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Analysis of Marketing Strategies for Hajj Savings Products Based on Sharia Principles at Bank Muamalat

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Abstract
This study examines the implementation of marketing strategies for the Tabungan iB Hijrah Haji product at Bank Muamalat Sumber Branch, which is based on Sharia principles. The study was motivated by the increasing competition among Islamic banks offering Hajj savings products and the need to develop strategies that are both competitive and compliant with Islamic values. Using a qualitative descriptive method with a case study approach, this research collected data through field observation, in-depth interviews with branch managers, marketing officers, and customers, as well as documentation such as reports and archives. Data were analyzed using three stages: data reduction, data presentation, and verification to ensure validity and accuracy of the findings. The findings reveal that Bank Muamalat Sumber Branch implements a holistic marketing strategy that integrates educational, spiritual, and digital approaches. Collaboration with religious institutions such as KBIHU, the Ministry of Religious Affairs, and BPKH strengthens customer trust. At the same time, digital promotion through social media, the official website, and live interaction platforms effectively reaches broader audiences. Key product features—such as low initial deposits, no administrative fees, and simple account-opening procedures—encourage customer satisfaction and foster strong word-of-mouth promotion. The application of Sharia principles in marketing practices reflects ethical integrity through the avoidance of gharar (uncertainty), maysir (speculation), and riba (usury). Transparency, fairness, and honest communication serve as the foundation of the bank's service ethics, aligning business objectives with spiritual values. This synergy between Sharia compliance and strategic innovation reinforces Bank Muamalat's position as a trusted Islamic financial institution. It demonstrates that ethical, faith-based marketing can drive sustainable growth and customer loyalty..

Keywords: *Hajj Savings, Marketing Strategy, Sharia Principles, Bank Muamalat, Islamic Banking*
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INTRODUCTION

An Islamic bank is a financial institution that operates in accordance with the principles of Islam, meaning that its methods and operations follow Islamic Sharia provisions (Law, 2008). Islamic finance prohibits activities such as usury (riba), risky speculation (maysir), and any form of deception (gharar). Sharia provisions refer to the legal principles from Islamic sources that shape muamalah—how people engage with one another in economic life, social relations, politics, and culture (Antonio, 2001).

Generally, an Islamic bank is defined as a financial institution whose main activities include providing financing services, credit facilities, and payment transactions that operate according to Sharia principles. Such banks follow guidance derived from the Qur'an and the Hadith, which serve as the primary sources of Islamic law. By following these sources, Islamic banks are expected to avoid all activities involving riba and any practices that contradict the teachings and ethical principles of Islamic law.

The aspirations of Indonesian society drove the emergence of Islamic banking in Indonesia—particularly the Muslim community—who view conventional bank interest as prohibited (haram) (Nainggolan, 2023). Nevertheless, the principle of profit-sharing within financial institutions has long been recognized and practiced in both Islamic and non-Islamic countries (Tatiana et al., 2015). Therefore, Islamic banking should not be understood solely as a religious or ritualistic activity, but rather as an economic model based on partnership and profit-sharing between capital owners and fund managers. Consequently, banking operations based on Sharia principles are accessible and applicable to all segments of society, not only to Muslims. However, it is undeniable that, to this day, Islamic banking in Indonesia has primarily developed within the Muslim community.

The presence of Islamic banking has provided an answer to the public's demand for a financial system that not only offers sound banking services but also adheres to Sharia principles (Suhadi et al., 2023). Law No. 10 of 1998 on Banking defines an Islamic bank as a bank that conducts its business activities based on Sharia principles and, by its type, consists of Bank Umum Syariah (Islamic Commercial Banks) and Bank Pembiayaan Rakyat Syariah (Islamic Rural Banks). Furthermore, Law No. 21 of 2008, Article 1 Paragraph 1 on Islamic Banking, stipulates that Islamic banking encompasses all matters related to Islamic banks and Sharia business units, including their institutions, business activities, as well as the methods and processes involved in conducting their operations (UU, 1998, 2008).

