

## Marketing Strategy for Hajj Savings Products to Increase the Number of Customers at PT. Bank Muamalat Stabat Branch

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**Abstract:** This study aims to analyse the marketing strategy of Hajj savings products in increasing the number of customers at PT Bank Muamalat Stabat Branch. The research method used is quantitative with a field research approach that involves data collection through questionnaires to respondents. The results showed that Bank Muamalat implemented various marketing strategies that included aspects of product, price, place, promotion, people, physical evidence, and process. Hajj savings products are offered with the principles of Mudharabah Muthlaqah and Wadiah Yad Dhamanah, providing flexibility for customers in depositing funds.

**Keywords:** Marketing Strategy; Services Marketing Mix; Hajj Savings.

**Abstrak:** Penelitian ini bertujuan untuk menganalisis strategi pemasaran produk tabungan haji dalam meningkatkan jumlah nasabah pada PT. Bank Muamalat Cabang Stabat. Metode penelitian yang digunakan adalah kuantitatif dengan pendekatan penelitian lapangan (field research) yang melibatkan pengumpulan data melalui kuesioner kepada responden. Hasil penelitian menunjukkan bahwa Bank Muamalat menerapkan berbagai strategi pemasaran yang mencakup aspek produk, harga, tempat, promosi, orang, bukti fisik dan proses. Produk tabungan haji ditawarkan dengan prinsip Mudharabah Muthlaqah dan Wadiah Yad Dhamanah, memberikan fleksibilitas bagi nasabah dalam penyimpanan dana.

**Kata Kunci:** Strategi Pemasaran; Bauran Pemasaran; Tabungan Haji.

## A. Introduction

Sharia banking offers savings products for planning Hajj and Umrah pilgrimages based on sharia principles using Mudharabah Mutlaqah (Investment) contracts. These contracts are a partnership between two parties, with profits and losses shared according to a ratio agreed upon in advance (Rachman et al., 2022). However, the number of customers using this service is still low compared to other products. An appropriate marketing strategy is needed for specific segments.

Marketing is one of the main activities carried out by Islamic banks in their efforts to maintain their survival. Marketing is often interpreted as sales. Marketing not only includes the sale of goods and services, but also consumer behavior, research on market potential, activities to develop new products, and activities to distribute and promote the goods being sold (Hasibuan, 2018).

A marketing strategy is a targeted plan in the field of marketing to achieve optimal results. When marketing a product, there are many issues that a company faces, including fierce competition and a large number of new products, which force other companies to continue innovating to create new products that meet the needs and desires of consumers (Isnaida et al., 2022). In order to overcome this, companies must pay more attention to the strategies they will use to market their products.

Marketing strategies contain two separate but closely related factors, namely the target market and the marketing mix, which consists of product, price, promotion, and place (Rahmatillah & Hasanah, 2020). These two factors are closely related. The target market is a goal to be achieved, while the marketing mix has a broad scope in the field of marketing. When people hear the word “marketing,” they often associate it with sales, advertising, promotion, or products. In fact, people often equate the profession of marketer with salesperson. However, marketing is not as narrow as many people think, because marketing is different from sales. Marketing is more of an art of selling products, so that marketing is a sales process that starts from product design to after the

product is sold. This is different from sales, which only focuses on the transaction of selling goods or services (Novitasari & Suselo, 2022).

Hajj financing is carried out to meet the needs of a growing market. In addition, Hajj involves fewer risks and offers better returns compared to other financing products (Rachman & Syariah, 2022). Hajj savings make it easier for customers to plan their departure for the Hajj and help them manage their funds for performing the pilgrimage. The availability of Hajj and Umrah savings products offered by many Islamic and conventional banks has led to competitive rivalry among banks (Halim et al., 2023). In this case, there are many aspects that must be considered, one of which is improving service quality. Consumers may decide to purchase a product or service based on the quality of the service.

