



## Marketing Strategy for Hajj Bailout Fund Products at PT. BPRS Aman Syariah

Imas Nur Kholifa <sup>1</sup>, Eki Tiyas Nurulia <sup>2</sup>, Norikha Pandayahesti Saputeri <sup>3</sup>

<sup>1,2,3</sup> Universitas Muhammadiyah Lampung

Corresponding email: [imasnurkholifah52@gmail.com](mailto:imasnurkholifah52@gmail.com), [ekiaza1988@gmail.com](mailto:ekiaza1988@gmail.com), [rikhaphesti@gmail.com](mailto:rikhaphesti@gmail.com)

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### ABSTRACT

The increasing growth and development of sharia banking in Indonesia will encourage banks to always optimize their marketing activities. The business carried out by Bank PT. BPRS Aman Syariah in facing competition is by providing products and services that can meet the needs of the community, one of which is by providing Hajj bailout financing products. The formulation of the problem in this research is How does PT. BPRS Aman Syariah formulates its marketing strategy for Hajj bailout fund products? The method adopted is qualitative research, aimed at understanding phenomena related to the experience studied, through analysis and description of the marketing strategy for PT's Hajj bailout funds. BPRS Aman Syariah, draws comprehensive insights from analyzed and interpreted data to find product marketing strategies.

The results of this research indicate that the implementation of the marketing strategy for Hajj bailout products from aspects With relatively satisfactory service differentiation, Bank Aman Syariah also has a good image in the minds of consumers. Marketing mix aspect, PT. BPRS Aman Syariah applies each marketing mix concept, namely: product, price, location or place, promotion, obstacles faced by Bank PT. BPRS Aman Syariah in marketing Hajj bailout products means that the public does not yet know how the operational system is for financing Hajj bailouts and the public does not yet know what benefits they can get from financing Hajj bailouts. The location between one sub-district and another is very wide; The high Ujroh from the first, second and third years becomes an obstacle in marketing Hajj bailout products. Very long queue from the Ministry of Religion to perform the Hajj

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## **Introduction**

Banking marketing is a step to build and fulfill customers' desires through satisfying service (Arif, 2012). In terms of promoting Hajj bailout fund products, BPRS Aman Syariah needs an effective marketing strategy to make customers trust them so they choose their financing. Considering that the Hajj is one of the five pillars of Islam and there are often long queues, many people postpone their departure until they feel more established or older. However, people can actually register for the Hajj from an early age (Kencana, 2021). Various programs in Indonesia currently support the ease of Hajj, especially through sharia banking institutions which really pay attention to the needs of their customers who wish to perform the Hajj. This Hajj program was prepared with the aim of facilitating easier departure preparations, ensuring the financial readiness of prospective pilgrims, and ensuring smooth funding for the Hajj. This program will be supervised by the Financial Services Authority together with the Sharia Supervisory Board directly, and also supported by the Deposit Insurance Corporation (Priyanti, 2021).

In general, one of the obstacles that some Muslims still experience in carrying out the Hajj is financial problems. However, in its development this problem was able to be minimized by the existence of Sharia Financial Institutions. Sharia Financial Institutions were established with the aim of introducing and developing the application of Islamic principles, sharia and traditions into financial transactions and related business banking. What is meant by sharia principles are the principles of Islamic law in banking and financial activities based on fatwas issued by institutions that have the authority to determine fatwas in the field of Sharia.

Based on survey results at BPRS Aman Syariah, there are several problems related to providing financing for Hajj bailout funds, some of the accounting information submitted by creditors does not match the reality on the ground, this is done by creditors to obtain financing. And there is also accounting information that is correct in accordance with reality, but it is not within the limits of the permit for providing Hajj bailout funds, but the creditor promises seriously and conveys his willingness to pay off the bailout funds before departure. And there are also creditors who pay their installments on the last due day, for reasons such as not having the money. This was confirmed by one of the Hajj marketing department employees, that there were indeed creditors who proposed canceling Hajj financing because their business experienced a decline in income.

The growth of sharia banking in Indonesia was triggered by four main factors, including:

1. The public's desire to carry out banking transactions and other financial activities that are in line with sharia principles and values, especially those that are free from usury, is based on the MUI fatwa.
2. Emphasis on moral values, justice and transparency in sharia banking operations.
3. Supervision and guidance from Bank Indonesia to ensure the sustainability of the sharia banking industry.
4. The existence of a deposit insurance agency.

These reasons are also applied in East Lampung Regency, where a number of figures in the Sekampung Sharia Microfinance Forum (BMTS) dream of building a Sharia People's Financing Bank called PT. BPRS Aman Syariah. This is based on Law no. 21 of 2008 regarding Sharia Banking and Bank Indonesia regulations which stipulate that BPRS can be established with an operational permit, including market feasibility and economic potential study requirements.

