

SWOT Analysis of Marketing Strategies on Services in Islamic Financial Institutions (Case Study at KJKS (Sharia Financial Services Cooperative) BMT La Tansa Gontor Ponorogo)

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Abstract

Service is a form of marketing strategy in a company. In this case, many conventional financial institutions and Islamic financial institutions are competing in improving the quality of service to be provided to customers and potential customers. BMT La Tansa Gontor is one of the sharia financial institutions under the Sharia Financial Services Cooperative (KJKS) that try to give a solution on community's economic difficulties with the values of Islam by publishing murabahah financing products. In this study, the author will discuss how the marketing strategies that have been carried out by BMT La Tansa Gontor in terms of service. This research will use the SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis to find the extent of the services provided by BMT La Tansa and will provide conclusions about what BMT La Tansa should do after this research is complete. Marketing strategy that have been carried out by BMT La Tansa Gontor for customers is by giving services that have Gontor characteristics and characteristics namely, friendly service, comfortable communication based on kinship, the mechanism process in product purchasing procedures that is very comfortable to make customers loyal to BMT La Tansa Gontor, the staff's persuasive method apart from being young but also with a good appearance is its own attraction. The results of analysis and observation using SWOT, the researcher concluded that BMT La Tansa Gontor has some weaknesses, one of the factors were the lack of structured regeneration so that the pattern of value transformation and learning from seniors to juniors experienced difficulties and researchers could provide input that the strategy marketing that must be done by the BMT La Tansa Gontor in service to customers is to use SO (Strength-Opportunity) combined with ST (Strength-Threat) which is to take advantage of opportunities with existing strengths to be able to face threats from outside parties.

Keywords: Strength, Weakness, Opportunity, Threat, Financial Institution.

Introduction

Banking is a financial intermediary institution that is collecting funds from the public and channeling them to the public. Banks are public trust institutions to save their money and entrust banks to manage their finances. In carrying out its operations, banks are divided into 2 (two), namely conventional banks and Islamic banks. Islamic banks are banks that carry out its operations based on *sharia* principles.¹

The increasing use of technology which is growing rapidly indirectly provides an invitation to services provided by Islamic financial institutions, especially in this case. The use of this technology aims to facilitate and optimize the services provided by banks to customers so that the quality of banking operational services will be improved. The digital application of technology in banking provides a design in the form of implementing transactions independently and automatically, such as opening accounts, obtaining information, banking transactions, closing accounts and other transactions carried out actively and passively by customers.

In this case, there are many advantages that can be taken by banking sector to develop digital banking itself, one of it is the breakthrough in the use of cellular telephones (cell phones) which has become so fast. A survey conducted by Perbanas in 2015 states that the use of cellphones in Indonesia has increased to 95%, of the total population of Indonesia, however the use of digital banking access has only increased by 20%.²

On the other hand, BMT (*Baitul Maal wa Tamwil*) was born and grew in the middle of a community that has long recognized and operated the economy with a very strong *ribawi* system. Therefore, the policy that immediately appears in its implementation is how the true operation of the BMT, is it true that the principles of *sharia* as ordered by the Qur'an and Sunnah can be applied properly.³

In the world of Islamic financial institutions, the development of information technology has provided a breakthrough for Islamic financial institutions, especially BMT. Finally, Islamic financial

¹D. Suhartanto, et. al., "Loyalty Intention Towards Islamic Bank: The Role of Religiosity, Image, and Trust", *International Journal of Economics and Management*, Vol. 12 No. 1, 2018, 119-132.

²I. A. Zahiruddin, "ProBank: Membangun Perbankan Profesional", P. B. N. (Perbanas), 2015.

³Didiek Ahmad Supadie, *Sistem Lembaga Keuangan Ekonomi Syariah dalam Perberdayaan Ekonomi Rakyat* (Semarang: Pustaka Rizki Putra, t.th.), 16.

institutions make innovations and change business strategies by providing a special place in the field of technology as the main factor in implementing product and service innovation. For example, in the field of electronic banking transaction (e-banking) services which can be accessed through ATM, mobile banking and Internet Banking, for example are new forms of bank services that change manual transaction services to technology-based transaction services.

