



Wedding Cost: Multiservice Ijarah Financing Mechanism at BMT NU Kediri City

Khairan¹, Qurotul Badriyah²,

Tribakti Islamic University Lirboyo Kediri, Indonesia

yanplosokandang@gmail.com

Keyword

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Abstract

This study aims to explain the mechanism of marriage financing with a multiservice Ijarah contract at BMT NU Kediri City. The research method is qualitative, using a case study approach, and it is supported by primary and secondary data. Data collection through interview, observation, and documentation methods are analyzed by condensation, display, and conclusion methods and validated by data and source triangulation methods. The mechanism of marriage financing at BMT NU Kediri City is a form of cooperation between the customer and BMT NU, through a multiservice Ijarah financing contract with several stages, such as; The customer applies for financing to BMT NU Kediri City through financing analysis with the 5C principle, The customer goes to the BMT office with the husband or wife/guardian as a witness, The customer brings administrative requirements, The customer signs the note, and the customer receives the disbursement of funds by the specified. The purpose of this financing is to facilitate financing customer's Ijarah multiservice.

Introduction

Sharia-based financial institutions are companies engaged in financial services based on Sharia principles. Sharia principles are principles that adhere to the existing system in Islam such as eliminating elements that are prohibited according to Islam itself, and then replacing them with traditional Islamic contracts that are popular with Sharia principles.¹ The two main functions of Islamic financial institutions are fund collection and distribution. The distribution of funds is carried out by providing financing to debtors in need, both for business capital and consumption. From the practice of financing that is carried out, a margin or profit is obtained to finance the needs of the institution.²

¹ Mardani, *Aspek Hukum Lembaga Keuangan Syariah Di Indonesia*. (Jakarta: Kencana, 2015), 1.

² Ismail, *Manajemen Perbankan* (Jakarta: Prenadamedia Group, 2018), 8.

*correspondence Author



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In Law No. 10 of 1998 concerning amendments to Law No. 7 of 1992 concerning Banking, Sharia financing is defined as the provision of money or bills that are equated with it based on an agreement or agreement between a bank and another party that requires the financed party to return the money or bill after a certain period in return or profit sharing.³ Kediri City BMT NU Savings and Loan Cooperative (KSPPS) provides various financing products including Mudharabah, Musyarakah, Murabahah, Ba'i Bitsaman Ajil, Qardul Hasan, and Ijarah Financing. During the operation of BMT NU Kediri City, 95 customers received various financing. Multiservice financing customers for wedding costs have reached 15 customers since BMT NU Kediri City operates.

Marriage is one of the important phases in human life that involves not only emotional aspects but also social and financial aspects.⁴ In Indonesia, marriage is often considered a sacred moment that must be carefully prepared. However, the cost of organizing a wedding is often a challenge for couples getting married. Various cost components, ranging from building rental, catering, and decorations, to administrative costs, can accumulate into a significant amount. According to surveys conducted by several institutions, the cost of weddings in Indonesia continues to increase every year, which makes many couples feel pressured in preparing for their wedding.

In this context, wedding financing is becoming an increasingly sought-after solution for many couples.⁵ One institution that offers such financing is Baitul Maal wa Tamwil (BMT) NU Kota Kediri. BMT NU is a microfinance institution that operates under Sharia principles, which aims to assist the community in meeting their financial needs. By using an Ijarah contract, BMT NU provides a financing alternative that follows Islamic law, where customers can obtain goods or services without being trapped in usury practices.⁶ This Ijarah contract allows customers to rent goods or services needed for a wedding, with payments made in installments.

Evi Riadhotun Hasan's research, with the title "Analysis of *Walimatul 'Ursy* Financing with Multiservice Ijarah at KSPPC BMT Fanshob Karya Bojonegoro has found that the *Walimatul 'Ursy* financing mechanism with multiservice Ijarah is not by the DSN

³ Mita Nurul Hidayati, Ahmad Damiri, and Jalaludin, "Analisis Praktek Akad Qardhul Hasan Dalam Perspektif Ekonomi Syari'ah Di Koperasi Dewan Kemakmuran Masjid At-Taqwa Desa Cicadas Sagalaherang Kabupaten Subang," *EKSISBANK: Ekonomi Syariah Dan Bisnis Perbankan* 5, no. 1 (2021): 147–64, <https://doi.org/10.37726/ee.v5i1.136>.

⁴ Masaalah Marasabessy and Abd. Karman, "Pengaruh Pinjaman Modal Dan Pendampingan Usaha Terhadap Peningkatan Kesejahteraan Nasabah Pada Bank Wakaf Mikro Honai Sejahtera Papua," *Al-Kharaj : Jurnal Ekonomi, Keuangan & Bisnis Syariah* 4, no. 6 (2022): 1586–97, <https://doi.org/10.47467/alkharaj.v4i6.1026>.