The function of the Hajj bailout fund is to support prospective Hajj pilgrims in meeting their financial needs so they can register for Hajj at the Department of Religion. This provides positive benefits for banks and prospective pilgrims by facilitating access to Hajj funds (Rahayu & Marzuki, 2020). Even though there was a regulation from the Ministry of Religion in 2013 which prohibited the use of bailout funds and a multi-level marketing system for the Hajj, PT. BPRS Aman Syariah Sekampung emphasized that their product, which facilitates the purchase of Hajj portions through bailout funds, remains in accordance with sharia principles (Muin, 2019).

The right strategy is needed to market Hajj bailout fund products so that they can be known by the wider community. The established marketing strategy must be reviewed and developed in accordance with market developments and the market environment. Of course, very important and interrelated parts are needed, so that marketing activities carried out by a company can be successful, namely the target market (Target Market) and the marketing reference carried out (Marketing Mix) for that target market (Fandy Tjiptono & Gregorius Chandra). Determining the right strategy will restore public trust and be more interactive with the Hajj bailout fund product.

Bank PT. BPRS Aman Syariah focuses on marketing with market segments that have been determined through marketing references (Marketing Mix), namely people and promotion. Promotion includes Advertising, Publicity and Public Relations, and Personal Selling (Sofjan Assauri). This market segment can help market products appropriately through promotional media packaged in the marketing mix.

Elwisam and Rahayu Lestari explained that marketing strategy is important for business success today. This refers to a series of company efforts such as product promotion that can attract potential buyers, second is competitive prices and quality that can meet buyers' tastes, next is timely distribution, then the service is satisfactory and must be fulfilled consistently according to standard operating procedures (SOP). ) (Sofjan Assauri 2022). Seriousness in implementing strategies to market a Hajj bailout product at PT. BPRS Aman Syariah Sekampung, can be seen from the increase in the number of potential customers who respond to this product to make financing. Customers' interest in financing at this bank is due to the good contribution from the bank in marketing Hajj bailout fund products, such as excellent service and maximum promotional strategy efficiency.

PT. BPRS Aman Syariah Sekampung is one of the various sharia banking institutions that provides Hajj bailout facilities. They offer a product called Hajj Portion Financing (PPIH), which is specifically designed to assist customers in carrying out initial financing for the Hajj Pilgrimage (BPIH) which the Ministry of Religion regulates. Through this product, customers have the opportunity to obtain a Hajj portion number, making it easier for them during the Hajj journey. Collaboration with the Ministry of Religion of the Republic of Indonesia is carried out through an ijarah contract which is integrated into the SISKOHAT system, ensuring the implementation and management process is in accordance with sharia principles. Thus, PT. BPRS Aman Syariah Sekampung not only provides financial services, but also plays a role in facilitating the Hajj pilgrimage for the community based on sharia principles.

In field research conducted on PT. BPRS Aman Syariah Sekampung, which is located in Sekampung, East Lampung Regency, revealed that this institution is a limited company entity that functions as a Sharia People's Financing Bank (BPRS). Apart from carrying out activities as LKS, PT. It has also innovated by developing various products and services to meet community needs, especially those related to the implementation of the Hajj pilgrimage.

In an effort to provide support to people who wish to undertake the Hajj pilgrimage, PT. BPRS Aman Syariah Sekampung has provided various products and services, including the Hajj Bailout Fund service. Through this product, they are trying to make it easier for prospective Hajj pilgrims to fulfill the financial requirements needed to start preparing and registering for Hajj. This approach reflects PT's commitment. BPRS Aman Syariah Sekampung in providing positive contributions to society, especially in supporting the implementation of the Hajj financially with appropriate sharia principles(Sudiono, 2022).

This product is implemented through the use of qardh and ijarah contracts with multi-service principles, facilitating the Hajj registration process by reducing the burden of payment. To expand awareness about Hajj bailout fund products, an effective marketing strategy is needed that is continuously adapted to market dynamics. Marketing targeted at specific market segments must utilize a marketing mix, covering segments of society and promotional strategies including advertising, publicity, public relations, and personal selling (Amsari, 2021).

A marketing strategy is a comprehensive and integrated plan in the marketing sector, aimed at achieving marketing targets. In a dynamic competitive environment, this strategy must underlie all company marketing activities to successfully achieve goals. Before setting a strategy, a company must analyze market conditions and assess its position in it (Rokhilawati, 2022).

Based on what was carried out by several previous research sources, so that there is no repetition of research and can complete the discourse related to research, knowledge of similar research that has been researched previously is needed, including: Hikmah Fujiati's research entitled "Marketing Strategy for Hajj Bailout Funds in Increasing the Number of Customers at the Sharia Pawnshop, Blauran Surabaya Branch." The focus of this research is to examine in more depth the marketing strategy for the Hajj bailout funds by obtaining four variable stages in the promotion mix, including: publicity, public relations, personal selling, advertising. With this strategy, whether the marketing strategy is effective or not effective in increasing the number of customers is quite effective because marketing uses 4Ps (Hikmah Pujianti 2018).

