

Marketing Strategy of Bank Muamalat to Attract Public Interest in Having iB Hijrah Haji Savings

Strategi Pemasaran Bank Muamalat untuk Menarik Minat Masyarakat dalam Memiliki Tabungan iB Hijrah Haji

Refiana Alfiah Widayanti, Amin Awal Amarudin

ABSTRACT

This study examines the marketing strategies implemented by Bank Muamalat Jombang branch to enhance public interest in the iB Hijrah Haji saving product. Utilizing a qualitative approach and field research methodology, data were collected through in-depth interviews and relevant literature, then analyzed using the Miles and Huberman technique. The findings indicate that the bank adopt various strategies, including strategic partnerships, personalized approaches, and the utilization of social media to reach prospective Hajj pilgrims. The primary factors influencing public interest are the ease of the registration process, recommendations from close acquaintances, and the overall level of trust in the bank. The effectiveness of these strategies is demonstrated by the increasing number of applicants and positive customer satisfaction levels. This research provides a significant contribution to the development of Sharia-based marketing strategies and digital innovation for the Islamic financial industry in Indonesia. By aligning traditional values with modern outreach, Bank Muamalat successfully bridges the gap between religious aspirations and financial planning, ensuring long-term growth and community engagement.

Keywords: marketing strategy, public interest, hajj savings

ABSTRAK

Penelitian ini mengkaji strategi pemasaran yang diterapkan oleh Bank Muamalat cabang Jombang dalam meningkatkan minat masyarakat terhadap produk tabungan iB Hijrah Haji. Menggunakan pendekatan kualitatif dan metode field research, data dikumpulkan melalui wawancara dan literatur relevan, kemudian dianalisis dengan teknik Miles dan Huberman. Hasil penelitian menunjukkan bahwa bank mengadopsi berbagai strategi, termasuk kerja sama strategis, pendekatan personal, dan pemanfaatan media sosial untuk menjangkau calon jamaah haji. Faktor utama yang mempengaruhi minat masyarakat adalah kemudahan proses pendaftaran, rekomendasi dari orang terdekat, dan tingkat kepercayaan terhadap bank. Keefektifan strategi terbukti dari peningkatan jumlah pendaftar dan tingkat kepuasan nasabah yang positif. Penelitian ini memberikan kontribusi penting dalam pengembangan strategi pemasaran berbasis syariah dan inovasi digital untuk industri keuangan di Indonesia.

Kata Kunci: strategi pemasaran, minat masyarakat, tabungan haji



JIHBIZ

Journal of Islamic Economy, Finance, and Banking

P-ISSN 1238-1235 | E-ISSN 2807-6028

Vol. 10 No. 2 2026

Page 95-109

Published by:

Program Studi Ekonomi Syariah dan
Program Studi Perbankan Syariah
Universitas Islam Raden Rahmat,
Malang, East Java, Indonesia

Website:

<http://ejournal.uniramalang.ac.id/index.php/jihbiz/>

Article's DOI:

<https://doi.org/10.33379/jihbiz.v10i2.9549>

Author(s):

Refiana Alfiah Widayanti ¹

Email: revajelita@gmail.com

Amin Awal Amarudin ²

Email: aaamarudin@gmail.com

Affiliation:

^{1,2} Universitas KH. A. Wahab Hasbullah,
Jombang, East Java, Indonesia

Correspondence:

revajelita@gmail.com

Article Type: Research Paper

Submission's History:

Received	:	10 April 2026
Revised	:	30 May 2026
Accepted	:	11 July 2026

1. Introduction

The Hajj pilgrimage is a supreme spiritual manifestation for Muslims, teaching complete submission to Allah with profound humility. Through its rituals, pilgrims are trained to distance themselves from worldly luxuries and transient pleasures, while simultaneously nurturing a soul that cares for all of God's creations, including animals and the environment. Furthermore, Hajj serves as a reminder for humanity, which is often trapped in flaws and weaknesses, and acts as a crucial means to understand human equality and strengthen unity among all layers of global society regardless of caste. The implementation of this pilgrimage is the fifth pillar of Islam, mandatory once in a lifetime for individuals who possess both financial and physical capability and have reached the appropriate age, whereas for those performing it more than once, the legal status is Sunnah.

In practice, Hajj and Umrah are not light forms of worship as they involve long-distance travel and physical activities that drain energy, thus demanding truly resilient physical and mental readiness. Beside physical strength, the financial aspect is a primary pillar because this process requires significant operational costs, ranging from transportation to accommodation. Many individuals have a sincere intention to depart for the holy land but are often constrained by limited funds. In facing this reality, society cannot be separated from fulfilling life needs, both expected and unexpected; therefore, setting aside a portion of income to save becomes a very important obligation to achieve these worship goals (Halim et al., 2023).