⁵ S Sudianto and R Septiana, "Implementasi Akad Qardhul Hasan Pada Bank Wakaf Mikro Alpen Barokah Mandiri Prenduan," *Assyarikah: Journal of Islamic Economic Business* 1, no. 2 (2021): 165–82, <https://www.ejournal.idia.ac.id/index.php/Assyarikah/article/view/317%0Ahttps://www.ejournal.idia.ac.id/index.php/Assyarikah/article/download/317/483%0Ahttp://ejournal.idia.ac.id/index.php/Assyarikah/article/view/317%0Ahttp://ejournal.idia.ac.id/index.php>.

⁶ Mohammad Faishol and Holilur Rahman, "Investasi : Jurnal Ekonomi Dan Bisnis Peran Pembiayaan Akad Qardhul Hasan Terhadap Peningkatan" 1, no. 2 (2021): 49–57.

MUI Fatwa NO. 44\DSN- MUI\VII\2004. 44\DSN-MUI\ VII\2004.⁷ In line with the research of Muhammad Abdur Rosyid, with the title "Analysis of Multijasa Ijarah Financing at BMT Makmur Gemilang Magelang, stated that from the results of the analysis that has been carried out, it is known that the choice of using this multiservice Ijarah contract is not appropriate for the types of financing submitted by BMT Makmur Gemilang customers. This can be known based on the analysis of the object being transacted as well as the use of the financing submitted by BMT Makmur Gemilang customers.⁸

According to research by Wisnu Fajar, "Analysis of Multiservice Product Financing at PT Al- Falah Banyuasin Sharia People's Financing Bank". The results of this study, If all the conditions have been met and the bank agrees to provide further financing, both parties agree to pour in the Ijarah or *Kafalah* financing contract and are signed by both.⁹ While the results of research from Dewi Rahmawati, Abdul Mujib, "The Existence of Multiservice Financing in Baitul Maal wat Tamwil (BMT)", the results of this study indicate that Multiservice financing is a product that is needed by the community and is a reliable alternative to BMT. However, its application is not by Sharia principles.¹⁰

Dicky Faqih Maulana, Abdul Rozaq, in his research, entitled "Analysis of DSN MUI Fatwa regarding Multiservice Financing with Ijarah contract in BMT", the results of his research show that DSN- MUI fatwa No.09/DSN-MUI/IV/2000 requires BMT to provide leased goods or services owned and performed by BMT, not services owned by other parties. Regarding the object of the contract, there is no confirmation in DSN Fatwa No. 44/DSN-MUI/VII/2004 on Multiservice Financing or Fatwa on Ijarah. Because according to Al-Kasani, the rental cannot be applied to money, so the provisions of Ijarah do not regulate the object. This creates different perceptions for BMT regarding the object of Ijarah and is vulnerable to financing in the form of capital. The provision of *Ujrah* in the Fatwa states that the amount must be agreed upon at the beginning and stated in nominal form not in percentage form, but in practice, many apply *Ujrah* in percentage units.¹¹

Although Ijarah contracts offer many advantages, some challenges need to be analyzed. One of them is the fee structure charged in wedding financing through an Ijarah contract. The fees charged include not only rental fees but also administrative fees and other costs that may arise during the financing process. Therefore, it is important to

⁷ Hasan, "Analisis Pembiayaan Walimatul 'Ursy Dengan Akad Ijarah Multijasa Pada KSPPS BMT Fanshob Karya Bojonegoro."

⁸ Rosyid, "Analisis Pembiayaan Ijaroh Multijasa di Bmt Makmur Gemilang Kabupaten Magelang."

⁹ Fajar, "(Analisis Pembiayaan Produl Multijasa pada PT Bank Pembiayaan Rakyat Syariah Al-Falah Banyuasin)."

¹⁰ Rahmawati dan Mujib, "Eksistensi Pembiayaan Multijasa di Baitul Maal Wattamwil (BMT)."

¹¹ Maulana dan Rozak, "Analisis Fatwa DSN MUI Mengenai Pembiayaan Multijasa Dengan Akad Ijarah Pada BMT."

understand how this fee structure can influence a couple's decision to choose BMT as a financing service provider.¹²

In addition, public perception of multiservice financing is also an important factor that needs to be considered. Many couples may still be hesitant to use financing services from microfinance institutions, especially Sharia-based ones. This uncertainty may be caused by a lack of understanding of sharia principles in financing, as well as the negative stigma that may be attached to microfinance institutions. Therefore, this study aims to explore the public's perception of marriage financing through BMT NU, as well as the factors that influence their decision to choose financing.¹³

In the context of BMT NU Kota Kediri, it is important to conduct a comprehensive analysis of wedding costs and how multiservice financing with an Ijarah contract can be an effective solution. This research is expected to provide a clear picture of the costs involved in wedding financing, as well as its impact on couples' decisions in planning their wedding. In addition, the results of this study are expected to provide recommendations for BMT NU in improving wedding financing services, as well as providing insight for the community regarding financing options that are by Sharia principles.