The difference in research carried out by researchers lies in the marketing strategy and research location, namely where the research conducted research at Pegadaian Syariah Blauran Surabaya Branch using the 4P marketing strategy which was quite effective in increasing the number of customers, while what the researchers studied at the BPRS Kotabumi Bandar Lampung Branch Office used the 6P marketing strategy. focused on People and Promotion in increasing prospective Hajj pilgrims

Restiana's research entitled "Factors that Influence the Lack of Public Interest in Carrying out Hajj Bailout Funds (Case Study of Sharia Safe Banks)." In this research, information was obtained that the factors that influence the lack of public interest in financing the Hajj bailout funds were two factors: first, internal factors such as personality, attitudes, perceptions, beliefs, experience, knowledge, religion, and second, external factors such as , lack of promotion, marketing strategy is not optimal and profit sharing set by Bank Aman Syariah is too large (Restiana, 2019)

Based on this research, there are similarities and differences with this research, the similarities lie in the object studied, namely the financing of Hajj bailout products. The difference lies in the discussion and title, namely Marketing Strategy for Hajj Bailout Fund Products after the moratorium by the Indonesian Minister of Religion using 6Ps, focused on People and Promotion in Increasing Prospective Hajj Pilgrims and Factors that Influence the Lack of Community Interest in Financing Hajj Bailout Funds.

## **Literatures Review**

### **Marketing strategy**

A marketing strategy consists of a collection of goals, strategies, and guidelines that guide a company's marketing activities over time, at various levels and locations (Arif, 2012). It formulates managerial action plans to achieve success in carrying out sales operations and marketing activities. Marketing strategy covers specific operations in a more limited scope, including initiatives and strategies in managing business units such as factories, distribution centers, geographic regions, and other specific operations, including advertising campaigns, value chain activities, and online sales (Assauri, 2016). Business success today relies heavily on effective marketing strategies. This strategy includes a series of actions to attract buyers through product promotions, offering competitive prices with satisfactory quality, timely provision of goods, satisfactory customer service, and consistent implementation with standard operational procedures (Elwisam & Lestari, 2019).

Every company aims to develop and survive by increasing profits. This achievement is only possible through efforts to increase sales, build and maintain relationships with customers, and dominate the market. This goal is achieved through implementing a solid marketing strategy, taking advantage of every existing market opportunity, to ensure the company's position in the market remains strong. Thus, marketing strategy is intended as a company's effort to increase and maintain profits by dominating the market as a way to acquire and retain customers (Assauri, 2016).

### **Hajj Bailout Fund**

The Hajj bailout financing product is intended for bank customers who intend to undertake the Hajj pilgrimage but are constrained by limited funds. The bank provides funds to cover the remaining costs so that customers can secure a place for the Hajj when payment of the Hajj costs is made, with the agreement that the customer will later repay the loan funds within the specified time period. This also provides an opportunity for customers

who need emergency funds to obtain short-term financing.

Sharia Financial Institutions (LKS) provide bailout funds to Prospective Hajj Pilgrims to cover the required initial BPIH deposit, enabling them to receive Hajj allocations in accordance with the provisions of the Ministry of Religion. The congregation will later return these funds based on the agreement agreed with LKS.

The regulations regarding Hajj bailout funds are based on DSN-MUI fatwa no. 29/DSN-MUI/VI/2002 concerning Hajj financing by Sharia Financial Institutions, which the Indonesian Ulema Council issued through the National Sharia Council. This fatwa regulates the provision of LKS Hajj bailout funds by applying the Al-Qardh principle and providing compensation for services through the Al-Ijarah principle without linking the size of the reward to the amount of funds bailed out. (Hadi & Widyarini, 2011).

The main benefit of the Hajj bailout fund is shortening the waiting time for the Hajj departure by obtaining portion numbers earlier, simplifying and speeding up the process of carrying out the Hajj without having to wait for the availability of personal funds. The Hajj Bailout helps customers or prospective Hajj pilgrims who experience financial constraints when paying for Hajj, targeting those who have a strong desire to make Hajj but are hampered by limited funds, and also provides flexibility for customers who already have funds for an initial deposit but want to use the remaining funds for their needs. other.

## **Research methods**

This study uses qualitative research methods, which intend to explore an in-depth understanding of phenomena relating to the experiences of research subjects, including behavior, observations, motivations and actions, and presents them in the form of verbal narratives in a natural context. Researchers carefully review and analyze problems related to PT's marketing strategy. BPRS Aman Syariah in Hajj bailout financing products. The reason for choosing qualitative methods is because of their ability to understand in depth the phenomena in the field, through routine observations of research targets. Thus, information regarding the marketing of PT. Hajj bailout fund products. BPRS Aman Syariah is processed into comprehensive data, analyzed and interpreted to gain a complete understanding of its marketing strategy.