The world of marketing is often identified with a world full of sweet promises, but it is not certain whether the product will live up to what has been promised. This is what must be proven in sharia marketing management, both in the sale of goods and services, that sharia marketing is not a world full of deception. Marketing is the sales process that begins with product design and continues until after the product is sold. In marketing, there are many problems that a company faces, including fierce competition. This is because sharia marketing is the highest level of marketing, namely spiritual marketing, where ethics, values, and norms are upheld (Saputri et al., 2023). These are the things that are often violated in conventional marketing, causing many consumers to ultimately be disappointed with the products or services they have purchased because they are different from what was promised by marketers.

There is no significant difference between marketing bank products and other products, except for the characteristics of the product, where the products sold by banks are services rather than goods. Therefore, the products sold are somewhat abstract or cannot be seen physically, but can still be felt by customers. Due to this difference, the marketing strategy applied must be the right one, namely a marketing strategy for service products (Rizka & Rokan, 2022).

Bank Muamalat offers Hajj Savings products intended for Muslims as a solution for planning their departure to perform the Hajj pilgrimage. As we know, Bank Muamalat is currently one of the banks trusted by the general public as a place to deposit Hajj funds. This is evident from the high level of public interest in opening Hajj savings accounts over the past 5 years, from 2019 to 2023.

Although Bank Muamalat is well-known for its excellent service in the Hajj Savings product, even the best products can experience problems. Despite past issues, this has not caused Bank Muamalat to experience a drastic decline in customers. On the contrary, there has been a continuous increase in the number of customers because Bank Muamalat has implemented strategies to attract customers, such as giving gifts and holding raffles. This has become an attraction for customers to continue saving at Bank Muamalat's Stabat branch.

Hajj savings at Bank Muamalat are savings that use the Wadiah Yad Dhamanah contract, which means that the party receiving the deposit may use and utilize the money or goods deposited. Of course, in this case, the bank receives a share of the profits from the use of the bank's funds and can provide incentives to depositors in the form of bonuses.

## **B. Research Method**

The research method used in this study is qualitative. Qualitative research is used to describe and explain the marketing strategy of Hajj savings products in depth. Researchers collect data directly from the field through interviews, observations, and documentation. Interviews were conducted with parties directly involved in marketing activities at PT. Bank Muamalat Stabat Branch, such as marketing managers, customer service staff, and several customers. The researcher also made direct observations of marketing activities taking place at the branch office and recorded various supporting documents related to Hajj savings products.

Data collection was carried out systematically to obtain clear and accurate information. All data obtained was analyzed by summarizing, grouping, and interpreting the content of the information. The results of the analysis were used to determine the marketing strategies implemented by the bank and the extent to which these strategies were successful in attracting customers.

### **C. Results and Discussion**

#### **1. Marketing Strategies Implemented by Bank Muamalat to Increase the Number of Hajj Savings Product Customers**

Marketing strategy is very important for companies, as it is a means of achieving a company's objectives. Based on interviews conducted by the researcher with several informants to determine the marketing strategy employed by Bank Muamalat to increase the number of customers using its hajj savings products, the following was found:

##### **a. Product Strategy**

This Hajj savings account uses the Mudharabah Muthlaqah or Wadiah Yad Dhamanah principle. Under the mudharabah muthlaqah contract, customers deposit their funds with the intention of going on the hajj and also wish to receive a profit share from the funds managed by Bank Muamalat, similar to the wadi'ah yad dhamanah contract, where the funds deposited by customers can be managed by Bank Muamalat. However, in this contract, customers do not receive a profit share but a bonus if the bank so desires. So, before the Hajj savings reach the balance required to register for Hajj (IDR 25,100,000), the savings are still managed by Bank Muamalat, and when the balance meets the Hajj registration requirements, the funds will be transferred to BPKH for processing.

