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Segmenting, Targeting, Positioning (STP) And Service Quality Strategy In Increasing The Number Of Umkm Financing Customers At Bprs Bhakti Sumekar Jember Branch Office

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This study aims to analyze the implementation of segmenting, targeting, positioning (STP) strategies and service quality in marketing MSME financing at BPRS Bhakti Sumekar Jember Branch Office. The study used a qualitative descriptive approach. Data were obtained through observation, interviews, and documentation, then analyzed using the Miles and Huberman interactive model which includes data reduction, data presentation, and drawing and verifying conclusions. The results show that MSME financing market segmentation is carried out based on geographic, demographic, psychographic, and behavioral aspects. Geographically, marketing covers the Jember Regency area with several areas as marketing priorities. Demographically, the financing target includes people who own businesses and meet the financing requirements set by the bank. In the psychographic aspect, the assessment of prospective customers is related to character, capacity, capital, business conditions, and collateral through the 5C analysis. Meanwhile, in the behavioral aspect, no specific customer mapping has been found, except for certain services for priority customers. The targeting strategy is implemented through offering various banking products, while positioning is built through an image as a sharia-based financial institution and friendly service. Service quality refers to the six CARTER dimensions: compliance, assurance, responsiveness, tangibles, empathy, and reliability. These findings indicate that the implementation of STP and service quality are important components of MSME financing marketing strategies, although this study did not quantitatively measure their impact on increasing customer numbers.

Keywords: Segmenting, Targeting, Positioning, Service Quality, MSME financing, BPRS.

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1. Introduction

Marketing Micro, Small, and Medium Enterprises (MSMEs) is a business group that plays a vital role in the community's economic activities. To run and develop their businesses, MSMEs require access to financing sources that align with their characteristics and capacity. This need places financial institutions in a strategic position to provide access to financing while providing services tailored to the needs of these businesses. Bank Indonesia notes that MSME credit distribution in Indonesia continues to grow, while Sharia financing also shows positive growth. This situation demonstrates that financing for MSMEs remains a crucial part of the intermediary function of financial institutions (Bank Indonesia, 2025).

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In the context of Islamic banking, the development of MSME financing is not only related to the institution's ability to disburse funds, but also to the ability to provide products and services that comply with Sharia principles and community needs. The Financial Services Authority (OJK) prioritizes product development, strengthening the characteristics and uniqueness of Sharia products, and enhancing the role of Sharia banking in MSME development as part of its development direction. The OJK has also issued guidelines for mudarabah and musyarakah financing products as part of strengthening the implementation of Sharia principles, prudential principles, and operational governance of Sharia banking (Financial Services Authority [OJK], 2024a, 2024b).

For Islamic People's Banks (BPRS), this situation is crucial due to their geographic proximity and service characteristics to the community and businesses in their operational areas. The Financial Services Authority (OJK) states that BPRs and BPRSs focus on providing financial services to micro and small businesses and the surrounding community. At the same time, BPRs and BPRSs face intense competition in lending or financing to the micro and small segments, making the ability to understand market characteristics and provide appropriate services increasingly crucial (OJK, 2026).

In facing these conditions, marketing strategy is an important instrument for financial institutions to determine the market to be served and build a clear perception of the product and institution. One relevant approach is segmenting, targeting, and positioning (STP). Segmenting is the process of identifying and grouping markets based on certain characteristics, targeting relates to the process of evaluating and selecting segments to be served, while positioning relates to efforts to build a meaningful and distinct position in consumer perception (Kotler & Keller, 2016). Thus, STP not only functions as a marketing framework but can also be used to analyze how financial institutions determine the characteristics of potential customers, select target market groups, and build the image of financing products.

The application of STP to MSME financing differs from the marketing of consumer products. Potential financing customers can be identified not only by region and demographic characteristics, but also by business characteristics, financing needs, ability to meet obligations, and business conditions. Therefore, MSME financing marketing strategies require a more specific understanding of the characteristics of the market being served. At the targeting stage, the selection of potential customers must also be aligned with the financing feasibility assessment process to ensure that the marketing strategy adheres to the principle of prudence in financing provision.

In addition to the STP strategy, service quality is a crucial aspect in service marketing, including banking services. Unlike tangible products, services possess characteristics that make customer experience during the service process a crucial factor in quality perceptions. Parasuraman et al. (1985) explain that service quality relates to the gap between customer expectations and perceptions of the service they receive. In the context of Islamic banking, service quality cannot be measured solely through general service dimensions; compliance with Islamic principles must also be considered.