For the majority of people in Indonesia, performing Hajj and Umrah is viewed as a quite heavy challenge that requires extra effort. This condition necessitates a strong will and adequate material capacity so that the journey can proceed smoothly. Frequently encountered phenomena show an imbalance; many individuals have the financial capability but lack the spiritual calling or desire, while on the other hand, many more people have a burning desire but do not yet have sufficient financial capacity. Therefore, for the Indonesian people today, the opportunity to go for Hajj is considered a great stroke of luck, and it is highly regrettable if its implementation is not carried out with the maximum possible preparation (Sudiono, 2022).

Another challenge that arises is the issue of long waiting times or Hajj queues in Indonesia which can reach decades, indirectly encouraging people to plan financial strategies from a young age. Early financial planning becomes a solution so that the community can perform the pilgrimage in the future while still in prime physical condition. Indonesia itself holds a strategic role as the country with the highest Muslim population on earth as well as the largest sender of Hajj pilgrims, spreading from Sabang to Merauke. This massive demographic condition serves as the primary capital and a golden opportunity for various conventional banks to form Sharia business units or even open independent Sharia banks separate from their parent companies.

In the context of fulfilling these pilgrims' financial needs, Bank Muamalat Indonesia is present as a pioneer Sharia financial institution offering various Hajj and Umrah savings products. This institution plays an important role in providing convenience and financial planning solutions for prospective pilgrims so that the collected funds remain safe and in accordance with Sharia principles. Through these savings services, Bank Muamalat attempts to facilitate the holy intentions of the Indonesian people by providing a blessed and well-organized investment vessel to ensure the departure of pilgrims to the Baitullah in the future.

Along with the continuously increasing religious awareness of the community in performing Hajj and Umrah, Sharia banks are now competing to create competitive savings products. The number of financial institutions seeing this business opportunity has resulted in an increasingly fierce level of competition in the national banking market. Therefore, a unique and measurable marketing strategy is needed to attract the attention and trust of prospective customers. In introducing a product to the public, it is vital for bank management to pay attention to the details of the marketing strategy implemented, including conducting regular evaluations so that the strategy remains relevant to shifts in market trends and dynamic environmental conditions (Saputri et al., 2023).

In a competitive business world, strategy is not merely a promotional tool but functions as a road map for financial institutions to achieve short-term and long-term goals consistently. Before launching a product to the market, a company needs to first define the product identity and choose the most appropriate features to ensure smooth transactions and maximum customer satisfaction. An effective marketing approach basically aims not only to increase the number of Hajj savings customers quantitatively but also has a larger mission in contributing to the growth of Bank Muamalat's total assets and improving financial literacy for the community at large.

However, one significant obstacle in the development of the Sharia financial industry in Indonesia today is the still low level of community financial literacy, specifically regarding Sharia economic principles. Many layers of society do not yet realize the importance of Sharia financial literacy as the main driving force for this industry's growth. This limited understanding causes some people not to fully realize the advantages of Sharia financial institutions compared to conventional ones, both from the perspective of blessings in the hereafter and benefits in the world. With a massive increase in literacy, Bank Muamalat has great potential to attract more customers while educating the public about the fundamental differences and added value of the Sharia banking system.

Studies regarding the effectiveness of these banking products are supported by various previous researches, one of which is the research conducted by Risa Nur Aulia et al. proves that the high cost of Hajj remains a major challenge, even though Hajj savings products have offered promising solutions (Aulia et al., 2021). In addition, research compiled by Angga et al. shows that the current Hajj savings marketing strategy position is in a favorable zone because it is supported by wide market opportunities and solid internal strengths (Suhadi et al., 2023). Departing from this literature, this research will provide a sharper focus on efficient marketing strategies in the process of attracting public interest, especially considering the urgency of competition with many other financial institutions offering similar products aggressively.

In conclusion to this framework of thought, this article aims to provide a concise description of innovative marketing strategies that can be applied by Bank Muamalat to increase public interest in owning Hajj and Umrah savings. The marketing carried out must involve various promotional channels through appropriate media so that the product message is effectively conveyed to prospective customers without conflicting with the provisions of the Qur'an and Sunnah. The success of this activity, both academically and practically, highly depends on the synergy between determining a specific Target Market and implementing a comprehensive Marketing Mix. Thus, this research is expected to provide a real contribution to the development of science, especially in the field of Sharia banking marketing management in Indonesia.

2. Literature Review and Hypothesis Development

2.1 Marketing Strategy

Strategy plays a crucial role in maintaining a company's sustainability by ensuring that targets are achieved more effectively and efficiently. With the right strategy in place, an organization is better equipped to mitigate various challenges and problems, whether they arise from internal or external sources. In a business context, strategy represents the integration of planning and decisive action in managing and optimizing organizational resources to ensure the attainment of corporate goals through specific methods (Basthiyati et al., 2023).

