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Research Article

Marketing Management Of Hajj Savings Products At Bank Syariah Indonesia At BSI KCP Bandung Majalaya

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Abstract. This research was conducted to determine the marketing management of Hajj savings products carried out by Bank Syariah Indonesia at the KCP Bandung Majalaya branch office. The aim is to know how marketing management is carried out to make people around the branch office interested and open a Hajj savings account. Marketing is very important in a company office, where the company office must learn how to market its products that are adapted to the conditions and circumstances of the community around its branch office. The aim of this marketing is so that people know, understand and are interested in opening Hajj savings for their future. By marketing the product, of course it must be matched with the quality of the product being marketed, where the Hajj savings product at Bank Syariah Indonesia has its own advantages in attracting potential customers. Bank Syariah Indonesia has attracted many customers in the last two years, which is a good start for

Bank Syariah Indonesia. The target target for this marketing is all groups, namely from young people to the elderly.

Keywords: marketing, Hajj savings, products

Abstrak. Penelitian ini dilakukan untuk mengetahui manajemen pemasaran produk tabungan haji yang dilakukan Bank Syariah Indonesia pada kantor cabang KCP Bandung Majalaya. Tujuannya agar tahu bagaimana manajemen pemasaran yang dilakukan untuk membuat masyarakat di sekitar kantor cabang tersebut tertarik dan membuka rekening tabungan haji. Pemasaran sangat penting dalam sebuah kantor perusahaan, dimana kantor perusahaan harus mempelajari bagaimana cara memasarkan produknya yang disesuaikan dengan kondisi dan keadaan masyarakat di sekitar kantor cabangnya. Dimana tujuan dari pemasaran tersebut agar masyarakat mengenal, mengetahui dan tertarik untuk membuka tabungan haji untuk masa depannya kelak. Dengan memasarkan produk tentu harus disandangi dengan kualitas dari produk yang dipasarkan, dimana produk tabungan haji pada Bank Syariah Indonesia memiliki keunggulan tersendiri untuk menggait para calon nasabahnya. Bank Syariah Indonesia sudah banyak menarik nasabah dalam dua tahun terakhir, yang merupakan awal yang baik untuk Bank Syariah Indonesia. Harapan target dari pemasaran tersebut adalah semua kalangan, yaitu dari kalangan anak muda sampai orang tua.

Kata Kunci: pemasaran, tabungan haji, produk

INTRODUCTION

Bank Syariah Indonesia as we know now is the largest Sharia Bank in Indonesia and aims to be the biggest and best in Asia. Bank Syariah Indonesia or what we call BSI for short was only established on February 1 2021. This is the result of a combination or merger of PT Bank BRIsyariah Tbk, PT Bank Syariah Mandiri, and PT Bank BNI Syariah which has been permitted by the Financial Services Authority (OJK) on January 27, 2021.

Bank Syariah Indonesia has the potential to become the largest sharia bank in Asia, because as we know, Indonesia is one of the countries with the largest Islamic population in Asia. With this, it is very possible for BSI to become the largest sharia bank in Asia. This is one of BSI's own missions.

As a country with the largest Muslim population, we should support Bank Syariah Indonesia to become the best sharia bank in Asia. By opening an account and following the products provided by Bank Syariah Indonesia. As a Muslim community, we should be aware of sharia banking. As is the sharia taught by Islam.

By transacting at a sharia bank, the main benefit we get is avoiding usury. In the Islamic banking system there is no interest system so it is usury free. In exchange, the bank will provide a profit sharing ratio based on the company's financial development. As time goes by, Bank Syariah Indonesia has grown over the past 2 years. In a period of 2 years, BSI has been able to attract around 14.9 million customers in Indonesia. This is a good start for Bank Syariah Indonesia. The products released by BSI over the past 2 years have attracted the attention of the Muslim community in Indonesia.

Having superior products is part of the marketing for Bank Syariah Indonesia. We can recognize several of BSI's superior products, namely Easy Wadiah savings,

Easy Mudharabah, Business Savings and also Hajj Savings. One of the products that Bank Syariah Indonesia excels at is Hajj Savings. Where the Indonesian people trust sharia banks more than conventional banks to open Hajj accounts or savings for their future.