Othman and Owen (2001) developed the CARTER model as an approach to measuring service quality in Islamic banking. This model expands the service quality dimensions by adding compliance to Islamic law and principles to the previously recognized service quality dimensions. Thus, CARTER encompasses compliance, assurance, reliability, tangibles, empathy, and responsiveness. This model is relevant for analyzing service quality in Islamic financial institutions because it integrates service aspects with the specific characteristics of Islamic banking.

BPRS Bhakti Sumekar Jember Branch Office is a sharia financial institution that provides banking and financing services to the community in the Jember area. Based on the results of preliminary research as found in this study, marketing of MSME financing is carried out by considering the marketing area, characteristics of prospective customers, business conditions, and services provided to customers. The study also found segmentation practices based on geographic, demographic, psychographic, and behavioral aspects, as well as the implementation of services that include compliance with sharia principles, service guarantees, responsiveness, physical evidence, empathy, and reliability. These initial findings provide an important basis for examining how STP strategies and service quality are applied empirically in marketing MSME financing at the branch office level.

Although the concepts of STP and service quality have been widely used in studies of service marketing and banking, their application in the context of MSME financing marketing at the local BPRS still requires more contextual study. The issue is not only how banks segment the market and determine targets, but also how these strategies are translated into service practices and how their identity as an Islamic financial institution is constructed through interactions with customers. Therefore, this study focuses on the application of segmentation, targeting, and positioning strategies, as well as service quality, in MSME financing marketing at BPRS Bhakti Sumekar, Jember Branch Office.

Based on the above description, this study aims to analyze the implementation of segmentation, targeting, and positioning strategies, as well as service quality in marketing MSME financing at BPRS Bhakti Sumekar, Jember Branch Office. This study is expected to provide an empirical overview of the characteristics of market

segmentation, financing target determination, positioning formation, and service quality practices based on the CARTER perspective in the context of Islamic banking.

Literature review

a. Understanding Market Segmentation

Market segmentation is the activity of dividing a heterogeneous market for a product into market units (Setiyaningrum et al., 2015).

Market segmentation or grouping is the division of the market as a whole into groups for more precise and concrete adjustment of a product according to the desires, needs, and characteristics of consumers (Swastha & Irawan, 2005; Mursid, 2003).

b. Benefits of Market Segmentation

In general, market segmentation provides the following benefits:

1) More segmentation can provide a more precise definition of the market in relation to consumer needs.
2) Segmentation strengthens marketers' ability to respond to market demand.
3) Segmentation allows for more efficient allocation of marketing resources.
4) Segmentation enables marketing managers to better assess the strengths and weaknesses of their own organization and those of competing companies, thereby avoiding competition in markets that are already firmly entrenched.
5) Segmentation allows people to target markets more precisely; objectives can be defined operationally and performance against established standards can be evaluated later (Setiyaningrum et al., 2015).

c. Conditions for Conducting Effective Segmentation

There are three factors that must be considered to support effective segmentation efforts. These three factors are:

1) *Measurability*, that is, the level of information available regarding the characteristics of buyers and the extent to which these characteristics can be measured.
2) *Accessibility*, that is, the degree to which the company effectively focuses its marketing efforts on the segment it has chosen (Swastha & Irawan, 2005).
3) *Substantiality*, that is, a level where the segment is large and profitable enough to carry out its own marketing activities (Swastha & Irawan, 2005).

d. Consumer Market Segmentation

Consumer market segmentation is generally based on geographic and demographic variables, including geographic location, age, gender, family life cycle stage, income, and education.

1) Market Segmentation Basis
   a) Segmentation by Geographic

      Segmentation based on geographic variables is the process of dividing or grouping markets based on geographic units such as regions, countries, cities, and so on (MarkPlus, n.d.).

   b) Segmentation by Demographics

      Demographic segmentation is the division of the market into groups based on demographic variables, such as age, gender, family size, family life cycle, income, occupation, education, religion, race, and citizenship or nationality (Kotler, 1983). In the segmentation approach based on consumer characteristics, if demographic segments are used, it means that marketers must be able to select the existence of consumers based on demographic structure. For example, in this case, regarding age and gender.