Marketing strategy plays a vital role for a company, as it serves as the method for achieving predetermined objectives. This strategy outlines the steps a company must take to reach its goals, whether in the short, medium, or long term. According to Kotler, marketing strategy is the mindset used to achieve a company's marketing objectives. This encompasses specific strategies for target markets, positioning, the marketing mix, and the allocation of the marketing budget (Silalahi J Gloria, 2020). The purpose of a company's marketing strategy is to realize its marketing targets. According to Peter Drucker, marketing activities are aimed at knowing and understanding the customer so deeply that the product whether in the form of goods or services fits their needs and attracts buyers.

Every strategy has a different approach and focus, depending on product characteristics, the target audience, and market conditions. There are several types of marketing strategies implemented by companies, namely (Slamet, 2018):

1. Direct Selling, which refers to a method where sellers present their products through direct contact with potential buyers.
2. Earned Media, a marketing strategy conducted indirectly through third-party recognition or word-of-mouth.
3. Point of Purchase, a promotional strategy involving the strategic placement of advertising materials near the promoted goods; this method has proven highly effective, particularly in retail stores offering a diverse range of products.
4. Internet Marketing, a strategy utilized to market and advertise products via the internet with the objectives of promotion, increasing sales volume, and influencing consumers to purchase goods or services.

The implementation of marketing strategies may vary according to the objectives and characteristics of a company. The following are several commonly used forms of marketing strategy implementation (Serius, Desman, 2021):

1. Personal Selling, a marketing strategy aimed at delivering product information directly to customers.
2. Mass Selling, a communication medium used to disseminate information to the public simultaneously, which often includes advertisements on television, radio, and general print media.
3. Advertising, a form of corporate promotion through non-personal communication by allocating a specific budget, for example, through mass media advertisements, advertising agency services, non-profit organizations, or individual poster creators.

4. Direct Marketing, defined as a process in which a company or organization sends marketing messages directly to target audience segments through various communication channels, such as direct mail, email, telephone, text messages, and online social media.
5. Inbound Marketing, this has a significant impact on the development of information technology, which is capable of generating the most up-to-date information.

The relationship between marketing strategy and public interest is very strong, as the use of the right strategy can capture attention and increase a consumer's desire to purchase a product. Good marketing involves various tactics designed to increase awareness, create an emotional appeal, and build trust among consumers.

The success of a marketing strategy can be measured by how much impact it has on the public's purchase intention, which is an important indicator of interest. The better a marketing strategy is implemented, the greater the likelihood of increasing public interest in the products offered. This phenomenon forms a cycle where effective marketing generates greater interest, which in turn can drive increased sales and build customer loyalty (Indah Maharani et al., 2024).

2.2 Public Interest

An individual's interest in an object becomes more apparent when that object aligns with their goals and is relevant to their desires and needs. According to the Kamus Umum Bahasa Indonesia (General Indonesian Dictionary), interest is defined as a mental leaning or attention directed toward a specific desire. Interest originates from within the individual due to a sense of attraction toward something they wish to achieve. Public interest often serves as a vital indicator for companies and marketers in designing marketing strategies, as understanding what captures public attention helps in creating more relevant and appealing products or services. Furthermore, public interest influences consumer behavior, including purchasing decisions and brand loyalty.

The motivation influencing public interest in Hajj savings products is shaped by internal factors, such as personal character and drives, as well as external factors, such as social influences from the surrounding environment, including friends and family (Hasanah & Sitohang, 2020). Interest functions as a driver of individual desire, a reinforcer of motivation, and an internal source of action that prompts a person to behave in accordance with specific goals in their daily conduct.

According to Slameto, interest can be measured through several indicators, namely feelings of pleasure, the level of attraction, and the level of involvement. The following are the indicators of that interest:

1. Attraction, relating to the drive toward an object, person, activity, or the emotional experience triggered by such activities.
2. Feelings of pleasure, a feeling of pleasure toward an object will evoke interest within an individual and may create a desire to maintain or preserve that object.
3. Involvement, an individual's involvement with an object can lead them to experience joy and a willingness to participate in activities related to that object.

Public interest in Islamic banks also has a significant impact on the operational sustainability of these banks. The higher the public interest in the products and services of Islamic banks, the greater the opportunity for the bank to generate profit and maintain business sustainability. Conversely, if public interest is low, Islamic banks will face difficulties in maintaining their existence and achieving sustainability goals.

2.3 Hajj Savings

Saving is a recommended behavior in Islam, as through saving, a Muslim can plan for the future and prepare themselves for various unforeseen conditions. Hajj and Umrah savings represent one of the programs developed by Islamic banks in Indonesia, aiming to assist Muslim men and women who intend to perform the Hajj or Umrah pilgrimage but face financial constraints, allowing them to utilize these programs to pay for travel costs in installments (Hasanah & Sitohang, 2020).