This type of research is field research. Field research is research carried out in the field or a place chosen as a location to investigate objective symptoms that have occurred at that location, so that scientific reports can also be prepared. This research is descriptive in nature, because this research attempts to describe or

explain a symptom, event, incident that is happening now by focusing research on actual problems as they exist at the time the research takes place according to the steps starting with the problem, determining information, determining procedures for collecting data, processing information, and drawing research conclusions. With the nature of this research, it can be understood that the researcher can accurately examine issues related to the object under study by collecting facts that occurred during the research, namely that the researcher attempted to describe the marketing strategy for the Hajj bailout fund product.

The data source used is a primary data source, namely a data source that directly provides data to data collectors (Sugiono, 2008), so that data collectors can easily review information from the primary data. The primary data source in this research consists of one person to the director PT. Sharia Safe BPRS, Marketing of Hajj Bailout Financing,

Secondary data sources in this research are books about marketing and financing strategies in sharia banking, consisting of: Sofjan Assauri, Strategic Management. Sofjan Assauri, Basic Marketing Management, Concepts and Strategies. M.Nur Rianto Al Arif, Basics of Sharia Bank Marketing. Fandy Tjiptono, Services Marketing, Donni Juni Priansa, Consumer Behavior in Contemporary Business Competition. Veitzhal Rivai & Adria Permata Veitzal, Islamic Financial Management. Muhammad, Sharia Bank Operations. Sutan Remy Sjahdeini, Sharia Banking. Imam Mustofa, Contemporary Mu'amalah Fiqh. Apart from the books above, secondary data sources also include BPRS Kotabumi profile data, Bandar Lampung Branch Office, as well as financing files or letters. Secondary data sources are expected to be able to support researchers in completing primary data

The data collection technique was carried out by means of interviews, the sources interviewed were the director and also the marketing person for the Hajj bailout financing. Data analysis is the process of systematically searching and compiling data from interviews, field notes and documentation, by grouping data into categories, then describing it into units, synthesizing it, arranging it into patterns, then choosing what is important and what will be studied. and make conclusions so that they are easily understood by yourself and others.

## **Research result**

### **Marketing Strategy for Hajj Bailout Fund Products at PT. BPRS Aman Syariah**

Marketing strategy for PT. Hajj bailout fund products. BPRS Aman Syariah focuses on the marketing mix components. Based on an interview with Mr. Fajar, who is responsible for Hajj Marketing Support at PT. BPRS Aman Syariah, he emphasized customer satisfaction with the services provided by the bank, including efficient and friendly service, delivery of clear and easy to understand information. The superiority of this service creates a sense of security and comfort for customers, indicating an effective marketing strategy by this sharia bank to provide services to its customers.

The presence of sharia banking hajj bailout products apparently has pros and cons. Some people consider the sharia banking hajj bailout product to be a useful product and the right solution for people who are having difficulty with funds to register or get a portion of the hajj. Others think that sharia banking hajj bailout products should be abolished, because these products are not legal and have a bad impact on society, one of which is that people flock to register for the hajj without thinking twice. Apart from that, requiring Hajj management services by providing Hajj bailout funds, or conversely requiring providing bailout funds by requesting Hajj management services. There are negative impacts of the Hajj Bailout Fund

- a. Inhibiting prospective Hajj candidates and extending the queue list. There are differences of opinion regarding the correlation between banking Hajj bailout products and the length of the queue for prospective Hajj pilgrims in Indonesia.
- b. The initial deposit for the Hajj portion is deposited in the Ministry of Religion's account. These funds should be managed transparently, so as not to arouse suspicion among the public and prospective Hajj pilgrims.
- c. This bailout system has a bias or obfuscation of the meaning of istitha'ah (able) which is the principle in carrying out the Hajj pilgrimage. "People who are actually not yet istitha'ah (capable) but have already received a portion (seat) for Hajj because of the bailout funds." This does not guarantee the certainty of being able to leave. Because during the repayment year there is no certainty whether he will be able to pay off his Hajj bailout or not. This shows that the Hajj bailout fund does not necessarily guarantee the ability to perform the Hajj pilgrimage because in practice the Hajj bailout fund contains an element of debt that demands repayment, thereby reducing the perfection of istitha'ah which should not be subject to any coercion at all.
- d. Multi contract Sometimes the imposition of ujroh is not in accordance with the

National Sharia Council (DSN) fatwa regarding financing for Hajj arrangements by sharia financial institutions. Based on the results of the analysis carried out by Aminah (2013), there are the following conclusions. First, the practice of ijarah at a Sharia bank is generally in accordance with DSN fatwa no. 09/DSNMUI/IV/2000 concerning ijarah, except for one provision which states that payment of rent or wages may be in the form of services (other benefits) of the same type as the object of the contract. Second, determining the amount of installments based on the formulation provided by a sharia bank has a difference of several tens of rupiah with the amount printed in the financing brochure for the Hajj bailout fund and determining the amount of the ujroh as a percentage of the bailout fund is as if it were the practice that applies to conventional banks, giving rise to usury. which can damage the sanctity of the contract.

