

Research Article

Marketing Model of Hajj Saving Products in BMT Bina Ummat Sejahtera Branch Kliwon

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Abstract.


The existence of the phenomenon of age restrictions in the regulations set by the Saudi Arabian government made many people in the city of Meulaboh disappointed because they canceled the pilgrimage. So that the presence of hajj savings products at BSI KC Meulaboh Imam Bonjol can help and make customers aware about managing and preplanning hajj funds from an early age. This study aims to determine the marketing strategy undertaken to attract customers to use hajj savings products and to analyze the supporting and inhibiting factors in marketing these. The research method used is a qualitative method, with a descriptive field approach. The results of this study indicate that the marketing strategy implemented by BSI KC Meulaboh Imam Bonjol is in the form of a 7P service marketing mix strategy which includes product, price, place, promotion, people, physical evidence, and process strategies with several supporting and inhibiting factors for marketers.

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1. Introduction

Indonesia offers enormous opportunities for businesses to provide halal products because it has the largest Muslim population in the world. The people's belief that if we do business in a manner that complies with Sharia law, then Allah SWT will give us abundant blessings.

Along with the times, BMT is now a financial institution that is needed by the wider community to assist in terms of capital [1]. BMT is basically a development of the concept of Islamic economics, especially in the field of finance. The establishment of Bank Mumalat Indonesia (BMI) In 1992 created an opportunity to establish banks with sharia principles, but BMI's operations did not reach small and medium-sized businesses, so efforts arose to establish banks and microfinance institutions, such as Islamic BPRs and BMTs which aimed to overcome regional operational constraints. The presence of BMT in the community, becomes the joints of the local economy such as:

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agriculture, animal husbandry, trade, crafts, the community and other informal sectors are developing well, so that they can improve their welfare through improving the community's economy and BMT also seeks to raise community funds in the form of : principal savings, obligatory savings, and time deposits as well as the participation of other parties, which are the nature of the BMT's obligation to return them. These funds are rotated productively/businessly to members using sharia patterns. With the development of BMT at this time, BMT with each other makes superior products and what is important is that the community really needs it. waiting list phenomenon

*waiting list*The Hajj pilgrimage in Indonesia, which has been taking place for 14 years or more, awakens many Muslims who then plan the pilgrimage from an early age, namely by opening a savings account for Hajj and Umrah [2]. Many banks offer products regarding Hajj savings, both Islamic banks and conventional banks. They compete in offering these products so that people are interested in saving at the bank. But apart from banks, there are also financial service cooperatives that issue their products based on sharia principles. Namely Baitul Mall wa Tanwil and one of its products is Hajj savings. Hajj savings are deposits that use the wadiah principle, namely third party deposits whose withdrawals can only be made when the customer is going to perform the pilgrimage or at a certain time as agreed or using the principle according to the policy of the financial institution [3].

Because of that, BMT Bina Ummat Sejahtera or commonly abbreviated as BMT BUS has the function of offering various products to meet the demands of the Indonesian people so that they can carry out their duties. BMT Bina Ummat Sejahtera located in Kudus Regency functions to support and provide services, one of which is Hajj and Umrah savings products to meet the needs of the Indonesian people, especially those in the Kudus area.

In previous research conducted by [4] there were several promotional methods, prices, and locations that had a very strong impact on customers' willingness to use Hajj savings products. Other strategies have also been used, but their effect on consumer willingness to use Hajj savings products is not as strong. [5] The cooperation of the Ministry of Religion offices and the benefits of hajj savings products at Bank Syariah Indonesia are the main supporting factors for BMT Bina Ummat Sejahtera in marketing hajj savings products. These two considerations are also a selling point in itself.

Meanwhile, based on research conducted by [6] states that to increase the number of customers, it can be done by implementing the 4P marketing mix strategy (*product, price, place, promotion*). which states that among the 6P strategies (*product, price, place, promotion, people, process*) implemented, the most effective strategy to attract

customer interest is strategy *people* (person) in the form of services provided by the party to BMT Bina Ummat Sejahtera customers and promotion strategies.