The Hajj pilgrimage, as one of the pillars of Islam, holds a very profound spiritual meaning for Muslims, necessitating thorough preparation to ensure its smooth execution. By saving regularly, prospective pilgrims can accumulate the required funds while simultaneously managing their finances more effectively and systematically.

Fundamentally, the primary objectives of Hajj savings encompass two crucial aspects for prospective pilgrims. First, this service is designed to facilitate the public in systematic financial planning to perform the Hajj pilgrimage in the future. Second, the product functions to assist customers in preparing the Hajj Pilgrimage Administrative Fee (BPIH) while simultaneously streamlining the online Hajj registration process, which is integrated directly with the Ministry of Religious Affairs (Nuraini & Manunggal, 2023).

In practice, the akad (contract) plays a very important role in daily life, particularly for the Muslim community. In general, akad can be understood as an agreement between two parties conducted through the process of ijab (offer) and qabul (acceptance). This is in line with the opinion of Dimyauddin Djuwaini, who explains that akad is a legal relationship arising from a valid ijab and qabul according to Sharia, thereby creating specific consequences or legal effects.

The iB Hijrah Haji Savings product at Bank Muamalat utilizes the Wadiah Yad Dhamanah contract, which is a deposit agreement where the customer acts as the depositor and the bank as the custodian. The bank is responsible for ensuring the security of the funds deposited by prospective Hajj pilgrims.

The management of these savings funds is not carried out directly by the bank, but by the Hajj Financial Management Agency (BPKH) as the official institution for Hajj financial management in Indonesia. Consequently, the bank functions as an intermediary in the deposit process, while the funds remain under the supervision of the official authority and in accordance with Sharia principles (Sudrajat & Sa'adah, 2022).

3. Methodology

This research utilizes a qualitative approach, which is a method employed to understand a phenomenon naturally without conducting experiments. According to Sugiyono, in qualitative research, the researcher serves as the primary instrument who collects and simultaneously analyzes the data; therefore, the researcher must go directly into the field to understand the actual conditions.

The type of research used is field research. According to Suryana, field research is conducted by collecting information directly from individuals involved in or knowledgeable about the issue being studied, namely respondents and informants. Data can be obtained through various techniques such as questionnaires, observations, interviews, and other methods.

In this study, the researcher utilizes two types of data sources: primary data, obtained from first-hand sources meaning the researcher is directly involved in the data collection process through interviews, observations, or the distribution of questionnaires and secondary data, obtained from previously available sources, ensuring that the research results are complete and more comprehensive. By combining these two types of data, the researcher can produce a deeper and more objective analysis regarding the marketing strategies implemented (Sulung & Muspawi, 2024). Data collection techniques are carried out through observation, interviews, and documentation.

Furthermore, the data analysis technique utilizes the analysis model by Matthew B. Miles and A. Michael Huberman, which comprises data reduction, data display, and conclusion drawing/verification. Data reduction involves the process of summarizing and rearranging the raw data obtained, including observation notes, interview transcripts, archives, and other empirical materials. Data display refers to the organized and condensed assembly of information that enables the formulation of conclusions and the determination of subsequent actions. Finally, conclusion drawing involves the verification of findings by seeking supporting evidence from field data; if consistent, the conclusions are deemed credible.

4. Results and Discussion

4.1 Result

4.1.1 The Implementation of Bank Muamalat's Marketing Strategy to Attract Public Interest in iB Hijrah Hajj Savings

As an entity operating under the direct management of the Hajj Financial Management Agency (BPKH), Bank Muamalat provides Hajj savings products with various competitive advantages. One of its primary attractions is the highly affordable minimum balance policy; while it was previously possible to have a zero balance after a Hajj slot was registered, the requirement is now only IDR 100,000. Furthermore, the initial deposit is light, and there are no administrative fees. The registration process has been designed to be more practical, requiring prospective pilgrims to visit the Ministry of Religious Affairs (Kemenag) only once to immediately obtain their Hajj slot, although the waiting period still follows official prevailing regulations.

However, despite these conveniences, competition among Islamic banks in offering Hajj savings products is becoming increasingly intense. This requires every institution to develop more efficient marketing strategies to face various challenges, particularly regarding digitalization encompassing information dissemination, registration, and payment systems. Although Hajj registration can now be conducted online, the effectiveness of digital marketing remains limited for certain segments. Banks still face difficulties in reaching elderly prospective customers who are less familiar with technology. Additionally, the long Hajj waiting list and the rising cost of the pilgrimage continue to be significant factors influencing public interest.

In response to these dynamics, Bank Muamalat is striving to expand its reach and grow its customer base through proactive marketing strategies. These initiatives include the signing of Cooperation Agreements (PKS) and Memorandums of Understanding (MoU) with strategic partners, such as Sharia Rural Banks (BPRS) and Sharia Cooperatives. The bank also conducts intensive socialization programs with various local government agencies and engages directly with the community, including prayer groups and social gathering circles (*arisan*).