PT. BPRS Aman Syariah is known to have a positive reputation among the public, supported by excellent service quality and competent human resource management, which also contributes to the bank's positive image. The Hajj bailout product uses a combination of ijarah and qardh contracts, which are approved based on DSN-MUI Fatwa No. 29/DSN-MUI/VI/2002 regarding financing for the Hajj pilgrimage, confirms compliance with sharia principles in its operations. The success of PT's marketing strategy. BPRS Aman Syariah in promoting its Hajj bailout funds cannot be separated from the quality of service that satisfies customers, the bank's good reputation in the community, and the implementation of contracts that are in accordance with Islamic law.

Table 1. Number One of PT Hajj Bailout Fund Financing Customers

<b>No</b>	<b>Year</b>	<b>Total Customers</b>	<b>Nominal</b>
1	2020	90	Rp. 225,558,512
2	2021	109	Rp. 3,930,904,085
3	2022	54	Rp. 1,804,329,629
4	2023	107	Rp. 1,768,361,184
	<b>Amount</b>	<b>360</b>	<b>Rp. 7,729,152,410</b>

Data shows that there is a significant growth in the number of Hajj financing customers during 2020-2021 at PT. BPRS Aman Syariah. Even though there will be a decrease in 2022 due to the large number of customers who have paid in full, it is estimated that the number of customers will increase again in 2023. It is recorded that there are 360 customers with total general assets of IDR7,729,152,410. Even though it has not yet

reached the company's target of adding 12 customers per month with a fund allocation of IDR 300,000,000, the number of Hajj financing customers continues to show an increase every year. This raises questions regarding PT's strategy. BPRS Aman Syariah in attracting customers for this Hajj bailout product.

The Hajj bailout product uses an *ijarah* contract in collaboration with the Indonesian Ministry of Religion and the integrated Hajj computerized system (SISKOHAT), with an initial deposit of IDR 25,000,000. PT. BPRS Aman Syariah offers loans of IDR 25,000,000 to make it easier for people who want to make the Hajj but don't have enough funds. These funds can then be repaid through savings by the customer.

Table 2. Hajj Bailout Fund Financing Simulation

Plafond	Time Period					
	1 Year	2 Year	3 Year	4 Year	5 Year	6 Year
10,000,000	953,400	536,700	397,800	328,400	286,700	258,900
15,000,000	1,430,000	805,000	596,700	492,500	430,000	388,400
20,000,000	1,906,700	1,073,400	795,600	656,700	573,400	517,800
25,000,000	2,383,400	1,341,700	994,500	820,900	716,700	647,300

The simulation of installments of Hajj bailout funds shows that prospective Hajj pilgrims need bailout funds of around IDR 25,000,000, of which they are required to pay monthly installments of IDR 2,383,400. If payments are made over two years, the monthly installments will be IDR 1,341,700. PT BPRS Safety Syariah Sekampung (BAS) has set the *ujrah* fee for one year at IDR 3,600,000 for bailout funds of IDR 25,000,000, where the *ujrah* amount depends on the amount of bailout funds that the customer takes and is paid at the start of the collaboration.

The aim of financing the Hajj bailout funds by BPRS Safety Syariah is to support and finance the needs of prospective Hajj pilgrims in the registration process through the Integrated Hajj Computer System (SISKOHAT). Even though interest in this financing is still relatively low, BPRS Aman Syariah recorded an increase in the number of customers year after year, although it has not yet reached the expected target. This bank targets financing for 12 customers per month with a total fund allocation of up to IDR 300,000,000.

Potential customers for the Hajj bailout product include Hajj guidance groups, civil servants, Islamic study communities, religious leaders, school principals, as well as the general public who interact with them.

In arranging the Hajj for customers, LKS can receive *ujrah* (service) compensation

using the al-ijarah principle in accordance with DSN-MUI fatwa No. 9/DSN-MUI/IV/2000.

1. If necessary, LKS can help cover customers' BPIH payments using the al-qard principle in accordance with DSN-MUI Fatwa No. 19/DSN-MUI/IV/2001.
2. Hajj management services provided by LKS may not be conditioned on the provision of Hajj bailouts.
3. The amount of compensation for al-ijarah services should not be based on the amount of bailout given by LKS to customers. This Hajj bailout product does not require collateral, but the Hajj seat/portion is kept by PT BPRS Metro Madani until the prospective Hajj customer pays off the installments.

In reality, there are many obstacles that can occur in the installment repayment process. If during the installment period the customer experiences delays in payment, PT BPRS Metro Madani will follow up. If a prospective Hajj customer is truly unable to continue the installments, PT. BPRS Metro Madani canceled the Hajj departure and returned the principal installments that had been made. However, if a prospective Hajj customer dies, his heirs can replace him. In this case, if the prospective Hajj customer pays off the installments before the due date, the customer pays the remaining principal installments and does not pay the ujah for the following year. This shows that the implementation of PT BPRS Metro Madani's Hajj Bailout product is in accordance with DSN MUI Fatwa Number 29/DSN-MUI /VI/2002 concerning financing for Hajj arrangements which is the basis for implementing the Hajj Talangan product cannot be separated from sharia principles.