The emergence of Islamic banking has become a response to the needs of communities seeking a financial system that not only offers sound banking services but also complies with Sharia principles. Law No. 10 of 1998 on Banking defines an Islamic bank as a financial institution that conducts its business activities based on Sharia principles and, by type, consists of Islamic commercial banks and Islamic rural banks. Furthermore, Law No. 21 of 2008, Article 1 Paragraph 1, on Islamic Banking, states that Islamic banking encompasses all matters related to Islamic banks and Islamic business units, including their institutional framework, business activities, and the methods and processes through which those activities are carried out (UU, 1998, 2008).

In Islamic banking, there are savings products designed to help customers plan for Hajj and Umrah based on Sharia principles, typically using the Mudharabah Mutlaqah (investment) contract. This contract represents a partnership between two parties in which profits and losses are shared according to a pre-agreed ratio. However, the number of customers utilizing this

service remains relatively low compared to other banking products. Therefore, a well-targeted marketing strategy is needed to reach and attract the appropriate customer segment.

Marketing, as one of the core activities carried out by Islamic banks, plays a vital role in ensuring their sustainability and growth. According to Philip Kotler, marketing is not merely about selling products or services, but rather a comprehensive social and managerial process through which individuals and groups obtain what they need and want by creating, offering, and exchanging products of value with others (Kotler & Keller, 2009). In this context, marketing encompasses understanding consumer behavior, conducting market potential research, developing new products, as well as distributing and promoting goods and services in a way that meets customer needs while aligning with Sharia principles.

A marketing strategy is a well-directed plan in the field of marketing aimed at achieving optimal results. In promoting a product, companies inevitably face numerous challenges, such as intense competition and the continuous emergence of new products that drive other firms to keep innovating to meet consumer needs and preferences. To overcome these challenges, a company must carefully consider and implement the right strategies to effectively market its products. (Damayanti, 2023).

One of the flagship fund collection products offered by Bank Muamalat Indonesia is Tabungan iB Hijrah Haji, a special savings account designed for individuals planning to perform the Hajj in a secure and Sharia-compliant manner. As the first Islamic bank in Indonesia and an officially appointed Hajj Fund Depository Bank (BPS-BPIH) connected to the SISKOHAT system of the Indonesian Ministry of Religious Affairs, Bank Muamalat provides seamless services from account opening to Hajj registration. This product operates under the Wadi‘ah Yad Dhamanah contract, charges no administrative fees, requires an affordable initial deposit of only Rp 50,000, and offers convenient transaction services through tellers, e-banking, and auto-debit facilities (Bank Muamalat, 2025c). In the Cirebon region, particularly at the Sumber Sub-Branch Office (KCP Sumber), this product serves as one of the main instruments for Sharia-based fund collection and as a means of educating the community to plan their Hajj pilgrimage in a more structured and Sharia-compliant manner.

The Hajj pilgrimage is the fifth pillar of Islam after the declaration of faith (shahada), prayer, almsgiving (zakat), and fasting. It is an obligation for every Muslim who meets the required conditions—financially, physically, and mentally—and it is a duty that must be performed only once in a lifetime, as mandated in Surah Āli ‘Imrān, verse 97. This obligation reflects not only spiritual devotion but also the fulfillment of one’s faith through obedience, sacrifice, and unity among Muslims from all corners of the world.

Indonesia is home to the world’s largest Muslim population, with approximately 270 million Muslims, or about 86.7% of the total population. This demographic reality serves as a significant factor behind the growing interest of conventional banks in establishing Islamic banking units or transforming into fully independent Sharia banks (Badan Pusat Statistik, 2020). According to the Otoritas Jasa Keuangan (OJK) – Statistik Perbankan Syariah, December 2024, Indonesia’s Sharia banking network consists of 14 Islamic Commercial Banks (Bank Umum Syariah) and 18 Islamic Business Units (Unit Usaha Syariah), with a total of 582 head and operational offices and 1,803 sub-branch/service offices across the country. This demonstrates the steady expansion of the Islamic financial sector (Otoritas Jasa Keuangan, 2024).