Additionally, according to Application *direct marketing* carried out by BMT Bina Ummat Sejahtera on the sale of the Hajj Savings Plan Account (RTJH) is by *face to face selling* namely by visiting prospective customers one by one directly [7]. Prospective customers are obtained from several sources. Some of these sources of potential customers include obtaining through collaboration with the Hajj Guidance Group Institute (KBIH), then through recitation communities, agents officially employed by BMT Bina Ummat Sejahtera and through referrals from customers who have been met [8].

But, according to research [9] concluded that BMT Bina Ummat Sejahtera itself carried out the most effective strategy, namely by advertising using advertisements on the internet. BMT BUS also provides leaflets arranged on the customer slip table, table *customer service*, and *teller*. **So that** hajj savings product customers in BMT Bina Ummat Prosperous every year experienced a non-significant increase [10]. And one way that can be used to increase revenue in BMT Bina Ummat Prosperous is by promoting product introduction, then opening branches throughout Indonesia, especially in regions/villages to make it easier for the community [11].

Therefore, it can be concluded from several studies that every banking world has a unique marketing model and definition of success. **So therefore**, researchers are interested in studying the research theme **However** with a more comprehensive understanding of marketing strategy variables, including 7P, which consists of product, price, place, promotion, people, process, and physical evidence techniques, with the title "Marketing Model for Hajj Savings Products at BMT Bina Ummat Sejahtera Kliwon Branch".

2. Literature Review

2.1. Marketing strategy

In the beginning, only those in the military knew about the term strategy. However, this expression has **become** commonplace from time to time in various professions, including the business world. Business strategy is developed, implemented and assessed under the premise of competition (competition), but military strategy is based on assumptions and has a background of conflict. The basic difference between the two is clear. In order to implement a complete plan with long-term goals, the strategy has to be followed systematically [12].

While the term “marketing” refers to an activity, a group of organizations, and “the process of developing, delivering, informing, and exchanging offerings that benefit customers, clients, partners, and the general public,” the focus of marketing continues to replace its internal focus [13]. Production orientation, product orientation, and sales orientation serve as illustrations of internal orientation, while consumer orientation and social marketing orientation serve as examples of external orientation. **Thus**, it can be said that a marketing strategy is a set of goals, objectives, policies, and guidelines that periodically direct marketing activities at every level and place [14]. Marketing is a form of battle, and strategy demands battle. Today, the primary goal of marketing is not to serve customers, but to stalk, chase, and hurt rivals. Marketing, in essence, is a battle where the target audience is the consumer and the opponent is the rival [15].

2.2. Marketing Mix

The marketing mix, according to [16] is a group of carefully selected tactical marketing tools that a business uses to get the response it wants from its target market. Marketing decisions must be made about the 7Ps (*product, price, place, promotion, people, process dan physicale vidence*) for service products and 4P (*product, price, place dan promotion*) for physical products. The marketing mix, which consists of these 4Ps and 7Ps, is the set of regulated activities that businesses use to react to the wants and needs of their target market.

The marketing mix for products in the form of goods and services is the understanding of the marketing mix in practice. This principle applies a little differently to commodity products versus services. The 7Ps marketing mix, which consists of the following factors: product, price, place, promotion, people, process and tangibles, is a key component of the marketing strategy for service products.

a. Product

Product marketing begins with products, especially commodities or services that have been created and provided by the bank to clients to meet their needs and wants. Savings products, credit/financing products, and other banking services are examples of banking products. Product uniqueness, its benefits and advantages, name and brand strength, quality of support provided for the product, and other factors can all be used to determine product quality.

b. Price

Value is reflected in terms of price, or cost. The price of a product affects the amount that the market will pay for it. Market share and the company’s ability to compete are

affected by price. As a result, pricing controls the revenue and net profit of the business. As well as being a means of bringing money into a business, price also affects the quality of a product. Especially if they are forced to make decisions based on limited information, consumers often see price as a sign of product quality. By focusing solely on cost, consumers' opinions of product quality differ. Therefore, goods that are more expensive are considered to be of higher quality [12].