## **Marketing Mix**

### **1. Product**

In overcoming competition, Bank Aman Syariah strives to offer products and services that suit the needs of the community based on Sharia principles.(Ana & Zunaidi, 2022). PT. Hajj bailout fund product. BPRS provides this which is very important for the Muslim community to make it easier for them to carry out one of the five pillars of Islam, namely the Hajj pilgrimage.

### **2. Place**

PT. BPRS Aman Syariah is located on Jl. Raya Sekampung, Sumber Gede, Sekampung, East Lampung Regency, a location that according to Fajar has advantages because of the ease of transportation, be it buses, private vehicles or public transportation.

### **3. Promotion**

Promotions at Bank Aman Syariah Sekampung aim to make customers more familiar with the products and interested in purchasing the goods or services offered, which will ultimately increase the number of customers. Various promotional methods have been implemented to achieve this goal (Ginanjari, 2015). Promotional activities at BPRS Aman Syariah Sekampung are carried out in various ways, including:

a. Advertising (Advertising)

PT. BPRS Aman Syariah Sekampung utilizes advertising as the main tactic in marketing Dana Talangan Haji products, by focusing on the use of social media such as Facebook, Twitter, Instagram, along with traditional media such as newspapers and radio. The use of social media in particular has contributed to increasing public awareness regarding Dana Talangan Haji products, facilitating direct interaction with interested potential customers. The ability of advertising to attract attention and arouse people's curiosity has been proven to be effective, especially through constant 24-hour information updates on social media.

b. Trabas (distributing brochures)

Promotional activities through distributing brochures to government and private entities is an efficient method. This approach does not require promotional costs from agencies, but rather provides souvenirs as a form of cooperation. This has proven to be an effective way to introduce Hajj bailout fund products to employees by holding regular lectures or socialization.

c. Personal Sales (private sales)

PT. BPRS Aman Syariah Sekampung implements a strategy of hospitality or house-to-house visits as part of its marketing efforts. This strategy involves direct communication via telephone or personal meetings, encouraging potential customers to register. This activity emphasizes the importance of personal interaction in building trust and convincing potential customers.

d. People

PT employees. BPRS Aman Syariah Sekampung plays a vital role in the marketing process, where they act as intermediaries in introducing products and services to customers. Special training is provided to ensure they have the necessary skills to market products effectively, avoiding errors in the distribution of information.

The community plays an important role as human resources in product distribution and providing complete services related to company operations, which occurs through direct interaction with customers. Therefore, there is a high probability of errors in the mechanism. As for the financing distribution process,

there is a risk of inaccuracy in targeting prospective Hajj pilgrims as recipients of Hajj bailout funds. To avoid mistakes that could have serious consequences, special training is needed for the community, including mastery of certain marketing techniques.

e. Process

The success of a marketing strategy relies heavily on the commitment, communication and contribution of each individual within the company. Effective communication between employees is important to maintain consistency and prevent information gaps, which ultimately forms a positive image of the company in the eyes of customers and the wider community.

PT marketing strategy. BPRS Aman Syariah Sekampung covers a variety of approaches, from advertising to personal selling, with an emphasis on the role of people and processes in achieving the marketing objectives of Dana Talangan Haji products (Rini, 2006).

## **Data Analysis Results**

### **Analysis of Marketing Strategy for Hajj Bailout Fund Products**

According to an interview with Mr. Fajar, who serves as Hajj Marketing Support Executive, it was found that the services of PT. BPRS Aman Syariah received positive responses from customers, better than other LKS. Speed and accuracy of service, as well as the ability to convey concise and easy to understand information are their advantages. The presence of employees who are always ready to help in a fast, polite and friendly manner makes customers feel protected and comfortable.

In line with what Rosita Dewi said, several banks' services for Hajj bailout funds show competitive advantages through speed, accuracy and friendliness of service. These banks are innovating to increase the value of their services.

Payment services for customers are also made practical and flexible, where customers can choose payment methods including a pick-up and drop-off system, which allows payments at home. Payments can also be made directly at bank branches, which are located easily accessible using public transportation, making it easier for customers who want to make payments directly.

Apart from that, Bank Aman Syariah is known to have a good reputation in the eyes of customers, which makes it able to compete in a tight market. For Hajj bailout fund products, sharia banks such as Aman from their fostered partners must be more active in

socializing them, considering the tight competition in socializing similar products. Public awareness about Hajj bailout financing products will provide benefits for both banks and their customers.