      Demographic segmentation is segmentation based on age, gender, income, family life cycle, occupation, education, religion, and generation. In the age variable, marketers include various age groups, such as infants, newborns, toddlers, teenagers, adults, and old people (Setiyaningrum et al., 2015).

   c) Segmentation Based on Psychographics

      Psychographic segmentation allows marketers to segment their target market based on psychological conditions, in this case, buying character, buying habits, and buying behavior. Thus, it can be said that the psychographic approach requires marketers to be able to truly understand the psychological conditions of their target market (Nirvana, n.d.). In psychographic segmentation, buyers are divided into different groups based on social class, lifestyle, and/or personality traits.

d) Segmentation by Behavior

Market division is done by only serving or selling products to certain parties, such as people who have broad and rational knowledge or people who care about certain things (Kasmir, 2006).

Behavioral segmentation focuses on whether people buy and use a product or not, in addition to how often and how much they use it (Chandra et al., 2004). Thus, consumers can be grouped based on usage level into heavy users, moderate users, light users, and non-users. Consumers can also be segmented based on user status into potential users, non-users, former users, first-time users, and users of competing products.

2) Targeting Strategy

After discussing segmentation and how to determine segmentation, the next discussion concerns the target market determined by the company and the marketing mix actions or strategies chosen to serve the target market. A target market is a group of people or organizations for whom a company designs, implements, and maintains a marketing mix to meet their needs in order to produce a satisfying exchange for all parties. Most markets have customers with different characteristics, lifestyles, backgrounds, and income levels. One marketing mix may only be able to attract the attention of certain segments. Thus, if a company wants to act on more than one segment, it must develop various marketing mixes. There are three general strategies that companies can use in selecting market targets (Setiyaningrum et al., 2015).

Understanding targeting strategy, Philip Kotler defines targeting as the process of evaluating each market segment's attractiveness and selecting one or more segments to enter (Kotler, as cited in Setiyaningrum et al., 2015). This means the process of evaluating how attractive each market segment is and selecting one or more segments to enter.

a) Market Targeting

There are three alternative strategies that companies can take to select their target market in the face of market heterogeneity, namely undifferentiated marketing, differentiated marketing, and concentrated marketing.

- Undifferent Marketing

  A company that uses an undifferentiated strategy essentially uses a mass-market philosophy. The mass market sees a large market without individual segments. A company that uses an undifferentiated strategy assumes that individual consumers have similar needs that can be met by only a common marketing mix.

  A company will design a product and a marketing program that will attract the greatest number of customers. This strategy is generally used by companies that are producing and selling a particular product for the first time when there is no competition to face, so that everyone accepts the new product as is because there are no comparable options. The advantage of marketing based on an undifferentiated target market is the cost savings of only having to make and market one product and perhaps only one distribution channel. However, this strategy also has a disadvantage, namely that it is more attractive to the entry of potential competitors (Setiyaningrum et al., 2015).

- Differentiated Marketing

  In this strategy, the company attempts to identify specific buyer groups or market segments by dividing the market into two or more groups. In addition, the company creates different products and marketing programs for each segment. This is intended to increase sales and gain a strong position in each segment. In this strategy, the company seeks to:

  a) Select the subgroups or groups to serve.

  b) Plan products that can provide satisfaction to these groups.

  Because the company has directed its business towards consumer desires and not the other way around, it is hoped that it will gain loyalty and repeat purchases. Thus, the differentiated marketing strategy can increase sales and increase costs.

  Differentiated marketing will increase the cost of doing business. If a company has to produce and develop various products to meet various market segments, the costs will be greater than if it only serves one segment (Setiyaningrum et al., 2015).

- Concentrated Marketing

  Unlike undifferentiated marketing and differentiated marketing strategies, in concentrated marketing, the company only focuses its marketing efforts on one or several

buyer groups. This strategy is usually carried out by companies that are unable to serve many buyer groups, so their marketing efforts are only focused on the most profitable buying groups. This is caused by limited resources. Therefore, the company can develop more ideal products for these groups.

b) Market Targeting Strategy Selection

After evaluating the attractiveness of the market segments, the company must then choose which of these market segments it will target. There are five market selection methods that companies can use based on the number of market segments and the products to be offered.

- Single Segment Concentration

  The company only chooses one market segment to target, where the company must always increase its knowledge of the segment's needs so as to achieve a strong position in that market segment. However, the weakness of this method is that it has a higher risk.
- Selective Specialization

  The company selects a number of attractive and appropriate segments that are in accordance with its objectives and available resources. There may be little or no synergy between the segments owned by the company, but each segment offers promise as a money maker.
- Market Specialization

  A company concentrates on serving the needs of a specific market segment, thus establishing a strong reputation for specializing in serving that segment. It is also possible for the company to become a channel for all products that might be used by that segment.
- Product Specialization

  Companies concentrate on producing specific products for several segments. With this product specialization strategy, the company will build a strong reputation for specific products.
- Full Market Coverage

  Companies try to serve all segments with all the products they need. Not all companies choose this approach. It is only feasible for companies with significant capital and resources (MarkPlus, n.d.).