c. Place

Location has a significant impact on client happiness and bank choice. As a result, the convenience of banks in providing placement/location strategies or banking products and services so that customers can easily obtain them must be a priority in marketing management. Widespread and accessible network of automated teller machines (ATMs), as well as easily accessible branch offices, strategically located office space, and all of the above, are crucial competitive tactics for banking [17].

d. Promotion

Promotional techniques are a good way to inform people. In other words, the bank must spread the word about the offer to customers. One of the goals of the bank's program is to serve by informing customers about all the products it offers and working to attract new customers. Finally, advertising will also help the bank's reputation with its customers by encouraging customers to make purchases and serving as a reminder to customers about the product.

e. People

Workers, employees or individuals are all included in the marketing mix. Competence, attitude, friendliness, and behavior of other personnel when providing services are very important for the Indonesian people in fostering customer happiness. The main advantage provided by banks is that the attitudes and behavior of company workers have a significant impact on consumer confidence. Expertise, competence and capacity to serve should be the main concern when it comes to some of the crucial service dimensions [6].

f. Physical Evidence (physical evidence/physical appearance)

Characteristics *intangibile* (intangible) in services causes potential customers to be unable to assess a service before consuming it. This causes the risk that consumers perceive in purchasing decisions to be even greater. Potential clients cannot evaluate services before using them because of their intangible quality. Therefore, consumers now feel more risky when making purchases. Thus, efforts to reduce the level of risk by providing tangible evidence of service features are an important component of the

marketing mix [9]. Evidence of this can be in the form of well-groomed employees, first-class service facilities, inviting waiting rooms, beautiful interior and exterior decorations, building design and layout, and other supporting facilities.

g. Process

The process or method in Islamic banking must be carried out properly, efficiently, and in accordance with sharia in order to be able to handle everything from offering products to resolving client complaints. This element relates to how customers' access to banking services, including how quickly they can save money, get financing, and use other banking services, influences their choice of bank. Customers often have questions about the financing process, such as how it goes, how long it will take, what conditions must be followed, and so on. As a result, it can be shown that this procedure helps customers maximize banking services [16].

2.3. Hajj Saving

Savings are defined as deposits based on wadi'ah contracts, investment funds based on mudharabah contracts, or other contracts that do not violate sharia principles, according to article 1 number 23 of Law number 21 of 2008. Withdrawal from this type of contract can only be made in accordance with certain terms and conditions; they cannot be made by check, giro, or any other method comparable thereto. A Muslim who needs to raise money to perform one of his requirements, such as Hajj or Umrah, but is having financial difficulties can use Hajj savings as an alternative solution. In Islamic banks, it is known that there are 2 contract principles used in haj savings products, namely *wadi'ah* and *mudharabah*.

3. Methods

The method used in this research is to use qualitative research methods. Qualitative research is a qualitative research method that emphasizes field observation research methods and the data is analyzed in a non-statistical way, although it does not always have to rule out the use of numbers. This qualitative research emphasizes the use of the researcher himself as a tool. Researchers must be able to uncover social phenomena in the field by deploying all of their sensory functions. Thus, researchers must be accepted by respondents and their environment in order to be able to uncover hidden data through speech, body language, behavior and expressions that develop in the world and environment of the respondent [18]. This research is qualitative in nature using

primary data sources with data collection techniques through the interview process. Researchers use a field research approach *orfield research*, where researchers will go into the field to observe directly how the marketing practices of Hajj savings products are carried out by BMT Bina Ummat Sejahtera Kliwon Branches as well as conducting interviews to obtain data such as conducting interviews with parties *funding officer*, *customer service*, customers who use hajj savings and have not used hajj savings at BMT Bina Ummat Sejahtera as well as academics.