### **Marketing Mix Analysis**

To describe the marketing strategy for Hajj bailout products at Bank PT. BPRS Aman Syariah in terms of differentiation and marketing mix. So the author will explain based on the results of an interview with Mr. Fajar, who serves as Hajj Marketing Support Executive at Bank PT. BPRS Aman Syariah, with the following explanation:

1. Differentiation According to Mr. Fajar, who serves as Hajj Marketing Support Executive at Bank PT. BPRS Aman Syariah stated that the service provided by Bank Syariah Mandiri Ungaran Semarang Branch was quite satisfactory for customers, the service was fast and precise, providing information briefly, clearly and easily understood by customers. Where the readiness of employees to help customers is provided with good, fast and polite and friendly service, so that customers feel safe and comfortable with the service. This is a marketing strategy for Bank Syariah Mandiri Ungaran Semarang Branch in serving its customers.

Meanwhile, Bank PT's marketing strategy. BPRS Aman Syariah has a pretty good image in the eyes of the public, the good image of Bank PT. BPRS Aman Syariah is also supported by good service, satisfying service so that customers feel comfortable. The good image that Bank PT. BPRS is Sharia Safe solely because of the very careful performance of human resources or managers, of satisfactory service and the absence of problems for its customers. With the many achievements and awards achieved by Bank PT. BPRS Aman Syariah also affects the image of Bank PT. BPRS Aman Syariah itself, because that is concrete evidence owned by Bank PT. Sharia Safe BPRS.

The target partners and customers of Bank PT's Hajj bailout products. Sharia Safe BPRS.

namely KBIH (Hajj Guidance Group), Islamic Study Community, Civil Servants (PNS), Community Health Centers, School Principals, Religious Leaders and people who interact with the community.

2. Marketing Mix

The author conducted research on marketing strategies for Hajj bailout fund products at PT. BPRS Aman Syariah which focuses on Marketing Mix aspects. In this framework, the

author carried out an in-depth analysis of the marketing strategy implemented based on the marketing mix concept. The information obtained for this analysis came from an interview with Mr. Fajar, who is responsible for marketing Hajj products at PT. Sharia Safe BPRS. This process aims to better understand how the marketing strategy is designed, implemented, and assessed for its effectiveness in achieving the marketing objectives of this product.

a. Product

The increasing growth and development of sharia banking in Indonesia will encourage banks to always optimize their marketing activities through appropriate product development. The business carried out by PT. Sharia Safe BPRS in facing competition is by providing products and services that can meet community needs in accordance with sharia principles. With the existence of Hajj bailout products at PT. BPRS Aman Syariah hopes that the community, especially Muslims, will more easily fulfill the fifth pillar of Islam, namely the Hajj.

PT. BPRS Aman Syariah offers three types of products: savings, financing and sharia services. The Hajj bailout product is included in the financing category. This product provides an opportunity for Muslims to realize their dream of performing the Hajj pilgrimage, which is often considered a source of happiness and pride. However, so far, only those who have sufficient funds can carry out the Hajj pilgrimage. Therefore, it is hoped that this Hajj bailout financing will provide benefits for banks and help customers who want to make the Hajj.

b. Location

Address of PT. BPRS Aman Syariah is located on Jl. Raya Sekampung, Sumber Gede, Sekampung, East Lampung Regency, Lampung, which has the advantage of a strategic position close to the city center, industrial zone, schools, and easy transportation access for private and public vehicles. Thorik Gunara and Hardiono Sudibyo in their marketing book emphasize that a strategic location is not only determined by proximity to the city center but also ease of access to that location.

Bank location PT. BPRS Aman Syariah is located on Jl. Raya Sekampung, Kel. Sumbergede, District. Sekampung, East Lampung, Lampung... According to Mr. Fajar, this location has the advantage of easy access to transportation, whether private vehicles, buses or public transportation.

c. Promotion in practice, promotion carried out by the bank PT. BPRS AmanSyariah through personal selling (individual sales). The implementation of this strategy is supported by consumer analysis. Consumer analysis is part of market analysis which is related to bank observations PT. Sharia Safe BPRS regarding consumer conditions.

Consumer analysis includes matters relating to consumer needs, livelihoods, number of family dependents, consumer characteristics and culture, and consumer purchasing power. Consumer analysis was carried out to determine the existing conditions in East Lampung so that it would provide information about which types of consumers would be targets for promotion of PT bank products. Sharia Safe BPRS. The results of consumer analysis can be used as a basis for determining customer approach strategies in implementing personal sales strategies. Promotional activities can also be carried out through advertising, which is a form of promotion carried out in the form of impressions or images or words contained in the form of brochures, magazines or other public media such as through TV, radio, internet and others. Publicity carried out by PT bank. BPRS Aman Syariah is a form of promotion aimed at improving the image of sharia financial institutions by reporting or broadcasting the positive activities of financial institutions through presentations on activities of a religious nature, such as: recitation of the Koran, fasting together or other social activities. Sales promotion for Hajj bailout products is a form of promotion aimed at increasing sales directly by providing souvenirs to Hajj bailout customers in the form of ballpoint pens from PT. Sharia Safe BPRS.

