

## ABSTRAK

### STRATEGI DIFERENSIASI IB HASANAH CARD TERHADAP KEPUTUSAN PEMILIHAN PRODUK KARTU KREDIT SYARIAH DENGAN METODE *ANALYTIC HIERARCHY PROCESS* (AHP) (Studi Kasus BNI Syariah) AJENG TRI NURRAHMAWATI

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BNI Syariah menggunakan strategi diferensiasi sebagai upaya dalam memberikan ciri khas produk guna menarik minat calon nasabah dan mempertahankan nasabah. Produk iB Hasanah Card Classic, Gold, dan Platinum menggunakan empat indikator strategi diferensiasi menurut Philip Kotler dan Kevin Lane Keller yaitu Fitur, Penyesuaian Produk, Kualitas Kesesuaian, dan Mudah Diperbaiki. Total akuisisi iB Hasanah Card mengalami penurunan ditahun 2018 yaitu sebesar 20.115 dari sebelumnya ditahun 2017 mencapai 22.757 sehingga tujuan penelitian adalah untuk mengetahui sistem pelaksanaan, strategi diferensiasi produk, dan analisis strategi diferensiasi produk iB Hasanah Card Classic, iB Hasanah Card Gold, dan iB Hasanah Card Platinum terhadap keputusan pemilihan produk kartu kredit syariah.

Metode Penelitian yang digunakan kualitatif. Sumber data berupa data primer dan sekunder. Teknik pengumpulan data berupa kuisioner kepada nasabah pengguna iB Hasanah Card. Teknik pengolahan data menggunakan metode *Analytic Hierarchy Process* (AHP). Analisis data pada penelitian akan dilakukan jika memiliki nilai rasio konsistensi/*consistency* (CR) <0,1 kemudian diverifikasi lalu penarikan kesimpulan.

Hasil Penelitian *pertama*, sistem pelaksanaan iB Hasanah Card sudah sesuai ketentuan dari Dewan Syariah Nasional Nomor 54/DSN-MUI/X/2006. *Kedua*, strategi diferensiasi produk menggunakan empat indikator yaitu Fitur, Penyesuaian Produk, Kualitas Kesesuaian, dan Mudah Diperbaiki. *Ketiga*, analisis strategi diferensiasi produk iB Hasanah Card Classic, iB Hasanah Card Gold, dan iB Hasanah Card Platinum terhadap keputusan pemilihan produk kartu kredit syariah menggunakan metode *Analytic Hierarchy Process* (AHP) memberikan hasil *Synthesis With Resepect To Goal*, yang mana telah diolah melalui *expert choice* dengan nilai *Inconsistency* 0,06 untuk hasil keunggulan dimiliki oleh iB Hasanah Card Gold.

Kata Kunci : Kartu Kredit Syariah, Strategi Diferensiasi, BNI Syariah

## ABSTRACT

### DIFFERENTIALIZATION STRATEGY OF IB HASANAH CARD ON DECISION OF SELECTION OF SHARIA CREDIT CARD PRODUCTS WITH ANALYTIC HIERARCHY PROCESS (AHP) METHOD (Case Study in BNI Syariah) AJENG TRI NURRAHMAWATI

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*BNI Syariah uses a differentiation strategy to provide product characteristics so it can attract potential customers and retain customers. IB Hasanah Card Classic, Gold, and Platinum products use four indicators of differentiation strategies by Philip Kotler and Kevin Lane Keller, which are Features, Product Adjustment, Quality of Conformity, and Easy to Repair. The total acquisition of iB Hasanah Card has decreased in 2018, amounting to 20,115 from the previous year in 2017 reached 22,757 so the purpose research to determine the implementation system, product differentiation strategy, and product differentiation strategy analysis of iB Hasanah Card Classic, iB Hasanah Card Gold, and iB Hasanah Card Platinum against the decision to choose sharia credit card products.*

*The research method used is qualitative. Data sources are primary and secondary data. Data collection techniques in the form of questionnaires to iB Hasanah Card user customers. Data processing techniques use the Analytic Hierarchy Process (AHP) method. Data analysis in the study will be conducted if it has a consistency ratio (CR) <0.1 then verified and then make conclusions.*

*The result of research first, the iB Hasanah Card was implementation system by DSN-MUI Number 54 / DSN-MUI / X / 2006. Second, the product differentiation strategy uses four indicators, namely Features, Product Adjustment, Quality of Conformity, and Easily Improved. Third, the analysis of differentiation strategies for iB Hasanah Card Classic, iB Hasanah Card Gold, and iB Hasanah Card Platinum products against the decision to choose sharia credit card products using the Analytic Hierarchy Process (AHP) method result from Synthesis With Recipe To Goal that has been processed through expert choice with Inconsistency value of 0.06 for the results of excellence are owned by iB Hasanah Card Gold.*

*Key Words : Sharia Credit Card, Differentialization Strategy, BNI Syariah*