3) Positioning Strategy

Philip Kotler defines positioning as the act of designing a company's offering and image so that they occupy a meaningful and distinct competitive position in the target customer's mind (MarkPlus, n.d.).

a. Choosing a Positioning Strategy

Positioning can be achieved by using marketing mix variables. While this is particularly true for consumer goods, differentiation also applies to industrial products. For certain products, positioning can be achieved based on tangible differences, such as product characteristics. For other products, intangible differences may be used (Setiyaningrum et al., 2015).

The specific position desired can be determined through the following procedure:

- Analyze product attributes that are prominent to consumers.
- Study the distribution of these attributes among various market segments.
- Determine the optimal position of the product based on its respective attributes by taking into account the positions taken by existing brands.
- Choose a general position for the product based on the balance between product attributes and their distribution in the population and existing brand positions (Setiyaningrum et al., 2015).

There are six approaches that companies can use to position themselves, namely:

- Positioning based on attributes, by associating a product with consumer attributes, features, or benefits.
- Positioning based on price or quality.
- Positioning based on use or application.
- Positioning based on product users.
- Positioning based on product class.
- Positioning based on competitors, namely positioning a product in relation to competitors (Setiyaningrum et al., 2015).

Product Repositioning Strategy

Thus, product repositioning helps marketers to:

- Understand how a product or service competes based on its strengths and weaknesses.
- Understand the similarities and differences between competing products and services.
- Understand how to reposition existing products in the perceptual space of consumer segments.
- Position a new product or service in an existing market.
- Follow the direction of a marketing campaign or promotion towards the perception of the targeted consumer segment (Setiyaningrum et al., 2015).

b. Criteria for Building a Solid Positioning

The four C (4C) diamond can be used to determine four criteria in building positioning: company, competitor, customer, and change.

- Customer

  The customer factor in question is positioning that is perceived positively, giving customers a reason to purchase the product. Based on customer factors, the positioning developed must emphasize positive value for customers. The more positive the value offered to customers, the stronger the offering's position in their minds.

- Company

  Company factors mean that positioning must reflect the company's strengths and competitive advantages. Based on company factors, the positioning developed must reflect the company's competitive advantages. The clearer the competitive advantages, the stronger the offering's position in the minds of customers.

- Competitor

  Positioning must be unique so that it is not easily copied by competitors, namely by differentiating the company from competitors.

  Based on competitor factors, the positioning developed must reflect the company's uniqueness and differentiation compared to its competitors. The more distinct and unique the positioning statement, the more easily customers will remember the product. If it does not emphasize uniqueness, the product will be positioned as a commodity in the minds of customers.

- Change

  Change means that positioning must be sustainable and always relevant to various changes in the business environment. If it is not relevant, then it is time for the company to reposition. *B*ased on the change factor, the positioning developed must reflect the company's flexibility towards various environmental changes (Setiyaningrum et al., 2015).

4) Quality of Service

a. Definition of Service Quality

According to Garvin and David, quality is a dynamic condition related to products, people or workforce, processes and tasks, and the environment that meets or exceeds consumer expectations (Nasution, 2004).

b. Customer Service Basics

The basics of service that an officer must master before carrying out their duties are important to consider because of the diverse characteristics of each customer. The basics of service that must be understood and comprehended are as follows (Fisher, 2004):

- Dress and appear clean and neat.
- Be confident, be friendly, and full of smiles.
- Greet gently and try to say the customer's name if you know them.
- Remain calm, polite, respectful, and persistent, and listen to every conversation.
- Speak in good and correct language.
- Be passionate in serving customers and show your abilities.
- Do not interrupt or cut off the conversation.
- Be able to convince customers and provide satisfaction.