In line with this growth, Islamic banks continue to compete by offering various savings products—among them Hajj and Umrah savings accounts—to meet the increasing demand for Sharia-compliant financial services (Bank Muamalat, 2024). As more banks introduce similar products, competition in this segment intensifies, requiring targeted and innovative marketing strategies to attract and retain customers (Nur, 2022).

Research on marketing strategies for hajj savings products at Bank Muamalat has been extensively conducted. Duryatun Nafi'ah found that Bank Muamalat KCP Pasuruan implemented STP strategies and marketing mix (product, price, place, promotion) through collaboration with KBIH (Hajj Pilgrimage Guidance Groups) to enhance competitive advantage (Nafi'ah, 2023). Minggir Rahma Nuraini et al. demonstrated that the implementation of the 7P marketing mix (product, place, price, promotion, people, process, physical evidence) at KCP Tulungagung was effective in increasing the number of customers (Nuraini & Manunggal, 2023). Ahmad Syathori et al. explained that KCP Indramayu utilized digital media, collaboration with KBIH, and multipurpose promotions, with the main constraints being community purchasing power and the long hajj waiting period (Syathori et al., 2022). However, these three studies have not comprehensively discussed the role of business competition supervisory institutions in guaranteeing consumer rights, so this research aims to fill that gap.

This study aims to analyze the implementation of marketing strategies for Hajj savings products based on Sharia principles at Bank Muamalat, Sumber Branch, particularly in efforts to attract and retain customers. The research focuses on two main aspects: the marketing strategies applied by Bank Muamalat Sumber Branch for its Hajj savings product and the implementation of Sharia principles within those strategies. This study is significant as its findings are expected to provide a practical contribution to the development of marketing strategies in Islamic banking—strategies that are not only competitive but also aligned with Islamic values and the growing needs of the Muslim community for Sharia-compliant financial services.

RESEARCH METHODOLOGY

This study employs a qualitative descriptive method using a case study approach focused on the implementation of marketing strategies for Hajj savings products based on Sharia principles at Bank Muamalat, Sumber Branch. This approach was chosen to obtain a comprehensive and realistic understanding of the marketing practices carried out in the field by collecting data from various sources, including direct observation, interviews with bank representatives and customers, as well as documentation related to marketing activities. The study not only describes the strategies applied but also seeks to understand how Sharia principles are integrated into marketing practices to attract and retain customers.

The research subjects include the branch manager, marketing officers, and Hajj savings customers at Bank Muamalat Sumber Branch, selected through purposive sampling based on their direct involvement in marketing activities. Data were collected through three main techniques: observation of field activities, in-depth interviews to explore participants' experiences and perspectives, and documentation such as archives, reports, and photographs of activities. The collected data were then analyzed through three stages—data reduction to filter essential information, data presentation in a systematic format, and verification to draw valid conclusions that accurately reflect real conditions in the field.

RESULTS AND DISCUSSION

This section answers the research questions by presenting the results of TCFD coding for each bank, grouped by jurisdiction, followed by a cross-country synthesis that links the findings to the latest literature.

a. Hajj Savings Product of Bank Muamalat

Bank Muamalat Indonesia offers customer-oriented banking services that prioritize excellent service quality, product diversity, and integrated digital innovation through the Muamalat DIN application. This platform enhances customer convenience by providing various financial features, including payments via QRIS, electronic money top-ups, and Hajj Banking services connected directly to the SISKOHAT system of the Ministry of Religious Affairs. The Hijrah Amal feature further allows customers to perform social and spiritual transactions such as zakat, infaq, sadaqah, waqf (ZISWAF), and qurban, reinforcing the integration of faith-based values in everyday banking activities (Bank Muamalat, 2025a).

The Hajj Savings Account is one of Bank Muamalat's signature financial programs designed to help customers plan and prepare for their pilgrimage to the Holy Land. Through this scheme, prospective pilgrims can gradually accumulate funds until they meet the official registration requirements. Beyond serving as a savings facility, the program also provides financial protection benefits that give customers a sense of security and peace of mind during their preparation for Hajj (Bank Muamalat, 2025a).

