Pegantenan is that it is established by conventional banks and corporate finance, and the location of competitors is more strategic than KSPPS Nuri Cabang Pegantenan.

After SWOT in KSPPS Nuri Cabang Pegantenan is known, then the position of KSPPS Nuri Cabang Pegantenan in IE matrix is on the V square that produces a horizontal integration strategy.

2. The storage product marketing strategy in KSPPS Nuri Brang Pegantenan using the SWOT matrix is then obtained as follows:

- a. The SO strategy is, to improve existing ties, to enhance activities in promoting KSPPS Nuri Cabang Pegantenan, to provide training to improve the understanding of marketers.
- b. ST strategy, which determines a competitive price, socializes about the existence of KSPPS Nuri Cabang Pegantena
- c. The WO strategy is to train employees
- d. WT strategy is to improve SDM quality in KSPPS Nuri Cabang Pegantenan.

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