This "proactive" (pick-up-the-ball) approach has proven effective in expanding service coverage and strengthening the bank's image as a sustainable Sharia financial institution. By implementing an integrated marketing method comprising direct selling, earned media, point-of-purchase, and internet marketing Bank Muamalat has made collaboration with Hajj Guidance Groups (KBIH) a primary strategy due to their significant role in reaching prospective pilgrims. These efforts are further bolstered by the establishment of service offices at Ministry of Religious Affairs (Kemenag) locations the center for Hajj registration as well as active promotion on social media, particularly Instagram, to increase visibility and interaction with the wider community.

4.1.2 Factors Affecting Public Interest in iB Hijrah Haji Savings Product

Every sharia banking policy inherently carries both advantages and challenges. In the context of Hajj registration, the long waiting period is often regarded as a primary obstacle influencing public interest in opening an iB Hijrah Haji savings account. However, despite this challenge, there is a significant advantage in the ease of the registration process once all requirements are met. Furthermore, current regulations allow children as young as 12 years old to be registered by their parents, enabling religious pilgrimage planning to be conducted earlier and more systematically from a young age.

This public interest is deeply influenced by internal factors, such as self-confidence and personal motivation, as well as external drivers like recommendations from family or friends. This phenomenon is particularly evident in rural areas, where community members tend to share information regarding the best bank options for their Hajj funds. This word-of-mouth communication has proven to be one of the most effective marketing methods, as it is built upon interpersonal trust and authentic personal experiences.

In response to these behavioral patterns, Bank Muamalat markets its Hajj savings products with a strategy focused on the voluntary interest of customers rooted in trust. Bank Muamalat emphasizes providing comprehensive information regarding all product benefits. When prospective customers intend to open a savings account, bank officers provide a thorough explanation of every advantage offered. This educational approach aims to ensure that

prospective customers receive a clear and complete picture before making a decision, allowing them to feel confident and fully understand the value they receive for their journey to the Holy Land.

4.1.3 The Effectiveness of Bank Muamalat's Marketing Strategy

The success of Bank Muamalat's marketing strategy is measured by the monthly increase in the number of newly registered customers. A rise in registrations following the implementation of a marketing strategy indicates its effectiveness. Conversely, a decline in the number of applicants suggests that the strategy is ineffective and requires evaluation.

Table 1 Total Customers of Bank Muamalat Jombang Hajj Savings Product (2025)

January	24
February	17
March	27
April	15
May	22
June	36
July	92
August	22
September	26

Sources: Authors

Several Bank Muamalat customers have utilized Hajj savings products that are officially connected to the Ministry of Religious Affairs through the Integrated Computerized Hajj System (SISKOHAT). The use of the SISKOHAT system during Hajj registration helps ensure efficient and reliable service, while providing assurance to prospective pilgrims that they are officially registered within the national Hajj system.

There was an increase in the number of customers following the marketing strategies implemented by Bank Muamalat in January (24 customers), March (27 customers), May (22 customers), June (36 customers), July (92 customers), and September (26 customers). Conversely, a decrease in the number of customers occurred in February (17 customers), April (15 customers), and August (22 customers).

This measurement is conducted periodically, with a specific focus on the impact of various marketing methods, such as direct promotion, social media advertising, and collaborations with third parties, including the Ministry of Religious Affairs (Kemenag).

Personal selling approaches and partnerships with strategic allies contribute significantly to the growth of customer registrations. Furthermore, the evaluation of effectiveness encompasses customer satisfaction levels regarding Hajj savings products and the proactive steps taken by the bank to meet and exceed customer expectations. This is achieved by providing responsive services that strictly adhere to Sharia principles.

4.2 Discussion

Bank Muamalat implements various marketing strategies to attract public interest in the iB Hijrah Haji savings product, with a primary focus on a proactive approach. These strategies

include collaborations through Cooperation Agreements (PKS) and Memorandums of Understanding (MoU) with strategic partners, such as Sharia Rural Banks (BPRS) and Sharia Cooperatives, as well as intensive socialization with government agencies and communities, including prayer groups (pengajian) and social gathering circles (arisan).

This "pick-up-the-ball" (proactive) approach has proven effective in broadening service coverage and increasing the number of customers, while simultaneously strengthening Bank Muamalat's image as a trusted Sharia financial institution that supports sustainable business targets. An integrated marketing mix is utilized, comprising direct selling, earned media, point of purchase, and internet marketing. A central strategy involves direct engagement with Hajj Guidance Groups (KBIH) and the establishment of service offices within the Ministry of Religious Affairs (Kemenag), which serves as the primary hub for Hajj registration.