Sharia Financial Institutions besides banking, namely *Baitul Maal Wa Tamwil* are also not spared from the development and advancement in Digital Banking, with the development of digital technology making *Baitul Maal Wa Tamwil* a separate competitiveness for banking competitors, the number has reached thousands, especially in Central Java, DIY, and East Java, although in terms of turnover and assets cannot be compared, in terms of customers *Baitul Maal Wa Tamwil* has its own appeal to the community.⁴ However, BMT products are not much different from products in Islamic banking financial institutions. In this case, BMT has the same role as banking, namely being an intermediary in the financial sector.

Baitul Maal Wa Tamwil has an important role especially towards financing rural communities. Quality of service provided by financial institutions, in this case is *sharia* financial institutions, namely BMT is a means of marketing strategy, with excellent service, customers will interested in BMT products, so that customers have a very high potential for loyalty.⁵

While one of the obstacles for BMT is the lack of information and socialization to rural communities related to the use of digital facilities that have not been used maximally by BMT, in this case the researcher will take the case of BMT La Tansa which is located in Ponorogo City, where BMT La Tansa is a BMT that operates in the Pondok Modern Darussalam Gontor Ponorogo environment, then the number of students and teachers reaching approximately seven thousand people is an asset that should be utilized optimally and fully by BMT La Tansa.

The service that has been carried out by BMT La Tansa staff is arguably very good service, because BMT La Tansa always holds weekly and monthly marketing trainings to BMT staff, so that the

⁴Interview result with Riyanto Edy (Manager) Baitul Mal Wa Tamwil Tamyiz Pusat Yogyakarta. Januari, 2019.

⁵Annas Syams Rizal Fahmi, "Pengaruh Model Kualitas Pelayanan Terhadap Kepuasan dan Loyalitas Nasabah: Studi Kasus Bank Muamalat Kantor Cabang Yogyakarta", *Jurnal El Barka*, 2019.

service provided is a very good quality service, from product sales to cross selling carried out by BMT staff as services and feedback from customers is one of the marketing strategies for BMT products, namely through services that have been carried out by BMT La Tansa staff.⁶

Moving from several obstacles related to digital services, then marketing facilities and lack of socialization to the public regarding Islamic Financial Institutions, namely *Baitul Maal Wa Tamwil*, in this case the researchers want to analyze using an instrument tool (SWOT) Strength, Weakness, Opportunity, Threat, so that researchers can find out the strengths, weaknesses, opportunities and threats actually faced by Islamic financial institutions and BMT. In this case, efforts are needed, development of marketing strategies, and development of service quality aimed at using digital information media as one of the supporting factors for marketing strategies, therefore a SWOT analysis is needed so that we can find out factors need to be developed and improved maximally.

Based on the facts and data described above, and considering that Islamic Financial Institutions need to develop a marketing strategy and service quality, the researchers are interested in raising the title "*SWOT Analysis of Marketing Strategies in Islamic Financial Institution Services (Case Study at KJKS (Sharia Financial Services Cooperative) BMT La Tansa Gontor Ponorogo)*".

Based on the problem above and to clarify the direction of this research, to answer how the marketing strategy of Islamic financial institution services at BMT La Tansa is currently running, the researchers use the SWOT instrument on the marketing strategy of Islamic financial institution services.

Methodology

The research method is the entire process of activities used to solve a problem. In this activity, it was revealed that there were a number of attempts and systematic organization to investigate a specific problem that need solving.⁷ At this study researchers use a method of comparative descriptive analysis where researchers use measuring tool or instrument with SWOT analysis to seek fundamental answers about the reasons and as a result.

⁶Interview result with Rabbani Mufid, Chief of Staff BMT La Tansa Ponorogo. Februari, 2019.