As a Sharia-compliant financial product, the Hajj Savings Account embodies the principles of Islamic finance by ensuring that all transactions are free from *riba* (usury), *gharar* (uncertainty), and *maysir* (speculation). It functions not merely as a financial instrument but also as an act of worship (*ibadah*), guiding Muslims to manage their pilgrimage finances in an ethical and structured manner. This dual dimension—spiritual and financial—makes the Hajj Savings Product particularly appealing to customers who seek financial solutions consistent with Islamic values.

Established on November 1, 1991, under the initiative of the Indonesian Council of Ulama (MUI) and the Government of Indonesia, Bank Muamalat Indonesia began operations on May 1, 1992, supported by Muslim scholars, entrepreneurs, and the broader community. As the first fully Sharia-compliant bank in the country, Bank Muamalat operates entirely under Islamic law, ensuring that all products and services remain free from prohibited elements while maintaining competitiveness and accessibility (Bank Muamalat, 2025b). Among its wide range of offerings—savings, financing, deposits, and investments—the Tabungan iB Hijrah Haji stands out as a flagship product that facilitates Muslims in preparing for Hajj. Complementary products include Tabungan iB Hijrah Haji Anak Hebat, a child-focused savings account designed for early financial literacy, and the Rekening Tabungan Jamaah Haji (RTJH), a *Wadiah*-based account for customers who already possess a Hajj registration number, offering practical transaction options through Shar-E and Muamalat DIN debit cards.

Institutionally, Bank Muamalat has reinforced its strategic position through majority ownership by the Hajj Financial Management Agency (Badan Pengelola Keuangan Haji/BPKH), which holds 82.69% of shares as of 2024. This ownership reflects a strong synergy between national Hajj fund management and the Islamic banking sector. As mandated by Law No. 34 of 2014 and Presidential Regulation No. 110 of 2017, BPKH manages Hajj funds with transparency, professionalism, and adherence to Sharia principles. The partnership

between BPKH and Bank Muamalat strengthens the governance of Hajj financial services, ensuring both efficiency and accountability for the benefit of Indonesian pilgrims (Bank Muamalat, 2025a).

Bank Muamalat's consistent commitment to integrity, innovation, and excellence in Hajj fund management has earned it notable national recognition. At the BPKH Banking Awards 2024, organized by the Hajj Financial Management Agency (BPKH) of the Republic of Indonesia, the bank received several distinctions, including Best Growth Contribution in Hajj Registrants, Best Hajj Registrant, and Best Young Hajj Registrant in the National Islamic Bank (BUS) category, where it ranked second nationwide. Additional accolades were granted for Best Digital Transformation and Best Umrah Rewarding Program. These achievements underscore Bank Muamalat's leadership in Sharia-compliant financial services and its ability to integrate technological advancement with Islamic ethical values, further solidifying its reputation as a trusted pioneer in Indonesia's Hajj financial ecosystem (Bank Muamalat, 2025a).

b. Marketing Strategy of Hajj Savings Product at Bank Muamalat Sumber Branch

The Hajj and Umrah segment represents one of the most promising growth areas in Indonesia's Islamic financial industry. With millions of registered pilgrims and increasing annual demand for Umrah services, this market continues to expand and diversify. Recognizing its potential, Bank Muamalat Indonesia, as the first fully Sharia-compliant bank in the country, has positioned Hajj-related services as a strategic pillar in strengthening its role within the national Sharia economic ecosystem. This direction reflects the bank's long-term commitment to integrating spiritual values with business objectives, aligning financial inclusion with Islamic ethics (Bank Muamalat, 2025a).

At the national level, the bank's marketing and business development strategies are designed comprehensively to position the Hajj Savings Product (Tabungan iB Hijrah Haji) as a flagship service and the primary gateway for prospective pilgrims. The strategy begins with customer education, where marketing officers are trained to prioritize Hajj Savings Accounts over other financial products. This approach combines two dimensions: the religious aspect, in which the product is framed as an early step toward fulfilling the fifth pillar of Islam, and the business aspect, in which the Hajj account serves as an entry point to build long-term customer relationships within the Muamalat ecosystem.