Thus, this study not only aims to analyze wedding costs but also to contribute to the development of understanding of wedding financing in Indonesia, especially in the context of Islamic microfinance institutions. It is hoped that the results of this study can serve as a reference for further research, as well as provide benefits for people who need information about wedding financing by Sharia principles.

Method

The form of research used is qualitative research with Case Study research type.¹⁴ Case study research is a process of collecting data and information in-depth, detailed, intensive, holistic, and systematic about people, events, screen settings (social settings), or groups using various methods and techniques as well as many sources of information to understand effectively.¹⁵ Qualitative research is a research work process whose targets are

¹² Ismail, *Manajemen Perbankan* (Jakarta: Prenadamedia Group, 2018), 9.

¹³ Muhammad Fakhri Al-Kahfi, "Social Enterprise Berbasis Ekonomi Proteksi," *Khazanah: Jurnal Mahasiswa* 11, no. 1–10 (2019): 1–10.

¹⁴ Syahrum Salim and Syahrum Syahrum, *Metodologi Penelitian Kualitatif* (Bandung: Citapustaka Media, 2012); Zuchri Abdussamad, *Metode Penelitian Kualitatif*, ed. Patta Rapanna, 1st ed. (Makasar: CV Syakir Media Press, 2021).

¹⁵ Muri, Yusuf. "Metodologi Penelitian Kuantitatif, Kualitatif, dan Penelitian Gabungan". (Jakarta: PT. Fajar Interpratama Mandiri, 2015), h. 339.

limited, but the depth of the data is unlimited.¹⁶ Increasingly, qualitative research is a process of research work whose targets are limited, but the depth of the data is unlimited. The deeper and higher quality of the data obtained or collected, the better the quality of the research results.

In this study, the authors used two research sources, namely primary research and secondary research sourced from BMT NU Kediri City Manager and Customers.¹⁷ As well as data collection techniques using interviews, observation, and documentation. While the data analysis used is the technique of data condensation, data display and conclusions are validated using data and source triangulation methods.¹⁸

Results and Discussion

Mechanism of Ijarah Contract on Wedding Financing at BMT NU Kediri City

Ijarah is one of the contracts that is often used in Sharia financing, including in wedding financing at BMT NU Kediri City. This contract is based on the principle of leasing, where BMT as the owner of the asset leases it to the customer for a certain period in exchange for rent (*Ujrah*). Wedding financing with this Ijarah contract is an existing product at BMT NU Kediri City. This is evidenced by the fact that after a month of launching this financing, there have been several customers who have taken this Ijarah financing, especially during the months of Shawwal, Dzul Hijjah, Dzul Qa'dah, and Sya'ban, which are believed by the Javanese people to be months full of blessings for carrying out weddings.¹⁹

According to Mohamad Moktar Ansori, Ijarah contract is one of the financing products offered by Baitul Maal Wat Tamwil (BMT). Ijarah is a lease agreement made between BMT and the tenant. In the context of this research, discusses Ijarah on wedding costs. From us, we can only finance in the form of service leases. Example: Building Rental, *Makeup Artist* Rental, Dress Rental, *Photographer* Rental, Decoration Rental, or if you want it can be directly one package by taking *Event Organizer* services. *Catering* rental is not

¹⁶ Ibrahim. Metodologi Penelitian Kualitatif (Pontianak: Perpustakaan Indonesia, 2015), h.55

¹⁷ Sarwono Jonathan, *Metode Penelitian Kuantitatif Dan Kualitatif* (Yogyakarta: Graha Ilmu, 2006), h. 209.

¹⁸ J Miles, M.B, Huberman, A.M, dan Saldana, *Qualitative Data Analysis, A Methods Sourcebook*, ed. Terj. Tjetjep Rohindi Rohidi, 3rd ed. (Jakarta: UI Press, 2014).

¹⁹ Marasabessy and Karman, "Pengaruh Pinjaman Modal Dan Pendampingan Usaha Terhadap Peningkatan Kesejahteraan Nasabah Pada Bank Wakaf Mikro Honai Sejahtera Papua"; C. I SetiawaTI and S. I Ahdiyawati, "Kompetensi Kewirausahaan Para Knitting Entrepreneur Terhadap Kinerja Bisnis (Kasus Pada Sentra Industri Rajut Binong Jati Bandung)," *Benefit: Jurnal Manajemen Dan Bisnis* 6, no. 1 (2021): 25–40; Nanda Suryadi and Yusmila Rani Putri, "Analisis Penerapan Pembiayaan Qardhul Hasan Berdasarkan Psak Syariah Pada Bmt Al Ittihad Rumbai Pekanbaru," *Jurnal Tabarru': Islamic Banking and Finance* 1, no. 1 (2018): 37–50, [https://doi.org/10.25299/jtb.2018.vol1\(1\).2043](https://doi.org/10.25299/jtb.2018.vol1(1).2043).