⁷Uma Sekaran, *Reseach Methods for Business: A Skill Building Approach*, in M. Husein Sawit, *Metodologi Penelitian Ekonomi Islam: Perlukah Berbeda* (t.t.: t.p., t.th.), 5.

First, type of research. This research is included in the type of observational research (*field study*), namely research conducted on practical objects, outside the written literature, in this study is BMT La Tansa Ponorogo.

Second, nature of research. This research is comparative descriptive analysis research, explained from the results of observations with SWOT analysis.

Third, population and sample. Population is all data that concerns researchers within a specified scope and time. So, population is related to data, not human factors. If each human provides data, the number or size of the population will be the same as the number of humans. The population has a parameter, a measured quantity that indicates the characteristics of that population. Among them, the terms known as average magnitude, average span, variance deviation, standard deviation as population parameters. The parameter of a certain population is a fixed value, if the value changes, the population will also change.⁸ The data in the study of this population is taken by the investigators, the source are employees of BMT La Tansa Gontor Ponorogo.

Sample is often defined as part of the population, according to S. Margono, there are six things that are the basis for the consideration of a study conducted using sample, including the population size, cost issue, time problem, a destructive experiment, accuracy problems, and economical problem. Therefore, getting information about the population is needed to do and it also needed to know how much can be cultivated. One advice that should be remembered, that the over sampling is always better than under sampling. And then researchers took a sample of the number of the population throughout the employee BMT La Tansa.

Fourth, data collection techniques. This research using interview as data collection technique with the employees BMT La Tansa, and record it in the form of filling the questionnaires: (1) Interview. The interview is conducted by asking the question or statement that will be answered in oral as well, to facilitate filling the questionnaires. Questions and statements that are an attempt to be able to obtain answers from the guidelines so that customers and researchers get a relationship either between parties, the interview is conducted by

⁸Zuriah Nurul, *Metodologi Penelitian Sosial dan Pendidikan* (Jakarta: PT Bumi Aksara, 2006), 116.

researchers to employees BMT La Tansa as primary data, and also the secondary data; (2) Questionnaire. Filling the questionnaires by employees of BMT La Tansa intended to obtain the data in the form of an answer of a question or statement that is written in the questionnaire, one of the forms of filling the questionnaire in the study is using the checklist facilitate the customers in charge.

Fifth, data collection method. Documentation to get the data from the documents of each BMT La Tansa is associated with investigated problems. This has two variables, namely: (1) Independent Variable, is a variable that stands alone or is not bound and have the influence to dependent variable. On this research, marketing strategy is independent variable; (2) Dependent Variable is a variable that is affected by Independent variable, it is service.

Sixth, research instruments. The research instrument is a tool in collecting data. The phrase "*garbage tool garbage result*" is the relationship between the instrument and the data. Therefore, compiling the instrument is an important step that the writer or researcher must fully understand.⁹ At the study's tool measurement that will be analyzed is the result of a prepared questionnaires which is taken from the employees of BMT La Tansa.

Seventh, data analysis techniques. Analysis mechanism of the data used is descriptive analysis of comparative technique ie the obtained data will be explained in detail and systematically so that can be described intact and can be understood as a clear conclusion.¹⁰ To analyze this study, the authors use the instrument of SWOT or Strength, Weakness, Oppoturnity, and Treath.

SWOT Analysis of Marketing Strategy in Islamic Financial Institution Services

The policies carried out by the Islamic financial institutions in this case *Baitul Mal Wat Tamwil* (BMT) La Tansa Gontor Islamic Financial Services Cooperative (KJKS) in the marketing sector, especially on the service, has a very big impact on BMT La Tansa, staff (employees), customers (members), Pondok Modern Darussalam Gontor, and the surrounding community. Because in terms of services it has the advantages that have an impact on the Marketing of BMT La Tansa Gontor, some of those are: (1) *Murabahah* financing products,

⁹*Ibid.*, 168.

