

Santika, Yani, 2013. Thesis. Title: "Marketing Communications strategy mortgage iB Muamalat With Musharaka Agreement (Study on PT. Bank Muamalat Indonesia Tbk. Branch Malang)"

Supervisor: Dr. H. Nur Asnawi M, Ag.

Keywords: Advertising, Personal Selling, Public Relations, Direct Sales, Promotions and Musharaka Agreement

---

---

Increasingly intense competition among companies make marketing field is very serious attention of experts. No matter how good a product, without the support of adequate marketing, would be futile. Determine the quality of a product is an attraction for consumers, but without the support of adequate marketing model, it would be difficult to consumer.

This study aims to determine the marketing communication strategies used by Bank Muamalat in marketing of mortgage products to consumers with iB Muamalat Musharaka agreement and excess of Musharaka contract for our customers and for the banks. This study uses qualitative descriptive approach in which the variable limitation of this study ~~is the issue of marketing strategy (Advertising, Personal Selling, Public Relations, Direct Sales, Promotions)~~ Musharaka contract associated with the bank.

In marketing mortgage products iB Muamalat, Bank Muamalat Indonesia Malang Branch public relations by means of working closely with some of the developers in various areas in the city of Malang, this cooperation agreement based on the agreement where the developer receives a fee (commission) of 0.5% of the total funds customer loans to the banks. While the benefits of mortgage financing iB Muamalat using Musharaka contract is not affected by fluctuations in market interest as well as the conventional banks and not be affected when the price fluctuations of inflation.