3.1. Data Types And Sources

Types of data in general can be classified into two parts, namely primary data and secondary data:

a. Data Primer

Primary data is the main data needed in research, data obtained from the field and obtained from respondents from the location of the research object, or all research data obtained in the field. Primary data is not obtained through intermediary sources or second parties and so on. The primary data sources are interviews and observations[19]. The data needed by the author in this study is a type of primary data, including:

(a) Data on the number of Hajj savings customers and interviews with officials at BMT Bina Ummat Sejahtera Kliwon Branch

(b) A reference book related to the marketing model of Hajj and Umrah savings products

The recording of the main data sources through interviews or observations is the result of a combined effort of seeing, hearing and asking questions. If the research is related to an event, then the main data source or primary data is the person directly involved in the event. The primary data source is an employee or staff of BMT Bina Ummat Sejahtera Kliwon Branch.

b. Data Seconds

Secondary data is data obtained from other sources as supporting data obtained from the field. And also secondary data is data that is already available either through print media or electronic media. Secondary data is used to support primary data, in this case the author uses articles, seminar results, previous research journals, books and other written sources that contain information relating to the problem being discussed by the researcher.

c. Sources of data in the form of respondents and informants are also said to be sources of data in the form of people (Person). Data sources of events or incidents during the observation are also said to be data sources in the form of places.

4. Results and Discussion

Based on the results of interviews with several informants conducted by researchers to find out the marketing strategy carried out by BMT Bina Ummat Sejahtera in order to attract customers to use Hajj savings products are as follows:

4.1. Product Strategy (product)

Hajj savings product at BMT Bina Ummat Sejahtera is a haj savings that is intended for customers from the age of 10 years and over. This savings uses the principle of Mudharabah Muthlaqah or Wadiah Yad Dhamanah. Because *waiting list* pilgrims who are getting longer and longer, especially for the Kudus area which can reach 40 years, is one of the main factors for BMT Bina Ummat Sejahtera to launch a haj savings product for children, so that parents can register their hajj portions for their children from an early age. In addition, hajj savings at BMT Bina Ummat Sejahtera has another advantage, namely auto debit hajj savings through the ABATANA program. Where by using the program, accounts in ordinary savings will be debited to the Hajj savings account, so that customers do not need to deposit directly. BMT Bina Ummat Prosperous also offers several interesting features for the hajj savings such as after registering, the customer will get an ATM card and E-Channel (Mobile Banking & Internet Banking) facility, the initial hajj deposit and payment can be made through Sejahtera Mobile without having to come directly to the BMT Bina Ummat branch Prosperous. To view the Hajj savings, customers can also access them online through Sejahtera Mobile so that customers can find out the amount of their savings and continue to be active in saving, when the balance is sufficient to register the portion of the Hajj, the customer will receive a notification from BMT Bina Ummat Sejahtera and this Hajj savings. also online with SISKOHAT Ministry of Religion. Based on the results of research on the marketing strategy for haj savings products conducted by BMT Bina Ummat Sejahtera, in terms of products, it is very good and attractive [20]. The existence of this haj savings product has really fulfilled the needs and desires of customers, especially accompanied by the various advantages that haj savings products have at BMT Bina Ummat Sejahtera which are different from other BMTs such as getting ATM card facilities, accessible with

Sejahtera Mobile banking, auto systems debit through the ABATANA program, and hajj savings can also be owned by any age group with a very light fee for opening hajj savings and installments according to the customer's ability.