- If you are unable to handle the problem at hand, ask for help.
- If you are not able to serve the customer, let them know when they will be served.

c. Attitudes to Serve

- Give consumers the opportunity to speak and express their wishes.
- Listen carefully.
- Do not interrupt the consumer when they have finished speaking.
- Ask questions after the customer has finished speaking.
- Do not become angry or easily offended.
- Do not argue with consumers.
- Maintain your attitude, be polite and friendly, and always act calmly.
- Do not handle matters that are not part of your job and demonstrate a caring and helpful attitude (Kasmir, 2014).

d. Characteristics of Good Service

- Good facilities and infrastructure are available.
- Good personnel are available.
- Responsible to every customer from start to finish.
- Able to serve quickly and accurately.
- Able to communicate.
- Provides confidentiality guarantees for every transaction.
- Has good knowledge and skills.
- Tries to understand consumer needs.
- Able to provide trust to consumers.
- Quality of Service in Islam

The concept of service quality from an Islamic perspective is a form of consumer cognitive evaluation of the service provided by a service organization that bases all its activities on moral values and in accordance with the compliance described by Islamic law. There are three characteristics of marketing ethics from an Islamic perspective. First, Islamic marketing ethics is based on the Qur'an and leaves no room for ambiguous interpretation. Second, the main difference is the transcendental aspect of absoluteness and non-malleable nature. Third, the Islamic approach emphasizes maximizing value in the view of the good in society rather than pursuing personal selfishness by maximizing profits.

Othman and Owen introduced six dimensions for measuring service quality in financial institutions based on Sharia principles, adding the element of compliance to the service quality dimension: compliance with Islamic law. The five dimensions of service quality, plus compliance as a product requirement, are better known as CARTER.

1. Compliance with Islamic Law (Sharia Compliance)

Sharia compliance in Islamic banking is the ability of a Sharia bank to comply with Sharia principles in its operational activities.

2. Assurance

Assurance is the ability of bank employees to foster customers' trust in the bank (Daulay & Nasution, n.d.).

If the service provider shows an attitude of respect, politeness, and gentleness, it will increase the positive perception and value of members towards Islamic banks. This assurance will increase trust and a sense of security, freedom from risk or danger, thus making members feel satisfied and loyal to Islamic banks.

3. Responsiveness

Responsiveness is the ability of the company or bank to provide services as promised (Suryani, n.d.). For example, customer service provides information as requested by customers, such as the availability of information needed by customers, as well as the availability of employees during peak hours, such as the availability of tellers during peak hours. Customers will feel satisfied if employees provide services without discriminating against customers. Responsiveness is part of the professionalism of professional Islamic banks that are always committed to providing the best service and are serious in providing services. Allah SWT commands every Muslim to be orderly in all their affairs and to have responsiveness and seriousness in all their activities.

4. Tangibles

Tangibles refer to the company's or bank's ability to demonstrate its existence to customers. This includes the appearance and capabilities of the company's physical facilities and infrastructure and its surrounding environment. The building's shape, layout, and interior design are all physical features that convince customers.

5. Empathy

Empathy means providing sincere and individual attention to customers by understanding their desires.

A Sharia bank must always pay special attention to each of its members, which is shown by a caring attitude towards each member accompanied by attention to the needs of the members.

6. Reliability

Reliability is the ability of a company or bank to provide services as promised.

Allah SWT also wants each of His people to keep the promises they have made, as Allah says in the Qur'an, Surah An-Nahl, verse 91:

وَاَوْفُوْا بِعَهْدِ اللّٰهِ اِذَا عَاهَدْتُّمْ وَلَا تَنْقُضُوا الْاَيْمَانَ بَعْدَ تَوْكِيْدِهَا وَقَدْ جَعَلْتُمُ اللّٰهَ عَلَيْكُمْ كَفِيْلًاۗ اِنَّ اللّٰهَ يَعْلَمُ مَا تَفْعَلُوْنَ

Meaning: And keep the covenant with Allah when you promise and do not cancel (your) oaths, after confirming them, while you have made Allah your witness (to your oaths). Indeed, Allah knows what you do. (QS An Nahl: 91)

2. Method

This research employed a qualitative descriptive approach that aimed to describe the results of data management and provide a general overview of the conditions occurring in the field. According to Arikunto (2002), descriptive research aims to collect information about the status of a phenomenon as it exists in the research setting. The research was conducted at BPRS Bhakti Sumekar Jember, a branch of BPRS Bhakti Sumekar headquartered in Sumenep. Data were collected through observation, interviews, and documentation. The data were then analyzed using the Miles and Huberman model, which consists of data reduction, data display, and conclusion drawing/verification.

3. Results & Discussion

a. Segmentation, Targeting, and Positioning Strategies

The results indicate that the segmentation strategy implemented by BPRS Bhakti Sumekar is divided into four segments: geographic, demographic, psychographic, and behavioral segmentation.