possible because it is included in the *Mudharabah* contract. But if the catering is all from the *Event Organizer* (EO) then it is still included in the *Ijarah* contract.²⁰

The existing mechanism at BMT NU Kota Kediri is a form of cooperation between the perpetrator and BMT NU the aim of this financing is to facilitate the perpetrator of multiservice financing. The following is the mechanism of multiservice financing in an *Ijarah* contract at BMT NU Kediri City; 1) The customer applies for financing at the BMT NU Kediri City office. 2) BMT conducts financing analysis with the 5C Principle. 3) After the customer gets a notification from BMT, the customer comes to the BMT office with a husband or wife for those who are married and with a guardian if they are not married, who is used as a witness. 4) The customer brings administrative requirements such as KTP and financing collateral. 5) The customer signs the note, the signed note includes; a realization slip, administrative fee slip, *Ijarah* note, life insurance note, notary fee, a letter of guarantee power of attorney and deposit of collateral, and a deficiency letter if the guarantee does not meet the existing conditions. 5) The customer receives the funds as specified.²¹

In line with the opinion of Dewi Siti Alfiah and Latifah who stated that the *Ijarah* contract is one of the financing products offered by BMT NU Kediri City. The mechanism of this financing is; first, the customer applies for financing to the BMT NU Kediri City office. Then we analyze the financing with the 5C Principle. After that, the customer gets a notification from BMT and then the customer comes to the BMT office with the husband or wife because this is for wedding financing the customer is not married, so the customer is required to bring a parent or guardian to be used as a witness. Customers bring ID cards and financing guarantees. The customer signs the note that has been provided. The last stage is the customer receives the funds as determined.²²

Marriage financing with an *Ijarah* contract is an effective solution for prospective brides whose savings are not sufficient to pay for property rental services for weddings. Customers who hold such financing should pay the financing bill according to the mutually agreed time. Customers are required to provide collateral as a form of collateral for loans such as land certificates, vehicle BPKB, or other agreed collateral. Customers are required to use the money to finance all wedding needs following the original purpose of the financing.²³

²⁰ Mohamad Moktar Ansori. Interview. KPPS BMT NU Kota Kediri. 22 Agustus 2024.

²¹ Mohamad Moktar Ansori. Interview. KPPS BMT NU Kota Kediri. 22 Agustus 2024.

²² Dewi Siti Alfiah. Interview. KPPS BMT NU Kota Kediri, 22 Agustus 2024., Latifah. Interview. KPPS BMT NU Kota Kediri, 15 Oktober 2024.

²³ Irfan Nurfa'lah and Aam Slamet Rusydiana, "Digitalisasi Keuangan Syariah Menuju Keuangan Inklusif: Kerangka Maqashid Syariah," *Ekspansi: Jurnal Ekonomi, Keuangan, Perbankan Dan Akuntansi* 11, no. 1 (2019): 55, <https://doi.org/10.35313/ekspansi.v11i1.1205>; dasep mohamad Safei, "PENGARUH RISIKO PEMBIAYAAN DAN RISIKO OPERASIONAL TERHADAP PROFITABILITAS DI BANK BJB SYARIAH KANTOR CABANG TASIKMALAYA," no. 2 (2020): 114–26, https://www.researchgate.net/profile/Jefik-Hafizd/publication/352669368_Analisa_Produk_Tabungan_iB_Hijrah_Haji_Dengan_Akad_Wadi'ah_Yad_D

SWOT Analysis of Marriage Financing with Ijarah Contract BMT NU Kediri City

The right strategy implemented in wedding financing with the Ijarah contract at BMT NU Kediri City can be analyzed using SWOT analysis. SWOT analysis is a very useful tool for evaluating a business situation.²⁴ In the context of wedding financing with multiservice financing at BMT, a SWOT analysis can help identify the strengths, weaknesses, opportunities, and threats faced by BMT in offering this product.²⁵ The following are the results of a SWOT analysis of wedding financing with an Ijarah contract at BMT NU Kediri City:

1. Strength

Strength in the context of SWOT analysis is all the positive aspects or advantages that BMT NU Kediri City has. Strengths are internal factors that provide Competitive advantages and can be utilized to achieve goals.²⁶ *Strengths* contained in wedding financing with Ijarah contracts at BMT NU Kediri City are; BMT NU Kediri City has loyal staff, has a high leadership spirit, and is competent in their respective fields. BMT NU also has sufficient capital so that it can offer high capital to customers who will do financing. The location of BMT NU Kediri City is strategic because it is close to one of the MSME centers in Kediri City.