Why is Hajj savings at BSI one of the superior products, because the amount of savings paid in installments is very affordable, making it easier for Bank Syariah Indonesia's Hajj savings customers to pay off their savings in installments. Monthly installment costs can start from Rp. 100,000. Hajj savings products not only attract the attention of parents, but also attract the attention of many young people who want to open Hajj savings for their future. Not a few young people already understand and want to open Hajj savings nowadays.

RESEARCH METHODS

The research method used in this research is descriptive qualitative. The technical data collection includes interviews, observation and documentation. In order to market Hajj savings products at Bank Syariah Indonesia at the KCP Bandung Majalaya branch office.

RESULTS AND DISCUSSION

Marketing

By creating and exchanging goods and value with others, marketing is a social and management activity that helps people and groups get what they want and need. According to the definition given above, each person must first identify their current needs and desires before entering into a relationship with another person so that their desires and needs are met. One of the main tasks that any business, whether providing goods or services, must complete to keep its operations running is marketing. This is because one of the business activities, namely marketing, is directly related to customers. Therefore, marketing activities can be considered as human activities related to the market.

Marketing techniques are very helpful in providing information to consumers about a product, starting from benefits, features, and various other specific things. Without a mature marketing strategy, it will be difficult to maximize sales. Marketing laws are a set of fundamental guidelines that help business owners and entrepreneurs promote their goods and services to consumers. Usually, external circumstances also have an impact on the legal basis of marketing. Consider the growth of technology, for example.

According to Kotler and Keller (2011:5) in the 13th edition of the book *Marketing Management*, the definition of marketing management is "Identifying and meeting human and social needs". Meanwhile, according to Maynard and Beckam quoted by (Alma 2011:1) in the book *Marketing Management and Services Marketing*, it is: "Marketing embraces and business activities involved in the flow of goods and services from physical production and consumption" Meanwhile, according to (Daryanto 2011:1) stated the following definition of marketing: "A social and managerial process by which individuals and groups obtain their needs and desires by creating, offering and exchanging something of value with each other". And from

the definitions above, it can be concluded that marketing is an activity in delivering goods or services to consumers, where this activity can meet consumer needs and satisfaction.

The definition of a marketing plan is a management process that produces a marketing strategy with the main aim of achieving marketing goals. Marketing plans are implemented through a series of methodical processes and through coordination to arrive at marketing plan decisions. Businesses that can develop good marketing strategies can earn income effectively and efficiently. which includes a business marketing plan including information gathering, information dissemination, marketing coordination, and promotional strategies. All these elements serve as a company strategy to make the best use of resource days. Before moving on to other more important topics, the goal of this chapter is to define planning as simply as possible and explain how the process works.

The marketing of Hajj savings products is carried out at the BSI KCP Bandung Majalayan branch office by approaching the local community in the Majalaya area, by holding socialization or *bazaars* in front of the bank office. Apart from that, there are also account openings and mass savings. Usually Bank Syariah Indonesia KCP Majalaya visits offices around the BSI Majalaya office to carry out mass opening of Hajj savings. One of the offices visited was the BUMN office around the BSI Majalaya office.

As for marketing carried out to young people or school circles, visits and outreach are carried out at schools around the BSI office. Where students are socialized so that children are interested in opening accounts and opening Hajj savings at an early age.

Hajj Savings

Allah SWT revealed the law of Hajj to His servants. Every Muslim who is physically and financially able to perform the Hajj is obliged to do so. This is one of the five pillars of Islam. Pilgrimages have existed since the Prophet Ibrahim As, according to the Ministry of Religion. As a result, the Hajj is also known as the journey of the Prophet Abraham. The Hajj rituals are undoubtedly a lot to follow after all Ibrahim As and his family have completed. After that, Allah SWT gave orders to Ibrahim As and his son Ismail As to rebuild the Kaaba and gave orders to Prophet Ibrahim As to invite his people to make this trip.

Hajj Savings is one of the products or services provided by Bank Syariah Indonesia. Which has now become one of BSI's superior products and is attracting people from young people to older people. Hajj linguistically comes from the word al-Hajj, which is Arabic for "intentionally doing something". Sharaknya defines the Hajj as a deliberate journey to the House of Allah in Mecca to perform a series of acts of worship that are subject to the rules and regulations of Islamic law.