1) Geographic Segment

The findings show that the geographic segmentation implemented by BPRS Bhakti Sumekar covers all areas of Jember Regency, comprising 28 areas. However, among these 28 areas, three areas, namely Jenggawah, Kalisat, and Ledokombo, are classified as red zones.

2) Demographic Segment

Based on the data obtained from BPRS Bhakti Sumekar, demographic segmentation includes age, ranging from 17 years to older age groups; gender; number of family members; occupation; citizenship; and education. However, the main requirement for increasing the number of MSME customers is that prospective customers must own a business that has been operating for at least three years.

3) Psychographic Segment

The psychographic segmentation process used to identify social class, lifestyle, and personality characteristics in increasing the number of MSME customers at the BPRS Bhakti Sumekar Jember Branch Office is implemented through the 5C analysis, consisting of character, capacity, capital, condition, and collateral.

4) Behavioral Segment

In terms of behavioral segmentation, BPRS Bhakti Sumekar does not specifically group or map its customers according to their behavioral characteristics. However, the bank provides service specialization for priority customers, who receive specific forms of treatment and service.

5) Targeting

The targeting strategy implemented by BPRS Bhakti Sumekar uses differentiated marketing. This strategy is implemented by providing different products according to customer needs, including savings and financing products.

6) Positioning

The positioning strategy implemented by BPRS Bhakti Sumekar emphasizes the provision of quality services to customers. These services are supported by various facilities, including parking areas, ATMs, service counters, waiting rooms, tellers, and customer service (CS). In addition, the bank applies the 4S service principle, namely smiles, greetings, salutations, and politeness, which is implemented in accordance with Islamic principles.

b. Quality of Service

The findings indicate that the quality of service provided by the BPRS Bhakti Sumekar Jember Branch Office consists of six dimensions: compliance with Islamic law, assurance, responsiveness, tangibles, empathy, and reliability.

1) Compliance with Islamic Law

BPRS Bhakti Sumekar conducts its business activities in accordance with Islamic principles, particularly by avoiding interest-based transactions and implementing a profit-sharing system in its operations.

2) Assurance

The assurance provided by BPRS Bhakti Sumekar includes the protection of customer data, which is monitored by the Sharia Supervisory Board (DPS), the Financial Services Authority (OJK), and Bank Indonesia (BI). In terms of service assurance, BPRS Bhakti Sumekar provides employees who have received training to ensure that services are delivered appropriately.

3) Responsiveness

In providing responses to customers, employees of BPRS Bhakti Sumekar comply with the standard operating procedures (SOPs) established by the BPRS Bhakti Sumekar Head Office. Employees are expected to provide the latest information and the information required by customers accurately and appropriately.

4) Tangibles

The tangible aspects of BPRS Bhakti Sumekar include the existence of a branch office in Jember located near Tanjung Market, parking facilities, an ATM machine, customer service (CS), teller services, an air-conditioned service area, a waiting room, mobile banking facilities, cardless ATM services, security personnel, office attendants (OB), and a meeting room.

5) Empathy

The services provided by BPRS Bhakti Sumekar are implemented in accordance with existing SOPs, including communicating with customers in a friendly and respectful manner, smiling and greeting customers, receiving customer complaints, and listening to them carefully. The bank's employees also apply the 5S service principle, consisting of smiling, greeting, salutation, politeness, and courtesy, in serving customers.

6) Reliability

The employees of BPRS Bhakti Sumekar are considered capable of providing services to customers. This capability is supported by competency tests conducted during the recruitment process, regular training and seminars held for employees, and direct training provided by the head office. In addition, all employees have attained at least a bachelor's degree.

4. Conclusion

STP strategy and service quality in increasing the number of MSME financing customers at BPRS Bhakti Sumekar is by segmenting the market covering the entire Jember area and excluding areas outside Jember Regency. The target market is to market various products more than one product, positioning, namely by introducing sharia-based banking products that avoid usury or interest. Responses are in accordance with SOP,

The quality of service provided by BPRS Bhakti Suemkar is using the principle of 6 dimensions in accordance with Islamic law, compliance with Islamic law, not using an interest system but rather profit sharing guarantees provided in the form of security that is directly supervised by the OJK, DPS, BI, LPS, physical evidence of ATMs, offices, parking, waiting rooms, CS tellers, marketing, meeting rooms, mobile banking, empathy, using griting 5s (smile, greeting, greeting, polite, courteous) reliability, all employees have been selected and trained as well as possible as proven by training, and training once a month.

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