According to Muktar Anshori, the strengths of BMT NU Kota Kediri are that the majority of human resources are competent in their respective fields, have sufficient capital, and our location is very easy to reach because it coincides in the civil servant housing close to GOR Joyoboyo which is one of the centers of MSMEs.²⁷ In line with the opinion of Siti Alfiah who stated that BMT NU Kota Kediri has a strong and loyal

hamanah_Di_Bank_Muamalat_KCP_Majalengka/links/618d326307be5f31b76833c8/Analisa-Produk-Tabungan-iB-Hijrah-Haji-Dengan-Ak.

²⁴ Doni Sahat Tua Manalu, "Strategi Pengembangan Bisnis Badan Usaha Milik Petani (Bump) Pt Padi Energi Proklamasi Di Kabupaten Karawang, Jawa Barat," *MAHATANI: Jurnal Agribisnis (Agribusiness and Agricultural Economics Journal)* 1, no. 1 (2018): 1–17, <https://doi.org/10.52434/mja.v1i1.363>; I Putu Harry Rusmana, "Peranan Segmentasi Pasar , Advertising , Dan Kualitas Produk Dalam Meningkatkan Keputusan Pembelian" 3, no. 5 (2023): 890–903.

²⁵ Sahat Tua Manalu, "Strategi Pengembangan Bisnis Badan Usaha Milik Petani (Bump) Pt Padi Energi Proklamasi Di Kabupaten Karawang, Jawa Barat"; Yunni Dj. Rusmawati, "Penerapan Strategi Segmentasi Pasar Dan Positioning Produk Dengan Pendekatan Analisis Swot Untuk Peningkatan Penjualan Pada UD. Surya Gemilang Motor Di Surabaya," *Jurnal Ekbis* 17, no. 1 (2017): 911–23.

²⁶ Muh. Hamzah et al., "Penguatan Ekonomi Pesantren Melalui Digitalisasi Unit Usaha Pesantren," *Jurnal Ilmiah Ekonomi Islam* 8, no. 1 (2022): 1040, <https://doi.org/10.29040/jiei.v8i1.4730>; Mustofa Anwar et al., "Optimizing the Economic Independence of Sharia-Based Islamic Boarding Schools," *International Journal of Islamic Economics* 6, no. 01 (2024): 58, <https://doi.org/10.32332/ijie.v6i01.8944>; Amy Hinsley et al., "A Review of the Trade in Orchids and Its Implications for Conservation," *Botanical Journal of the Linnean Society* 186, no. 4 (2018): 435–55, <https://doi.org/10.1093/botlinnean/box083>; Tiara Juliana Jaya, Kurniawati Meylianingrum, and Kholilah, "Exploration Of Risk Mitigation Practices For Problematic Financing In Bank Wakaf Mikro's," *Al-Mashrafiyah: Jurnal Ekonomi, Keuangan, Dan Perbankan Syariah* 6, no. 2 (2022): 1–11, <https://doi.org/10.24252/al-mashrafiyah.v6i2.31398>.

²⁷ Mohamad Moktar Ansori. Interview. KPPS BMT NU Kota Kediri, 15 Oktober 2024.

leadership, has sufficient capital, and is located close to the center of MSMEs.²⁸ In line with Latifah's opinion, according to her BMT NU location is very strategic, friendly and loyal staff, and many other positive factors.²⁹

2. Weakness

In the context of SWOT analysis *Weakness* is all negative aspects or weaknesses that BMT NU Kediri City has. *Weakness* contained in wedding financing with ijarah contract at BMT NU Kediri City, namely; Tight competition with conventional financial institutions that are more trendy than Islamic financial institutions and marketing systems at BMT NU Kediri City which are still not effective because they only rely on distributing brochures when there are certain *events* in Kediri City or by spreading them by word of mouth.³⁰

According to Moktar Anshori, the weakness of BMT NU Kota Kediri is facing competition from conventional financial institutions and fintech is getting tighter, especially in terms of interest rates and ease of access. effective promotion for wedding financing products, so that market potential has not been maximally absorbed. In line with Latifah's statement that the weaknesses in this BMT are the lack of customer follow-up and marketing that still uses inefficient methods.³¹

3. Opportunity

In SWOT analysis Opportunities are external factors that can be utilized by BMT NU to develop wedding financing products with ijarah contracts. Here are some opportunities that can be identified. *Opportunities* that exist in wedding financing with an ijarah contract at BMT NU Kediri City, namely; The rise of the trend of luxurious *Wedding dreams*, the greater the demand for this financing rises. BMT NU Kediri City can also collaborate with wedding vendors who includes venue financing, catering, and photography as well as with trending event organizers.³²

²⁸ Dewi Siti Alfiah. Interview. KPPS BMT NU Kota Kediri, 15 October 2024.

²⁹ Latifah. Interview. KPPS BMT NU Kota Kediri, 15 October 2024.