The Hajj Guidance Group (KBIH) is a non-governmental organization specializing in Hajj pilgrimage guidance. KBIH functions as a socio-religious institution with the license and authority to guide pilgrims. As a government partner responsible for providing guidance to prospective pilgrims, KBIH serves as a strategic ally for the banking sector. Therefore, an appropriate marketing strategy is applied through a direct approach to KBIH and the placement of offices within the Ministry of Religious Affairs (Kemenag).

This approach aligns with the perspective of Kotler and Keller, who define direct marketing as an interactive marketing system that utilizes one or more promotional media to obtain a measurable response while allowing transactions to occur in various locations (Maulana et al., 2022). This is further reinforced by Tjiptono, who also defines direct marketing as an interactive marketing instrument to obtain a measurable response flexibly, without being limited by specific places or times (Suparwo & Tristyantje, 2020).

By adopting these direct marketing principles, strategic steps such as opening service offices within the Kemenag environment allow the bank to establish closer and more trusted communication with prospective pilgrims through institutions already widely recognized by the public (Mirna et al., 2024). The integration of a direct approach and strategic partnerships makes the marketing process more effective, measurable, and oriented toward long-term relationships with potential customers. Personal selling serves as a vital method in this process as it enables two-way communication. This is consistent with Sistaningrum's view that personal selling is a form of direct promotion where a salesperson introduces a product in face-to-face meetings to reach an agreement (Khairan, 2024). This personal approach enhances marketing effectiveness by building trust and meeting specific customer needs more precisely.

On the other hand, the appeal of this product lies not only in its communication methods but also in its functional aspects. Convenience is one of the primary value drivers provided by entities under the Hajj Financial Management Agency (BPKH) in Hajj savings services. This product offers various conveniences, such as a light initial deposit, a low minimum balance, no administrative fees, and a practical registration process where prospective pilgrims only need to visit the Ministry of Religious Affairs once to obtain their Hajj portion.

This approach provides significant benefits for the community, especially those with time and cost constraints. This convenience can be understood in the context of ease of use, as proposed by Jogiyanto, who defines it as the extent to which a person believes that using a

particular technological system can be done without requiring significant effort (Dwi Susanti et al., 2021). This certainly provides significant relief for prospective pilgrims who wish to perform the Hajj without a heavy financial burden. Thus, the product not only provides financial benefits but also assists the government in facilitating access to the Hajj pilgrimage for all Muslims in Indonesia. Consequently, this Hajj savings service becomes a practical solution for individuals while contributing to national social and religious goals (Munte et al., 2024).

However, the success of this strategy is also influenced by public interest factors. Interest in iB Hijrah Haji is shaped by internal factors such as personal motivation, as well as external factors such as family recommendations. In rural areas, word-of-mouth communication is highly effective as it is based on real trust. As stated by Flavián and Guinalú, trust is the belief that another party will fulfill their obligations well (Ulfah et al., 2020). Therefore, Bank Muamalat emphasizes transparent information so that prospective customers feel informed before making a decision. According to Widiaworo, understanding is the ability to comprehensively relate new information to pre-existing knowledge (Utami et al., 2023), which is vital for creating positive ideas for the customers' quality of life.

Assessing the effectiveness of this strategy is an ongoing process. According to Wiyono, effectiveness is the execution of activities that produce impacts consistent with established goals. Bank Muamalat measures effectiveness through monthly increases in new customers and periodic customer satisfaction surveys. This satisfaction, according to Mowen and Minor, is the overall consumer attitude toward a product after use as a result of post-purchase evaluation (Ismulyaty et al., 2022). Furthermore, efficiency is maintained in accordance with Sharia principles to ensure the company can produce optimal output at the lowest possible cost, aligned with Haynes' view (Marsondang et al., 2019).

Competition in Hajj savings products now relies not only on features and price but also on the capacity and ability of the bank to adapt to customer needs. Interactions between institutions show a mutual interdependence, where the strategy of one bank influences another. Education, digital services, and an inclusive approach are key factors in attracting an increasingly selective public. The combination of personal approaches, strategic partnerships, product convenience, and digital innovation forms an effective marketing strategy in expanding reach and increasing customer trust in Bank Muamalat's iB Hijrah Haji savings product.

5. Conclusions and Recommendations

5.1 Conclusions

Bank Muamalat Jombang Branch's marketing strategy to attract public interest in the iB Hijrah Haji savings product is implemented through the synergy of various approaches, such as collaboration with strategic partners, active socialization to government institutions and communities, and promotion through social media, particularly Instagram. The direct approach to Hajj Guidance Groups and the presence of service offices within the Ministry of Religious Affairs further strengthen trust and ease of access for customers. The primary factors driving public interest are personal motivation, recommendations from relatives, and the ease of the registration process, despite the long Hajj waiting period. The success of this strategy is reflected in the increase in the number of applicants during certain periods and positive

customer satisfaction surveys. The support of service digitalization and personal services that adhere to Sharia principles also serve as the keys to the effectiveness of the bank's marketing strategy, enabling it to meet the needs and build public trust in a sustainable manner.