¹⁰Muhammad Nazir, *Metode Penelitian* (Jakarta: Ghalia Indonesia, 2003), 54.

become one of the main attractions for the community around Gontor; (2) Staff services provided by BMT La Tansa Gontor staff are very friendly, and easy to understand; (3) Informal communication provides services that are more family-like, providing closeness and familiarity between staff and customers; (4) Service from the staff is in the form of a ball pick-up mechanism, which is very helpful for customers in transactions, and does not make it difficult for customers in the installment payment transaction process; (5) The service process provided by La Tansa staff and BMT is fast and active; (6) Services from BMT La Tansa have a high level of loyalty.

The advantages that have been pursued by BMT La Tansa will not have an impact if it is not supported by an effective and efficient planning and marketing program. In this case, to achieve these goals it requires analysis and method, the author will use the SWOT analysis method (Strength, Weakness, Oppoturnity, and Threat). SWOT analysis is an identification of various factors, which systematically formulate a company strategy. This analysis is based on logic that maximizes the factors of strength, weakness, opportunities, and threats.¹¹

Marketing strategies carried out by BMT La Tansa that using service factors can be analyzed using SWOT analysis, which is a comparison between the results of several internal factors, namely (Strength and Weakness), several external factors, namely (Oppoturnity/Opportunity and Threat). Planning on the SWOT analysis method developed by Kearns, namely:

Table 1: SWOT Matriks¹²

IFAS EFAS	STRENGTH	WEAKNESS
OPPOTURNITY	SO Strategics , AGGRESSIVE	WO Strategis , ARROUND TURN
THREATHS	ST Strategics , DIVERSIFICATION	WT Strategics , DEFENSIVE

¹¹Freddy Rangkuti, *Analisis SWOT Teknik Membedah Kasus Bisnis* (Jakarta: PT Gramedia Pustaka Utama, 2001), 18.

¹²Muhammad Ismail Y., *Mengapa Bisnis Islami* (Jakarta: Gema Insansi Press, 2002), 67.

In the table above, it is explained that the Internal Strategic Factors Analysis Summary (IFAS) is the internal strategic factors of a company. Meanwhile, the External Strategic Factors Analysis Summary (EFAS) is the external strategic factors of a company, then a comparison will produce several strategic alternatives. *First*, The Strength and Opportunity Strategy (SO), in this position is very profitable so that the company may take the full advantage of the opportunities, so under these conditions, strategies that support AGGRESSIVE growth policies can be implemented. *Second*, Strength and Threats Strategy (ST), in this position the company uses all its strengths to be able to fight the threat, so the suitable strategy to be implemented is long-term use of opportunities, namely DIVERSIFICATION. *Third*, Weakness and Opportunity Strategy (WO), in this position the company must minimize existing weaknesses, the company faces enormous opportunities but on the other hand there are weaknesses as internal constraints. *Fourth*, Weakness and Threats Strategy (WT), in this position the company is in a very unfavorable condition because it has to deal with several kinds of threats and internal weaknesses. The strategy taken is to minimize existing weaknesses and also avoid threats.

SWOT Analysis of Marketing Strategies in Islamic Financial Institution Services (BMT La Tansa Gontor Ponorogo)

- A. The Strength of Marketing Strategy at BMT La Tansa Gontor Services
1. *Murabahah* financing product, become one of the main attractions for the community around Darussalam Gontor Institution.
 2. Staff services provided by BMT La Tansa Gontor staff are very friendly, and easy to understand.
 3. Informal communication provides services that are more family-like, providing closeness and familiarity between staff and customers.
 4. The service from the staff is in the form of a pick-up mechanism, which is very helpful for customers in transactions, and does not make it difficult for customers in the installment payment transaction process, implementing the system according to *sharia*.