³⁰ Sahat Tua Manalu, "Strategi Pengembangan Bisnis Badan Usaha Milik Petani (Bump) Pt Padi Energi Proklamasi Di Kabupaten Karawang, Jawa Barat"; Tisia Priskila, "Pengaruh Kepercayaan Dan Risiko Terpersepsi Terhadap Keputusan Pembelian Daring Dengan Harga Terpersepsi Sebagai Variabel Pemoderasi (Studi Kasus Pada Shopee Indonesia)," *Business Management Journal* 14, no. 2 (2019): 101–12, <https://doi.org/10.30813/bmj.v14i2.1471>.

³¹ Mohamad Moktar Ansori. Interview. KPPS BMT NU Kota Kediri. 22 Agustus 2024., Dewi Siti Alfiah. Interview. KPPS BMT NU Kota Kediri, 22 Agustus 2024., Latifah. Interview. KPPS BMT NU Kota Kediri, 15 October 2024.

³² Aji Saputro et al., "Hebitren Dan Pemberdayaan Ekonomi Pesantren Di Solo Raya," *Jurnal Kajian Keislaman Multi-Perspektif* 2, no. 2 (2022): 316–33; Nurfalah and Rusydiana, "Digitalisasi Keuangan Syariah Menuju Keuangan Inklusif: Kerangka Maqashid Syariah"; Achmad Luthfi Chamidi, "Peran Pemberdayaan Ekonomi Pesantren Dalam Mendorong Kemandirian Ekonomi (Studi Kasus Pondok Pesantren Bahrul 'Ulum Tambakberas Jombang)," *Jurnal Ilmiah Ekonomi Islam* 9, no. 02 (2023): 3079–91, <https://jurnal.stie-aas.ac.id/index.php/jie> Jurnal; Jukka Majava, Ville Isoherranen, and Pekka Kess, "Business Collaboration Concepts and Implications for Companies," *International Journal of Synergy and Research* 2, no. 1 (2013): 23–40; TIRIS SUDRARTONO, "Pengaruh Segmentasi Pasar Terhadap Tingkat Penjualan Produk UMK,"

Dewi Siti Alfiah and Moktar Anshori, explained that the *Opportunities* that exist in this product are; The increasing trend of young weddings will increase demand for this product. Collaborate with wedding vendors that include venue, catering, and photography financing to facilitate customer demand. BMT NU can also enter rural areas that are difficult to reach by other financial institutions. While the opinion of Latifah, stated that the opportunity obtained by BMT NU Kediri City with the large demand for Ijarah wedding fee products is because today's children marry strangely and seem luxurious.³³

4. Threats

Threats are external and internal factors that can hinder or threaten the success of a wedding financing program with an ijarah contract. Threats can be in the form of market conditions, government policies, or even internal factors from the financing institution itself. *Threats* that exist in wedding financing with an ijarah contract at BMT NU Kediri City are; BMT NU Kediri City offers relatively high capital, so there is a high probability of default. Because if a simple *wedding dream* one day becomes a trend, it is likely that the demand for this financing will decrease.³⁴

According to Moktar Anshori, the threat contained in this financing is the high level of credit risk that allows customers to default or default on payments, so that it can increase the risk of loss for financing institutions. Because if the trend of simple weddings starts to arrive, it will have an impact on product demand. While the opinion of Dewi Siti Alfiah states that if the provision of capital is unlimited, the greater the opportunities we offer to customers. The greater the disbursement of funds, the greater the possibility of customer default. Furthermore, regarding the trend of simple weddings, it can also reduce product demand because simple weddings are not too costly so that they can be overcome by the savings of the bride and groom themselves. In line with Latifah's statement who argues that the biggest threat of BMT NU Kediri City marriage financing products is customer default caused by large capital offers and disbursements.³⁵

Coopetition : Jurnal Ilmiah Manajemen 10, no. 1 (2019): 53–64, <https://doi.org/10.32670/coopetition.v10i1.40>; SetiawaTI and Ahdiyawati, "Kompetensi Kewirausahaan Para Knitting Entrepreneur Terhadap Kinerja Bisnis (Kasus Pada Sentra Industri Rajut Binong Jati Bandung)."

³³ Mohamad Moktar Ansori. Interview. KPPS BMT NU Kota Kediri. 22 Agustus 2024., Dewi Siti Alfiah. Interview. KPPS BMT NU Kota Kediri, 22 Agustus 2024., Latifah. Interview. KPPS BMT NU Kota Kediri, 15 Oktober 2024.

³⁴ Fakhruudin Fakhruudin and Ahmad Sidi Pratomo, "Bank Wakaf Mikro Dan Pemberdayaan Usaha Mikro Kecil Dan Menengah Di Indonesia Perspektif Maqashid Syariah," *De Jure: Jurnal Hukum Dan Syar'iah* 13, no. 2 (2021): 323–36, <https://doi.org/10.18860/j-fsh.v13i2.15485>; Sahat Tua Manalu, "Strategi Pengembangan Bisnis Badan Usaha Milik Petani (Bump) Pt Padi Energi Proklamasi Di Kabupaten Karawang, Jawa Barat."