The law on carrying out the Hajj pilgrimage is mandatory for Muslims who are able. As Allah SWT says in Surah Ali-Imran verse 97 which explains that Hajj is obligatory for someone who is capable and is carried out once in their lifetime. Meaning: "In it there are clear signs, (among them) the station of Ibrahim; whoever enters it (the Temple) will be safe; performing the Hajj is a human obligation towards

Allah, namely (for) those who are able to travel to the Temple. Whoever denies (the obligation of Hajj), then verily Allah is Rich (does not need anything) from the universe." (QS. Ali Imran: 97).

Surah Al-Baqarah Verse 196, meaning: "And complete the Hajj and Umrah for the sake of Allah. But if you are surrounded (by enemies), then (slaughter) the hadyu that is easily available, and do not shave your head, before the hadyu reaches the place of slaughter. If any of you is sick or there is a problem in his head (and he shaves), then he is obliged to perform fidyah, namely fasting, giving alms or making a sacrifice. If you are safe, then whoever performs the Umrah before the Hajj, he (has to slaughter) hadyu which is easily available. But if he does not get it, then he (must) fast three days during the Hajj (season) and seven (days) after you return. That's a total of ten (days). Likewise, for people whose families do not live near the Grand Mosque. Fear Allah and know that Allah is very severe in punishment." (QS. Al-Baqarah: 196).

At BSI, the BSI Hajj savings product is called Tabungan Haji Indonesia & Tabungan Haji Muda Indonesia. This savings is a savings account in rupiah currency, which aims to help customers save for the Hajj pilgrimage. The Hajj savings mechanism is a sharia-compliant way of collecting funds for those who want to go on the Hajj to Mecca but are constrained by money, so BSI has created a Hajj savings product. Collecting funds gradually makes it easier for customers who want to go to Mecca.

According to the official BSI website, customers can open BSI Hajj savings online via BSI Mobile, one of the many benefits. Apart from that, there are no monthly administration fees for BSI Hajj savings. Hajj savings at BSI are very easy to access, starting from the official BSI website itself and can also be accessed via the available *mobile banking application*. This certainly attracts the attention of young people, who keep up with current developments and also make it easier for users to access and find out the advantages of Hajj savings products.

According to the official BSI website, there is no monthly administration fee for BSI Hajj savings. With a minimum balance requirement of IDR. 100,000, for the initial deposit for BSI Hajj savings is also relatively reasonable. Later you will be registered with the Ministry of Religion's SISKOHAT to receive your share of the Hajj if you have sufficient funds in your account.

PT Bank Syariah Indonesia Tbk (BSI) is targeting the addition of 450,000 new Hajj pilgrims per year, with a target growth in Hajj savings of IDR 1.4 trillion, or 14% growth annually. It is hoped that in the future Bank Syariah Indonesia can continue to develop well and realize its vision and mission well and according to targets. Apart from that, in the future, we hope that the Indonesian people will be aware of sharia banks and also the contracts they carry out.

The target of sharia products is now not only for parents. But also for young people who now understand the importance of sharia contracts and also the importance of opening a Hajj savings account with a sharia bank. Which avoids usury and also follows the laws of Islamic law.

Conclusion

This research was conducted to determine the marketing management of Hajj savings products carried out by Bank Syariah Indonesia at the KCP Bandung Majalaya branch office. The aim is to know how marketing management is carried out to make people around the branch office interested and open a Hajj savings account. Marketing is very important in a company office, where the company office must learn how to market its products that are adapted to the conditions and circumstances of the community around its branch office.

Marketing techniques are very helpful in providing information to consumers about a product, starting from benefits, features, and various other specific things. Without a mature marketing strategy, it will be difficult to maximize sales. Marketing laws are a set of fundamental guidelines that help business owners and entrepreneurs promote their goods and services to consumers. Usually, external circumstances also have an impact on the legal basis of marketing. Consider the growth of technology, for example.

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It is hoped that in the future Bank Syariah Indonesia can continue to develop well and realize its vision and mission well and according to targets. Apart from that, in the future, we hope that the Indonesian people will be aware of sharia banks and also the contracts they carry out.

Marketing at Bank Syariah Indonesia is a challenge in itself, especially since it has only been running for 2 years. Of course, it is not easy for BSI to market sharia products, especially with the condition of the Indonesian people who prefer conventional banks to sharia banks. The target of sharia products is now not only for parents. But also for young people who now understand the importance of sharia

contracts and also the importance of opening a Hajj savings account with a sharia bank. Which avoids usury and also follows the laws of Islamic law.

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