4.2. Price Strategy (price)

In offering Hajj savings products, BMT Bina Ummat Sejahtera provides affordable prices. With a deposit fee starting at IDR 500,000, customers can open a Hajj savings account and for further deposits it is adjusted according to the planned year of departure. Customers can pay in installments according to their abilities so that with this amount, the lower middle class can also realize their goals of performing the Hajj and Umrah pilgrimages. Not only that, Hajj savings at BMT Bina Ummat Sejahtera are also free of monthly administration fees so that the balance in the savings will not be deducted or reduced suddenly. And free of *chargestanding instruction* so that customers are disciplined in saving every month. Price is the amount of money that must be paid by customers to get the desired product. The set price needs to be adjusted to the value of the product offered to adjust customer perceptions of the product so that customers do not switch to other competing products. Based on the price theory stated by Philip Kotler above, the results of research on the marketing strategy for haj savings products conducted by BMT Bina Ummat Sejahtera in terms of price are relevant to the statement above. In this study, the price strategy is one of the dominant variables that influence customer interest in using hajj savings products at BMT Bina Ummat Sejahtera, because the prices set are very affordable for all people who want to open haj savings at BMT Bina Ummat Sejahtera and the prices offered are also able to compete with other similar savings products issued by financial institutions such as banks and non-banks. The customer only needs to provide a fee of IDR 500,000 to open a haj savings account and after that can freely repay it in accordance with the agreement which states that the price variable has a positive and significant effect on the customer's decision to use haj savings. The price variable is an important factor for customers in influencing customer decisions to use Hajj savings products because prices can add value to the products offered.

4.3. Strategy Place (place)

The location where BMT Bina Ummat Sejahtera operates is located inside the Kliwon Kudus market, where the location is in an urban area which is a crowd center, and easy

access for customers to reach using various transportation, and close to community activity centers and other public places, such as schools , shops, and more. Distribution decisions regarding ease of access to services for potential customers. These decisions include physical location decisions, decisions regarding the use of intermediaries to increase service accessibility for customers, and non-location decisions set in favor of service availability. So it can be concluded that the results of the research on the strategy for the place or location where BMT Bina Ummat Sejahtera operates are very precise, strategic, and easy to reach for customers.

4.4. Promotion Strategy (promotion)

BMT Bina Ummat Sejahtera promotes Hajj savings products using various methods, such as:

a. Advertising

In advertising, BMT Bina Ummat Sejahtera uses various print and online media. Print media such as making banners or banners regarding the existence of haj savings products at BMT Bina Ummat Sejahtera which are framed and hung on the back wall of Customer Service so that when customers make any transactions they can easily see them. Then promotions were carried out through online media such as BMT Bina Ummat Sejahtera employees posting about Hajj savings at BMT Bina Ummat Sejahtera on their respective WhatsApp and Instagram.

b. Socialization

BMT Bina Ummat Sejahtera conducts outreach to every department, work unit, school and offices. Because people who work in offices are potential targets and more easily understand the information conveyed because they have a good educational background.

c. Personal selling (personal selling)

In this strategy, BMT Bina Ummat Sejahtera employees, such as funding officers, admit that they rarely promote Hajj savings products directly by visiting customers' homes, they only offer Hajj savings products directly to relatives and closest friends. However, students who do internships at the bank are instead directed to participate in promoting the haj savings product to family, relatives, friends and other customers and when they manage to get customers who want to open a haj savings account at BMT Bina Ummat Sejahtera, the Branch Manager promises a little money.

d. Public relations

In this case BMT Bina Ummat Sejahtera establishes a relationship with the Office of the Ministry of Religion. When people come and ask about the procedures for registering Hajj or Umrah, the Ministry of Religion Office will direct them to open a Hajj savings account at BMT Bina Ummat Sejahtera. The results of the research show that the promotion strategy is the most dominant factor that makes customers more interested in using Hajj savings products at BMT Bina Ummat Sejahtera because from several interview results most of the informants stated that they knew the product.

4.5. Strategy People (people)

BMT Bina Ummat Sejahtera teaches its employees to work according to the values of AKHLAK (Trustful, Competent, Harmonious, Loyal, Adaptive and Collaborative) which are basic values and work principles. In addition, BMT Bina Ummat Sejahtera employees are also taught to convey information about products in good, polite, friendly words and use language that customers can easily understand. BMT Bina Ummat Sejahtera employees appear neat, clean and smell good. The appearance of BMT Bina Ummat Sejahtera employees has met company standards. All actors who play an important role in providing services so that they can influence consumers to use services.