³⁵ Mohamad Moktar Ansori. Interview. KPPS BMT NU Kota Kediri. 22 Agustus 2024., Dewi Siti Alfiah. Interview. KPPS BMT NU Kota Kediri, 22 Agustus 2024., Latifah. Interview. KPPS BMT NU Kota Kediri, 15 October 2024.

Marriage Financing Strategy of BMT NU Kediri City

Based on the results of the SWOT analysis above, the following strategies can be considered based on strengths and opportunities, overcome weaknesses, and mitigate threats;

1. Utilize staff expertise network

Organize regular training to improve staff competency in Islamic financial products, particularly Ijarah contracts and marketing, and focus on wedding financing under Ijarah contracts, making it a flagship product. Staff can become more expert in this product and provide better consultation to customers.³⁶

2. Utilize sufficient capital

Offers a wide selection of financing packages with flexible terms and amounts to accommodate various customer needs and provides special promos for customers who do financing in large amounts or within a certain period.³⁷

3. Collaboration with wedding vendors

Create bundling packages with wedding vendors that include financing, venue, catering, etc., and organize joint events to introduce wedding financing products and expand networks.³⁸

4. Improve marketing strategy

Utilize social media, websites, and other digital platforms to expand marketing reach, collaborating with local influencers or influential public figures to increase awareness. And provide incentives for customers who refer friends or relatives.³⁹

³⁶ Imam Syafi'i and Wisri, "Manajemen Pengembangan Usaha Ekonomi Pesantren (Studi Kasus Di Pondok Pesantren Salafiyah Syafi'iyah Sukorejo Situbondo)," *LISAN AL-HAL: Jurnal Pengembangan Pemikiran Dan Kebudayaan* 11, no. 2 (2017): 331–60; Md Shafiqul Alam et al., "An Artificial Neural Network for Predicting Air Traffic Demand Based on Socio-Economic Parameters," *Decision Analytics Journal* 10 (2024): 1–13, <https://doi.org/10.1016/j.dajour.2023.100382>; Maya Silvana and Deni Lubis, "Faktor Yang Memengaruhi Kemandirian Ekonomi Pesantren (Studi Pesantren Al-Ittifaq Bandung)," *Al-Muzara'Ah* 9, no. 2 (2021): 129–46, <https://doi.org/10.29244/jam.9.2.129-146>; Nurjannatul Hasanah, Mohamad Nur Utomo, and Hariyadi Hamid, "Hubungan Kompetensi Kewirausahaan Dan Kinerja Usaha: Studi Empiris UMKM Di Kota Tarakan," *Management Insight: Jurnal Ilmiah Manajemen* 13, no. 2 (2019): 27–38, <https://doi.org/10.33369/insight.13.2.27-38>; Majava, Isoherranen, and Kess, "Business Collaboration Concepts and Implications for Companies."

³⁷ S. Bahuguna, PC , Srivastava, R. and Tiwari, "Human Capital Analysis: Where Do We Go from Here?," *Benchmarking: International Journal* 31, no. 2 (2024): 640–68, <https://doi.org/https://doi.org/10.1108/BIJ-06-2022-0401>; Dziyaul Lami', "Manajemen Badan Usaha Milik Pesantren (BUMP) Maslakul Huda Kajen Pati," *Iqtisad Reconstruction of Justice and Welfare for Indonesia* 6, no. 2 (2019): 197–223, <https://doi.org/10.31942/iq.v6i2.3145>; Muhammad Syahrul Hidayat, "Philosophical Perspective of Islamic Economics: A Critical Approach to Capitalism and Materialism in the Context of Modernity," *Research of Islamic Economics* 1, no. 1 (2023): 48–57, <https://doi.org/10.58777/rie.v1i1.63>.

³⁸ Adedoyin Tolulope Oyewole et al., "Human Resource Management Strategies for Safety and Risk Mitigation in the Oil and Gas Industry: A Review," *International Journal of Management & Entrepreneurship Research* 6, no. 3 (2024): 623–33, <https://doi.org/10.51594/ijmer.v6i3.875>.

5. Default risk management

Tightening the customer screening process to ensure their ability to pay. Establishing cooperation with insurance companies to protect against the risk of default, and requesting additional collateral for customers who are considered high risk.⁴⁰

6. Strategies for dealing with

Conduct regular market research to find out the latest trends in the wedding industry and customize products and services Prepare products that are flexible and can be customized to suit various needs and trends, both for luxury and simple weddings.⁴¹

Conclusion

The mechanism of marriage financing at BMT NU Kediri City is a form of cooperation between the customer and the BMT NU, through a multiservice financing