5. The service process provided by La Tansa staff and BMT is fast and active.
 6. Services provided by BMT La Tansa have a high level of loyalty.
 7. The orientation stood with the initial intention to help the community, and became a means of preaching in the development of the Islamic economy.
 8. Under the auspices of the Darussalam Gontor Institution.
- B. Weaknesses of Marketing Strategy in BMT La Tansa Gontor Service
1. The products sold by BMT La Tansa Gontor only for *mura-bahah*.
 2. The staff services provided sometimes experienced several problems due to the change of new staff and old staff.
 3. Service response sometimes experiences problems due to slow response.
 4. BMT La Tansa has not been able to provide direct loan, it must go through several processes and procedures.
 5. The reach of customers is very limited in Ponorogo area due to limited staff and information from marketing.
 6. Staff regeneration is less stable so that it is not effective in transforming values.
 7. Staff ages tend to be too young (high school graduates).
 8. Billing will be difficult when the customer lives outside the area.
 9. Marketing still only uses limited media, namely free radio and word of mouth, because it is not business oriented but *qordhul hasan* oriented.
- C. Marketing Strategy Opportunities at BMT La Tansa Gontor Services
1. Assistance orientation (mutual helps) became added value because people in the Ponorogo area still need assistance in terms of capital.
 2. People feel addicted because of the friendly service and low interest rates.
 3. Word of mouth marketing creates an opportunity when the staff provides the best service.

4. Marketing that is using electronic media, namely radio (Suargo Gontor FM) is one of the opportunities in the marketing strategy.
 5. Loyalty customers who are satisfied with the service of BMT La Tansa staff.
- D. Threats of Marketing Strategy on BMT La Tansa Gontor Services
1. BMT La Tansa Gontor products only have *murabahah* financing products, there are no other products that are attractive to customers and the public.
 2. Limited area coverage, making BMT competitors and even loan sharks able to enter the customer area of BMT La Tansa.
 3. Staff turnover and staff regeneration that have not been structured and have received a good value transformation, provide space for approaches for competitor.
 4. Communication from staff that came from outside of responsibility has flaws. So as to provide space for marketing from BMT competitors to approach in a closer way.

Alternative Strategy from SWOT Analysis of Marketing Strategy in Islamic Financial Institution Services (BMT La Tansa Gontor Ponorogo)

In the SWOT analysis, the researcher already knows how the internal factors, namely strength and weakness, then from the external factors, namely opportunity and threat, the next step is to determine the strategies that can be used by BMT La Tansa Gontor in using the marketing strategy for services to customers, namely using the SWOT Matrix.

Based on data from the analysis on strengths, weaknesses, opportunities, and threats, BMT La Tansa Gontor can take several strategies. *First*, Strength-Opportunity (SO Strategies). After the researchers observed the strengths and opportunities that exist in BMT La Tansa Gontor, then BMT La Tansa can take advantage of existing opportunities by using the strengths they already have so that they can maintain the achievements that have been achieved. So, if BMT La Tansa Gontor wants to overcome this situation, it must maintain the services that have been provided to customers properly, then the public can provide feedback and loyalty by doing cross selling.

Second, Strength-Threat (ST Strategies). After observing and seeing the strengths possessed by BMT La Tansa and their threats, what should be done by BMT La Tansa is scheduling structured regeneration, then expansion and development of BMT La Tansa range, and improving product quality at BMT La Tansa, and improve the development of services in terms of communication, especially staff who come from outside Ponorogo area.

Third, Weakness-Opportunity (WO Strategies). Taking into account the weaknesses and opportunities that BMT La Tansa has, then looking at the considerations to be able to increase the opportunities where the community understands that the orientation of BMT La Tansa is to help people who need financial assistance, with a limited area coverage, BMT La Tansa can be more maximizing marketing media through Suargo FM which is owned by Pondok Modern Gontor, and can maximize maximum service so that marketing word of mouth is more aggressive, then BMT La Tansa can provide an application (automatic answer message) to maximize the services provided through electronic media (internet), with the opportunity that the staff serving at BMT La Tansa are young staff (high school graduates) it will easily become a special attraction for some customers, with young staff hoping to provide a structured regeneration that explained previously.