This element is very important because brand reputation is in the hands of the parties involved. Even though every BMT Bina Ummat Sejahtera employee appears to have followed the standard of corporate values and is friendly, kind and polite when providing services, in reality the implementation of the strategy *people* (person) has not been implemented well enough because not all of these employees have good marketing skills in marketing hajj savings products, not only that, but many of their employees still do not use hajj savings products, so employees at BMT Bina Ummat Sejahtera are not experienced enough especially to market their Hajj savings products. Then BMT Bina Ummat Sejahtera employees, especially Customer Service and marketing employees, are also still not very active in offering Hajj savings products to customers and the public.

4.6. Physical evidence strategy (physical evidence/physical appearance)

In choosing a bank, the customer will first see the physical appearance of the bank. The physical appearance of BMT Bina Ummat Sejahtera can be seen from the building which stands firm and is bigger than other banks. BMT Bina Ummat Sejahtera also has

a very large parking area so that it can accommodate the vehicles of its customers and employees, both motorbikes and cars. The waiting room facilities provided are also very comfortable with soft sofas, a fully air-conditioned room, equipped with CCTV in the room to monitor and maintain security, then wifi, computers, printers are provided. The condition of BMT Bina Ummat Sejahtera outside and inside the room looks clean with a neat room layout. Not only that, BMT Bina Ummat Sejahtera also provides security personnel such as security guards who not only maintain security and order but also provide information and help direct customers to their destination transactions.

The various facilities provided will further add to the security and comfort of bank employees and customers for BMT Bina Ummat Sejahtera. Physical evidence is an invisible product, but requires supporting facilities such as buildings, office equipment, or communication equipment. From the findings obtained, the authors analyze that the application of marketing strategies in terms of *physical evidence* (physical evidence) owned by BSI KC Meulaboh Imam Bonjol is complete as a means of supporting customer needs and supporting the company's success in carrying out its operations. Physical evidence in the form of supporting facilities at BMT Bina Ummat Sejahtera is provided for customers and also BMT Bina Ummat Sejahtera employees, such as sofas, air conditioning, CCTV and security while wifi, computers and printers can only be accessed by BMT Bina Ummat Sejahtera employees to facilitate and add to the comfort of employees when doing their work so as to provide maximum service to customers.

4.7. Process Strategy (process)

The last marketing strategy viz *process*. *Mixprocess* can be interpreted as a flow or procedure for conducting transactions, in this case *process* includes procedures, flow, and requirements for opening a haj savings account at BMT Bina Ummat Sejahtera. The following is the procedure for opening a haj savings account at BMT Bina Ummat Sejahtera:

- a. The customer visits BMT Bina Ummat Sejahtera Kliwon Branch
- b. Prepare and bring the required documents, namely KTP and NPWP (if an adult / any)
- c. Take the queue number given by security
- d. Tell the security officer what transaction you want to make (want to open a Hajj savings account) It is. Then security will direct to Customer Services and Customer Services will provide information about which Hajj savings customers can choose from

- e. After selecting the appropriate type of haj savings account, the customer is immediately directed by Customer Services to fill out the account opening form and indicate the requirements
- f. In the initial deposit when opening a hajj savings account, the customer must deposit IDR 500,000
- g. After the account opening process is complete, the customer will get several facilities such as a savings book
- h. After the process of opening a hajj savings account is complete, the customer can continue to make deposits into the savings account until a maximum of Rp. Then after reaching a nominal value of IDR 31,000,000, the BMT Bina Ummat Sejahtera will register with the Ministry of Religion's Siskohat. However, after being registered by the bank, the customer is also required to come to the local Ministry of Religion office to carry out the re-registration process and bring some of the requirements. It can be concluded that the implementation of the marketing strategy for Hajj savings products from a process perspective is very good as can be seen from a number of easy requirements because the customer already has the requirements needed to open a Hajj savings account so it doesn't take long to take care of it. Some customers are also satisfied with the quality of service provided by Customer Service, as well as the ease and speed of opening a haj savings account at BMT Bina Ummat Sejahtera.