Hajj savings at Bank Muamalat can only be withdrawn when the customer is going to perform the Hajj pilgrimage for Hajj Travel Costs (BPIH) and under certain emergency conditions, the customer can make a withdrawal with the following

conditions - The conditions set are that withdrawals can only be made with a savings withdrawal slip, by submitting a letter of request for partial withdrawal of Hajj savings, and by showing the savings book. Customers do not need to worry about depositing their Hajj funds because Bank Muamalat is a bank with guaranteed security.

b. Price Strategy

In offering hajj savings products, Bank Muamalat provides very affordable prices. With a fee of Rp100,000, customers can open a hajj savings account and make subsequent deposits of at least Rp10,000. Customers can pay in installments according to their ability, so that even those from lower-middle-class backgrounds can realize their dream of Place Strategy performing the hajj and umrah pilgrimages.

c. Strategi Place (tempat)

The location of Bank Muamalat's operations is very strategic, namely at Jl. KH. Zainul Arifin No. 52 B-C, Stabat, which is located in an urban area that is a center of activity, close to residential areas and traffic. customers can easily see the Bank Muamalat building because it is located on the side of the highway and is easily accessible to customers using various modes of transportation and is close to the center of community activities.

d. Promotion Strategy

Bank Muamalat conducts promotions in various ways, such as:

1) Advertising

Bank Muamalat uses various print and online media. Print media such as banners promoting the hajj savings product at Bank Muamalat's Stabat Branch are framed and hung on the wall behind the customer service desk so that customers can easily see them when conducting transactions. The banners contain an invitation to immediately use the hajj savings product.

2) Socialization

Bank Muamalat conducted outreach to every government agency, work unit, school, and office. This is because people who work in offices are potential targets and are more likely to understand the information presented due to their high level of education.

3) Personal selling

In this strategy, Bank Muamalat 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 family members or relatives.

4) Public relation

In this case, Bank Muamalat has established a relationship with the Stabat Ministry of Religious Affairs Office. When people come and ask about the procedures for registering for the hajj or umrah, the Stabat Barat Ministry of Religious Affairs Office will direct them to open a hajj savings account at Bank Muamalat.

5) Word of Mouth

This is one of the distinctive features of promotion in the service industry. Consumers will tell other customers about the results of their experiences with the service. Whether word of mouth communication is positive or negative will affect the number of service users.

e. People Strategy

Bank Muamalat teaches its employees to work in accordance with its core values of AKHLAK (Trustworthy, Competent, Harmonious, Loyal, Adaptive, and Collaborative), which form the basis and principles of its work.

- 1) Amanah means that Bank Muamalat upholds the trust given to it and is responsible in carrying out its duties.
- 2) Being competent means continuously learning and developing capabilities by improving one's competence to respond to ever-changing challenges and perform tasks with the highest quality.

- 3) Harmonious means caring for and respecting each other's differences regardless of background.
  - 4) Loyal means being dedicated and prioritizing the interests of the nation and state by maintaining the good name of the institution, fellow employees, leaders, and the state, as well as being willing to make sacrifices to achieve greater goals.
  - 5) Adaptive means continuously innovating and developing creativity and enthusiasm in driving or facing change.
  - 6) Collaborative means building synergistic cooperation by providing opportunities for various parties to contribute and generate added value.
- f. Physical evidence strategy

When choosing a bank, customers will naturally look at the physical appearance of the bank first. The physical appearance of Bank Muamalat can be seen from its building, which stands tall and is larger than other banks. Bank Muamalat also has a very large parking lot that can accommodate the vehicles of customers and employees, including motorcycles and cars.

g. Process Strategy

The last marketing strategy is process. Process mix can be defined as a flow or procedure in conducting transactions. In this case, process includes the procedure, flow, and requirements for opening a hajj savings account at Bank Muamalat.