The main aim of promotion is to provide information about the various products offered and attract the interest of potential new customers. PT. BPRS Aman Syariah uses five types of promotional tools to carry out marketing of Hajj bailout fund products, namely:

a. Advertisement

Advertisements about Hajj Bailout Fund products are carried out using various platforms such as social media (Facebook, Twitter, Instagram), newspapers and radio. The use of social media plays an important role in increasing public awareness about this product.

b. Distribution of Brochures (Trabas)

Dissemination of information about Hajj bailout financing to various agencies, both government and private, through approaches to individuals who have influence in finance or company management. This makes it easier to access information related to employees, including salaries and benefits.

c. Direct Sales

Direct sales activities by PT employees. BPRS Aman Syariah Sekampung is carried out personally and exclusively, usually with house-to-house visits, often

accompanied by the provision of souvenirs to customers who have used financing products but have not yet completed the Hajj.

d. Fund Distribution

There is a mismatch in targeting prospective Hajj pilgrims as recipients of Hajj bailout funding.

e. Business process

To achieve success in business planning, it is very important for companies to pay attention to aspects of commitment, communication and contribution. These three aspects are key to ensuring that the expected performance can be achieved and is mutually beneficial. The author considers that the marketing strategy of PT. BPRS Aman Syariah is in line with existing challenges, including lack of interest from customers and tight competition with other financing products in sharia banks.

3. Implementation of Sharia Perspective Marketing Strategy (Syariah Marketing) at PT. Sharia Safe BPRS According to Mr. Fajar, the soul of a sharia marketer at PT. BPRS Aman Syariah believes that theistic or divine laws of Sharia are the most perfect laws. A sharia marketer believes that Allah SWT. always close by and watching him when he was carrying out all kinds of business. He also believes that Allah SWT. will ask him to be responsible for the implementation of the Shari'a on the day when all are gathered to show their deeds on the Day of Resurrection. The soul of a Sharia marketer at PT. BPRS Aman Syariah must also be ethical because a marketer must have good morals and ethics in marketing Hajj bailout products. A BSM marketer is also realistic. Sharia marketers are professional marketers with a clean, neat and modest appearance, whatever the model or style of clothing they wear. They work professionally and prioritize religious values, piety, moral aspects and honesty in all their marketing activities.

According to an interview with Mr. Fajar, who serves as Hajj Marketing Support Executive, it was found that the services of PT. BPRS Aman Syariah received positive responses from customers, better than other LKS. Speed and accuracy of service, as well as the ability to convey concise and easy to understand information are their advantages. The presence of employees who are always ready to help in a fast, polite and friendly manner makes customers feel protected and comfortable.

In line with what Rosita Dewi said, several banks' services for Hajj bailout funds show competitive advantages through speed, accuracy and friendliness of service. These banks are innovating to increase the value of their services.

Payment services for customers are also made practical and flexible, where customers can choose payment methods including a pick-up and drop-off system, which allows payments at home. Payments can also be made directly at bank branches, which are located easily accessible using public transportation, making it easier for customers who want to make payments directly.

Apart from that, Bank Aman Syariah is known to have a good reputation in the eyes of customers, which makes it able to compete in a tight market. For Hajj bailout fund products, sharia banks such as Aman from their fostered partners must be more active in socializing them, considering the tight competition in socializing similar products. Public awareness about Hajj bailout financing products will provide benefits for both banks and their customers.

To describe the obstacles faced by Bank PT. The author will explain Sharia Safe BPRS in Marketing Hajj Bailout Products as follows:

1. Based on an interview with Mr. Fajar as the Hajj Marketing Executive, it is clear that the obstacles faced by PT. BPRS Aman Syariah in marketing Hajj bailout products, the community does not yet know how its operational system is for financing Hajj bailouts and the public does not yet know what benefits they can get from financing Hajj bailouts. So the Hajj bailout product is not widely known in the community. With obstacles like that, it is a burden and a challenge for marketing employees to provide understanding to the public about the Hajj bailout product at Bank PT. Sharia Safe BPRS
2. The location between one sub-district and another is very wide. So a marketing person at Bank Syariah Mandiri is unable to reach it
3. The high Ujroh from the first, second and third years becomes an obstacle in marketing Hajj bailout products.
4. Very long queue from the Ministry of Religion to perform the Hajj

## **Conclusion**

From the results of the research and previous discussions, the conclusions of this research include:

There are two components, namely service and image, the service provided by Bank Aman Syariah is relatively satisfying to its customers compared to other LKS. Apart from this image, apart from relatively satisfactory service differentiation, Bank Aman Syariah also has a good image in the minds of consumers. The target partners and customers of Bank

Aman Syariah's hajj bailout fund products are KBIH (Hajj Development Group), Civil Servants (PNS), religious leaders, Community Health Centers, Islamic Study Communities, school principals, as well as community leaders who interact with the community.

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