5.2 Recommendations

Bank Muamalat is expected to strengthen its direct approach to strategic communities like Hajj Guidance Groups and expand its organizational networks to build trust and attract more customers. Social media optimization with educational content is essential to reach the younger generation, supported by transparent product information to ensure prospective customers fully understand the benefits. Furthermore, synergy with the Ministry of Religious Affairs must be enhanced to ensure the validity of Hajj regulations and quotas.

Future research should adapt to digital dynamics, particularly in evaluating the effectiveness of digital marketing, interpersonal communication, and the challenges of building Sharia awareness. Finally, the public is encouraged to choose trusted Sharia financial institutions for Hajj savings to ensure fund security and Sharia-compliant management (free from usury). This serves as a formal and structured step in preparing for worship, providing peace of mind for prospective pilgrims.

Reference

- Aulia, R. N., Fasa, I. M., & Suharto, S. (2021). PERAN BANK SYARIAH TERHADAP KESADARAN MASYARAKAT AKAN PENTINGNYA LITERASI KEUANGAN SYARIAH DAN LARANGAN RIBA. *Mutanaqishah: Journal of Islamic Banking*, 1(2), 72–82. <https://ejournal.iaingorontalo.ac.id/index.php/mut/article/view/176>
- Basthiyati, A., Amarudin, A. A., & Ashlihah. (2023). IMPLEMENTASI STRATEGI PEMASARAN PRODUK VIA ENDORSEMENT INSTAGRAM. *ISTISMAR*, 6(2), 281–286. <https://doi.org/10.21776/jki.2023.02.1.24>
- Dwi Susanti, R. A., Fardahlia, D., & Indrihastuti, P. (2021). Kemudahan Dan Kemanfaatan Pengaruhnya Terhadap Keputusan Penggunaan Sistem Pembayaran E-Money Ovo, Go-Pay, Dan Dana. *J-MACC : Journal of Management and Accounting*, 4(1), 57–71.
- Halim, F. S., Putra, P., & Pujiastuti, I. (2023). Analisis Penerapan Strategi Segmenting, Targeting Dan Positioning Terhadap Tabungan Haji Pada Bank Tabungan Negara Syariah Kc Bekasi. *Jurnal Ilmiah Ekonomi Islam (JIEI)*, 9(2579–6534), 564–572.
- Hasanah, U., & Sitohang, K. M. (2020). Pemanfaatan Tabungan Haji Dan Umrah Bank Muamalat Oleh PT. Sabrina Al-Fikri Dalam Menjaring Nasabah Di Kota Medan. *AGHNIYA: Jurnal Ekonomi Islam*, 3(1), 714–730. <https://doi.org/10.30596/aghniya.v3i1.5851>
- Indah Maharani, Hilda Hilda, & Abdullah Sahroni. (2024). Pengaruh Strategi Pemasaran Terhadap Minat Masyarakat pada Produk Simpanan Idul Fitri di BMT Mitra Khazanah Palembang. *Jurnal Publikasi Ilmu Manajemen*, 3(3), 154–159. <https://doi.org/10.55606/jupiman.v3i3.4282>
- Ismulyaty, S., Nurmaini, & Roni, M. (2022). the Effect of Service Quality and Internet Banking User Satisfaction on Customer Loyalty of Bank Syariah Indonesia (Bsi Kalirejo). *Jurnal Nisbah*, 8(1), 66–75.
- Khairan. (2024). Strategi Sistem Jemput Bola Dalam Meningkatkan Motivasi Menabung Nasabah Pada BMT UGT Nusantara Cabang Kediri. *Jurnal At-Tamwil: Kajian Ekonomi Syariah*, 6(1), 90–113. <https://ejournal.uit-lirboyo.ac.id/index.php/perbankanArticleDOI=https://doi.org/10.33367/at.v6i1.1493>
- Marsondang, A., Purwanto, B., & Mulyati, H. (2019). Pengukuran Efisiensi Serta Analisis Faktor Internal dan Eksternal Bank yang Memengaruhinya Measurement of Efficiency and Analysis of Bank Internal and External Factors that Affect It perekonomian nasional . Bank sebagai agen pembangunan diharapkan mampu m. *Jurnal Manajemen Dan Organisasi*, 10(1), 48–62.
- Maulana, M. A., Sanusi, I., & Rustandi, R. (2022). Strategi Promosi Kelompok Bimbingan Ibadah Haji dan Umroh (KBIHU) Al-Kamiliyyah dalam Meningkatkan Jumlah Calon Jamaah Haji. *Tadbir: Jurnal Manajemen Dakwah*, 7(1), 21–30. <https://doi.org/10.15575/tadbir.v7i1.33840>
- Mirna, Shafrani, S. Y., Rosandi, Y. R., & Prayekti, W. (2024). EFEKTIVITAS PENERAPAN DIRECT MARKETING PADA PENJUALAN REKENING RENCANA TABUNGAN SIMAS Haji BANK