³⁹ Dimas Hendika Wibowo, Zainul Arifin, and Sunarti, "ANALISIS STRATEGI PEMASARAN UNTUK MENINGKATKAN DAYA SAING UMKM (Studi Pada Batik Diajeng Solo)," *Jurnal Administrasi Bisnis (JAB)* 29, no. 1 (2015): 59–66, www.depkop.go.id; Yopi Yunsepa and Jemmy Saputra, "Marketing Strategy Of Mentari Coffee MSMEs In Baturaja Pengaruh Marketing Model Segmenting , Targeting Dan Positioning Terhadap Strategi Pemasaran Pada UMKM Kopi Mentari Di Baturaja" 4, no. January (2023): 436–45; Sudarto Scelly Alvionita Chayadi, Riris Loisa, "Strategi Marketing Public Relations Kopi Kenangan Dalam Membangun Brand Awareness," *Prologia* 5, no. 1 (2021): 175–83, <https://doi.org/10.58192/profit.v2i3.992>; I Hasan, "Strategi Pemasaran Badan Usaha Milik Pesantren," *Moderasi: Journal of Islamic Studies* 01, no. 01 (2021): 75–90, <https://ejournal.nuprobolingga.or.id/index.php/moderasi/article/view/7%0Ahttps://ejournal.nuprobolingga.or.id/index.php/moderasi/article/download/7/6>.

⁴⁰ Adedoyin Tolulope Oyewole et al., "Human Resource Management Strategies for Safety and Risk Mitigation in the Oil and Gas Industry: A Review"; H Sultoni, "Manajemen Risiko Pada Bank Syariah Di Indonesia," *At Tujjar* 10, no. 01 (2022): 48–68, <https://doi.org/10.31219/osf.io/yj9kb>; Dewi Nurapiyah, "Manajemen Risiko Operasional Pada Perbankan Syariah Di Indonesia," *EKSISBANK: Ekonomi Syariah Dan Bisnis Perbankan* 3, no. 1 (2019): 66–73, <https://doi.org/10.37726/ee.v3i1.14>.

⁴¹ U. A. Arifin, M. A., Razali, R., & Kamal, "From Global to Regional Perspective: Unveiling Asia's Human Resource Development Trends Through Bibliometric Lenses," *Cogent Business & Management* 11, no. 1 (2024), <https://doi.org/https://doi.org/10.1080/23311975.2024.2324135>; Daslan Simanjuntak Widya Asvita Putri Nst, Pristiyono, "Implementasi Praktik Promosi Diskon Dan Giveaway Media Sosial Dalam Menarik Minat Beli Konsumen," *Journal of Trends Economics and Accounting Research* 3, no. 4 (2023): 484–91, <https://doi.org/https://doi.org/10.47065/jtear.v3i4.615>; Ismai, "Pemasaran Online Untuk Memperluas," *Jurnal VOI S TMIK Tasikmalaya* 5, no. 2 (2016): 31–42, <https://voi.stmik-tasikmalaya.ac.id/index.php/voi/article/view/28>; F Fitri, "Pengaruh Segmentasi, Targeting Dan Positioning Terhadap Volume Penjualan Mobil Mitsubishi Pada PT Bosowa Berlian Motor Makassar," *Jurnal Ekonomika* 7, no. 1 (2023): 194–202; Ni Ketut Yulia Agustini, "Segmentasi Pasar, Penentuan Target Dan Penentuan Posisi," *Equilibrium, Jurnal Ekonomi-Manajemen-Akuntansi* 1, no. 2 (2003): 91–106, <http://journal.uwks.ac.id/index.php/equilibrium/article/download/169/159>; Novan Hariansyah, "Segmentasi Pasar Dalam Komunikasi Pemasaran Islam," *Jurnal Al-Hikmah* 19, no. 2 (2021): 127–38, <https://doi.org/10.35719/alhikmah.v19i2.73>; Blasius Manggu and Sabinus Beni, "Analisis Penerapan Segmentasi, Targeting, Positioning (Stp) Dan Promosi Pemasaran Sebagai Solusi Meningkatkan Perkembangan Ukmk Kota Bengkayang," *Sebatik* 25, no. 1 (2021): 27–34, <https://doi.org/10.46984/sebatik.v25i1.1146>.

contract in an Ijarah contract with several stages, such as; The customer applies for financing to the BMT NU Kediri City office, BMT NU conducts a financing analysis with the 5C principle, The customer comes to the BMT office with the husband or wife/guardian as a witness, The customer brings administrative requirements, The customer signs the note, The customer receives the disbursement of funds by the specified. The purpose of this financing is to facilitate multiservice Ijarah financing customers.

Some ways that can be used by BMT NU Kota Kediri to improve marketing strategies are by utilizing social media, websites, and other digital platforms to expand marketing reach, and by collaborating with local influencers or community leaders. Which is influential to increase awareness. BMT NU strategy in dealing with changing trends is to conduct regular market research to find out the latest trends in the wedding industry customize products and services and prepare products that are flexible and can be adapted to various needs and trends, both for luxury and simple weddings.

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