4.8. Inhibiting Factors in Doing Marketing to Attract Customer Interests

Based on the results of interviews with informants, the inhibiting factors in conducting marketing to attract customers to use hajj savings products at BMT Bina Ummat Sejahtera can be divided into two factors, namely:

4.8.1. Internal factors

Internal factors are factors whose influence comes from within the BMT Bina Ummat Sejahtera environment. In interviews conducted by researchers with BMT Bina Ummat Sejahtera employees, said that internal factors were obstacles/obstacles in conducting marketing to attract customers to use hajj savings products at BMT Bina Ummat Sejahtera, namely:

- a. Less skilled Human Resources (HR)

Unprofessional human resources is one of the most important inhibiting factors, where the number of employees owned is large, but they lack the ability and knowledge regarding marketing to promote the hajj savings product, especially not all BMT Bina Ummat Sejahtera employees use the same haj savings product. they offer for some personal reasons.

b. Lack of marketing activities

In carrying out marketing activities, BMT Bina Ummat Sejahtera admits that it is still passive in carrying out marketing activities for hajj savings products. Where is still lacking in distributing brochures to customers because the costs incurred are greater.

4.8.2. External Factors

External factors are factors whose influence comes from the outside environment of the BMT Bina Ummat Sejahtera company. External factors that become obstacles/obstacles for BMT Bina Ummat Sejahtera in conducting marketing to attract customers to use haj savings products, namely:

a. Competition

Because there is a common view in understanding the needs of the Indonesian Muslim community, many institutions, both banks and non-bank institutions, offer Hajj savings products, so this will certainly lead to competition. Intense competition to attract customers to use haj savings products, both with banks and other non-bank institutions, makes BMT Bina Ummat Sejahtera really plan a better marketing strategy and has more attractive product advantages than banks or non-bank institutions. other.

b. Lack of knowledge of customers or the public

This is a limiting factor that has been going on for a very long time. With the ongoing changes, there have been many innovations in the banking sector that have forced people to continue to be able to adapt their knowledge to the changing times. So if people don't follow the flow of change and don't have the awareness to seek information on their own, then of course they will continue to be left behind.

c. Supporting factors

Factors that support BMT Bina Ummat Sejahtera in conducting marketing to attract customers to use Hajj savings products include:

(1) BMT Bina Ummat Sejahtera collaborates with the Ministry of Religion's office to market Hajj savings products so that when customers or the public seek information regarding the implementation of the Hajj or Umrah pilgrimage, the Ministry of Religion

will simultaneously direct customers or the public to use bank services to save funds for Hajj or Umrah preparation.

(2) The advantages of hajj savings products at BMT Bina Ummat Sejahtera are also a separate selling point which is the most important supporting factor in marketing hajj savings products. As with the Hajj savings product, customers can easily and freely repay their savings to perform the Hajj or Umrah pilgrimage according to their abilities.

5. Conclusion

Based on the results of analysis in research on marketing strategies in attracting customers to use hajj savings products at BMT Bina Ummat Sejahtera, it can be concluded that in marketing the hajj savings products offered, BMT Bina Ummat Sejahtera has implemented a service marketing mix strategy. 7P in the form of product strategy, price, place, promotion, people, physical evidence, and process to attract customers to use savings products pilgrimage to BMT Bina Ummat Sejahtera.

There are several strategies that most dominantly affect customer interest in using Hajj savings products, namely promotion, price and place strategies, while other strategies have been implemented but are not too dominant in influencing customer interest. There are several supporting factors as well as obstacles for BMT Bina Ummat Sejahtera in marketing hajj savings products. Among the inhibiting factors are internal factors such as unskilled Human Resources (HR), lack of marketing activities carried out by employees, especially in distributing brochures or promotions through social media, then from external factors such as intense competition, and the lack of knowledge of customers or the public . The supporting factors for BMT Bina Ummat Sejahtera in marketing hajj savings products are by establishing a cooperative relationship with the Ministry of Religion office and the advantages possessed by hajj savings products at BMT Bina Ummat Sejahtera are also a separate selling point which is the most important supporting factor in marketing savings products. pilgrimage.

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