- SINARMAS SYARI'AH KCP PURWOKERTO. *JURNAL ORGANISASI DAN MANAJEMEN INDONESIA*, 2(1), 103–111.
- Munte, R., Sani, A., & Sinaga, A. (2024). Implementasi Produk Tabungan Haji iB Makbul pada PT. Bank Sumut Syariah KCP Stabat. *JEKSya Jurnal*, 3(2), 285–297. <https://jurnal.perima.or.id/index.php/JEKSya>
- Nuraini, M. R., & Manunggal, S. A. M. (2023). Efektivitas Bauran Pemasaran Dalam Meningkatkan Jumlah Nasabah Produk Tabungan Haji Di Bank Muamalat Kantor Cabang Pembantu Tulungagung. *Among Makarti*, 16(1), 78–93. <https://doi.org/10.52353/ama.v16i1.448>
- Saputri, S. D., Syahrizal, A., & Putri, N. S. (2023). STRATEGI PEMASARAN PRODUK TABUNGAN HAJI PADA BANK SYARIAH INDONESIA KCP JAMBI SIPIN BAKARUDDIN. *Jurnal Ilmiah Ekonomi Dan Manajemen*, 1(3), 211–224.
- Serius, Desman, N. (2021). The Effect of Advertising on Sales Volume At Tricomsel Stores Gunungsitoli. *Jurnal EMBA*, 9(3), 1386–1401.
- Silalahi J Gloria, A. N. (2020). PENGARUH PENGEMBANGAN PRODUK, KUALITAS PRODUK DAN STRATEGI PEMASARAN TERHADAP PENJUALAN PADA PT. ASTRAGRAPHIA MEDAN. *JURNAL MANAJEMEN*, 6(1), 131–143.
- Slamet, W. (2018). Strategi Pemasaran Dalam Meningkatkan Siklus Hidup Produk (Product Life Cycle). *Kajian Ekonomi Dan Kebijakan Publik*, 4(1), 84–90.
- Sudiono, T. (2022). Strategi Pemasaran Produk Dana Talangan Haji Dalam Meningkatkan Calon Jamaah Haji Di Bprs Kotabumi. *Multazam : Jurnal Manajemen Haji Dan Umrah*, 2(2), 119. <https://doi.org/10.32332/multazam.v2i2.5557>
- Sudrajat, I., & Sa'adah, H. (2022). MEKANISME AKAD WADIAH DALAM PRODUK TABUNGAN IB HAJI DI BANK MUAMALAT KCP INDRAMAYU. *JSEf (Journal of Sharia Economics and Finance)*, 1(2), 106–112.
- Suhadi, A. P., Batubara, M., & Yanti, N. (2023). Analisis Strategi Pemasaran Produk Tabungan IB Hijrah Haji Muda pada Generasi Milenial di Bank Muamalat Cabang Stabat. *OPTIMAL Jurnal Ekonomi Dan Manajemen*, 3(4), 40–58.
- Sulung, U., & Muspawati, M. (2024). MEMAHAMI SUMBER DATA PENELITIAN : PRIMER, SEKUNDER, DAN TERSIER. *Jurnal Edu Research : Indonesian Institute For Corporate Learning And Studies (IICLS)*, 5(2), 28–33.
- Suparwo, A., & Tristyantie, M. (2020). Menakar Direct Marketing dan Kepercayaan Pelanggan Dalam Pembelian Paket Umrah. *Jurnal Manajemen Bisnis*, 17(4), 485–502. <https://doi.org/10.38043/jmb.v17i4.2711>
- Ulfah, N. N., Rahman, T., & Arifin, K. (2020). Pengaruh Kepercayaan Terhadap Loyalitas Nasabah Bpr Muara Uya. *Jurnal Administrasi Publik & Administrasi Bisnis (JAPB) : Volume 3 Nomor 2, 2020*, 3(2), 477–490.

<http://jurnal.stiatabalong.ac.id/index.php/JAPB/article/view/292%0Ahttps://jurnal.stiatabalong.ac.id/index.php/japb/article/download/292/237>

Utami, T. L., Novendra, A. M., & Riani, D. (2023). Analisis Tingkat Pemahaman Masyarakat Terhadap Sosialisasi Ekonomi Syariah (Studi Kasus Desa Pangulah Selatan, KotaBaru - Karawang). *Jurnal Kajian Pendidikan Ekonomi Dan Ilmu Ekonomi*, VII(7), 118–135.