Fourth, Weakness-Threat (WT Strategies). Paying attention to the weaknesses and threats of marketing strategies for services provided by BMT La Tansa, which can be in the form of maintaining service quality that has been considered acceptable by the community, friendly, comfortable, products and contracts that are very easy for the community while continuing to develop the reach and quality of staff regeneration and services that provide increased staff response to customers through social media, so as to maintain the quality that has been achieved.¹³

¹³Observation with BMT La Tansa Gontor Staff.

Table 2: SWOT Matrix Marketing Strategy for BMT La Tansa Gontor Service

IFAS EFAS	STRENGTH	WEAKNESS
OPPORTUNITY <ul style="list-style-type: none"> • Helps Orientation. • Satisfied and loyal People. • Good marketing of staff services. • Marketing via Suargo FM. 	It must maintain the services that have been provided to customers well, then the public will provide feedback and loyalty by doing cross selling.	Maximizing provided service so that marketing by word of mouth is more aggressive, then BMT La Tansa can provide an application (automatic answer message) to maximize the services provided via electronic media (internet).
THREATS <ul style="list-style-type: none"> • Limited product. • Limited area coverage. • Caderization is not healthy. • Communication of staff from outside Java is difficult. • Young staff who have difficulty communicating. 	BMT La Tansa should do a structured regeneration scheduling, then expand and develop the range of BMT La Tansa, and improve product quality at BMT La Tansa, and improve service development in the communication side.	Maintain service quality that has been deemed acceptable by the community, friendly, comfortable, products and contracts that are very easy for the community by continuing to expand the reach and quality of staff and service cadres that provide increased staff response to customers through social media.

Conclusion

Based on the research results from the observations in this study, there are several conclusions that can be drawn. *First*, the marketing strategy that has been carried out by BMT La Tansa

Gontor for customers with services that have Gontor characteristics, namely friendly service, comfortable communication based on kindness, the mechanism process in product purchasing procedures that is very comfortable makes customers loyal to BMT La Tansa Gontor, the persuasive method of staff apart from being young but also with a handsome appearance is its own attraction, so that the service delivered by staff to customers can be received well. With a very good service model delivered to customers making customers willing to market and distribute BMT La Tansa Gontor products to neighbors or other communities (cross selling). Another advantage is BMT La Tansa Gontor can broadcast its superior products free of charge on Suargo FM (Gontor Radio), a factor and effort in customer dissemination. *Second*, the results of analysis and observations of researchers at BMT La Tansa Gontor concluded that some of the weakness factors experienced by the BMT were the lack of structured regeneration so that the value transformation and learning patterns from seniors to juniors experienced difficulties, the reach of BMT La Tansa Gontor in finding customers was very small, that is, still in the large sub-district level around the Pondok Modern Gontor area - Jalan Mlarak Ponorogo, the lack of BMT La Tansa Gontor products poses a slightly prominent threat in the field of fundraising, because BMT La Tansa Gontor tends to be seen in the distribution of funds, but in raising funds it still looks less. This is one of the aspects that competitors can enter to be able to approach the market share of BMT La Tansa Gontor customers. Then, the last is communication that is already very good can sometimes decrease in quality due to regional differences between junior staff and the community or customers who live in Java, which still sometimes causes misunderstanding of attitudes.

Acknowledgements and Suggestion

After the researcher analyzes using the SWOT measuring instrument, the researcher can conclude that with the strengths and opportunities that are already owned, the BMT La Tansa Gontor can overcome the weaknesses and threats from outside the BMT La Tansa Gontor range. So the researchers recommend that the marketing strategy that must be carried out by BMT La Tansa Gontor in serving customers is to use SO (Strength-Opportunity) combined with ST (Strength-Threat), which is to take advantage of opportunities with

existing strengths to be able to face threats from outside parties. BMT La Tansa Gontor can take advantage of opportunities from services that have been seen very well in the view of customers and the public, and the strength of service quality then marketing from Suargo FM and under the auspices of Pondok Modern Gontor where the initial orientation of BMT La Tansa Gontor is to help the community, to be able to face threats from outside (competitors) where they are more concerned with business orientation.

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