## **2. Factors That Can Help Increase the Number of Customers at Bank Muamalat Stabat Branch**

Seeing the growing number of financial institutions today, as a sharia-compliant financial institution, Bank Muamalat is believed to have more opportunities for growth than other conventional financial institutions. Several factors can help increase the number of customers, including:

a. Customer Satisfaction



Based on the results of interviews, customer satisfaction with Bank Muamalat includes excellent service, friendly and quick staff, polite speech and behavior, always asking customers what they need and what their complaints are, always being ready to listen to customers when they experience problems or obstacles during transactions, and always providing knowledge and motivation to customers. This has resulted in customers feeling very satisfied.

b. Service Quality

Based on the interview results, the quality of service provided by Bank Muamalat is to provide accurate information about its products in an honest and trustworthy manner, without exaggeration. The quality of the products is excellent and in accordance with Islamic law. The bank implements the 3S service quality (Smile, Greet, and Greet). All employees are required to recite Al-Fatihah before starting work and after finishing work, so that their work is always made easy and receives His blessing. Employees wear neat clothing, both men and women, are polite and in accordance with Islamic law, and always greet their customers and ask about their needs.

c. Customer Loyalty

Based on the results of customer loyalty interviews conducted at Bank Muamalat, customers do not switch to other banks, they conduct transactions continuously, they often make financing and savings transactions, they increase their funds, they continue to add funds in the form of savings and deposits, and they purchase products. Customer satisfaction is a level and measure of where needs are met, resulting in repeat purchases or continued loyalty.

d. The Importance of Building Customer Needs and Desires

Based on the interview results, building customer needs and desires involves always asking about customer requirements, always seeing what customers want and need, and providing solutions to every problem.

e. Building Long-Term Relationships with Customers

Long-term relationships with customers are very important, such as approaching customers to provide satisfactory service and always serving whatever the customer needs. Customers will be loyal to the bank if they are satisfied.

### **3. Factors Hindering Customer Growth at Bank Muamalat's Stabat Branch**

#### **a. Internal Factors**

The results of interviews conducted by the author indicate that internal factors are obstacles/constraints in marketing to attract customers to use hajj savings products at Bank Muamalat, namely:

- 1) Untrained human resources and unprofessional human resources are among the most significant obstacles, as the company has many employees but they lack the skills and knowledge of marketing to promote the hajj savings product.
- 2) Lack of marketing activities. In conducting marketing activities, Bank Muamalat admits that it is still passive in marketing its products.

#### **b. External Factors**

The results of interviews conducted by the author indicate that external factors that hinder/impede Bank Muamalat in marketing its Hajj savings products are as follows:

- 1) Competition: Due to the shared understanding of the needs of Indonesian Muslims, many institutions, both banks and non-banks, offer hajj savings products, which inevitably leads to competition.
- 2) Factors within the customer. Factors originating from within the customer themselves are a difficult barrier to overcome. If the customer does not/has not yet intended to use a hajj savings account, then no matter how hard Bank Muamalat tries to market it, it will remain difficult to convince the customer. Conversely, if the customer is already interested, even without any promotion or marketing, the customer will seek out this information on their own.

- 3) The lack of knowledge among customers and the general public has been a long-standing obstacle. With ongoing changes, there have been many innovations in the banking sector, requiring the public to continuously update their knowledge in line with the times.

#### **D. Conclusion**

The marketing strategies implemented by Bank Muamalat's Stabat Branch to increase the number of Hajj savings account customers are diverse and focused. The bank implements various strategies such as offering products that comply with Islamic law, setting affordable savings account opening fees, choosing easily accessible bank locations, and promoting through print media, the internet, and partnerships with other institutions. The bank also involves employees who have a good work ethic and provide courteous and friendly service to customers. All of these strategies are designed to attract the public to open Hajj savings accounts at Bank Muamalat and feel comfortable using the services provided.

The increase in the number of customers is also influenced by several supporting factors such as customer satisfaction, good service, and customer loyalty to the bank. Bank Muamalat builds strong relationships with customers by always listening to their needs and providing fast and friendly service. However, there are also several obstacles such as a lack of skilled marketing personnel, limited promotional activities, and competition from other institutions. In addition, customers' lack of motivation to save for the hajj and the public's lack of knowledge about hajj savings products also pose challenges for Bank Muamalat.

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