The implementation of this strategy at the Sumber Branch, Cirebon, serves as a representative model of the bank's national initiative. The branch integrates religious, educational, and digital-based outreach programs to build trust and strengthen engagement with local Muslim communities. Collaboration with the Hajj and Umrah Guidance Groups (KBIHU) and the Ministry of Religious Affairs (Kemenag) plays a central role in organizing seminars, workshops, and pre-Hajj guidance programs. Through this partnership, the bank positions itself not merely as a financial institution but as a spiritual companion in the customers' preparation for Hajj. Cooperation with the Hajj Financial Management Agency (BPKH) ensures transparent management of pilgrims' funds, reinforcing credibility and public confidence.

In addition to conventional outreach, Bank Muamalat employs a robust digital marketing strategy using platforms such as Instagram, YouTube, Twitter, and Facebook to share product information, testimonials, and educational content on Hajj preparation. The bank also utilizes interactive live chat services to provide quick and personalized responses to customer inquiries.

Meanwhile, *out-of-home* media, including digital screens and moving displays at branch locations, serve as continuous visual reminders for potential customers. The bank's official website complements these efforts by offering detailed product information for independent access by tech-savvy customers.

A distinctive strength of Bank Muamalat's marketing strategy lies in leveraging the product's own value proposition to foster organic *word-of-mouth* promotion (*getok tular*). The low initial deposit—starting from only Rp10,000—makes the product widely accessible, while the absence of administrative fees and a transparent opening process enhance customer satisfaction. Positive experiences naturally encourage customers to recommend the product to family and peers, making personal referrals a cost-efficient and credible promotional channel that often surpasses paid advertising in impact.

Bank Muamalat has also continued to strengthen its Hajj portion acquisition program through organic growth and strategic collaboration with institutional partners, both domestically and internationally. Promotional campaigns are conducted across all branches, including the Kuala Lumpur office, to reach a broader customer base. By the end of December 2024, the bank successfully acquired 47,874 regular Hajj registrants (13.51% of the national total) and 22,952 special Hajj registrants (57.77% of the national total), bringing the total to 70,826 pilgrims, or 101% of the target set by BPKH. This performance also drove a 12.3% year-on-year increase in Hajj savings, from Rp1.40 trillion in December 2023 to Rp1.57 trillion in December 2024 (*Bank Muamalat, 2025a*).

This achievement is supported by continuous service innovation, digital transformation, and adherence to Sharia-based marketing ethics, emphasizing honesty, transparency, and customer trust. The bank's strategic focus on the Hajj and Umrah segment also aligns with BPKH's role as its controlling shareholder and leading partner in expanding low-cost funding, transactional services, and fee-based income through integrated digital solutions.

Bank Muamalat's success in this segment has been nationally recognized through multiple distinctions at the BPKH Banking Awards 2024, where it received honors for Best Growth Contribution in Hajj Registrants, Best Hajj Registrant, Best Young Hajj Registrant, Best Digital Transformation, and Best Umrah Rewarding Program (Semester II). These accolades highlight the bank's ability to combine innovation with spiritual integrity, proving that effective marketing in Islamic finance is not only about promoting products but also about fostering ethical engagement, empowerment, and *ibadah*-based financial inclusion. Through this synergy of business performance and spiritual commitment, Bank Muamalat Sumber Branch has transformed the Hajj Savings Product from a financial instrument into a trusted medium of worship that strengthens the connection between faith and finance in Indonesia's Sharia economy.

c. Implementation of Sharia Principles and Service Ethics in the Marketing Strategy of Hajj Savings Products

The application of Sharia principles in banking product marketing is not merely a normative obligation. Still, it serves as an ethical foundation of service (*service ethics*), ensuring that every process of promotion, offering, and customer service is conducted honestly, responsibly, fairly, and transparently**.** Integrating Sharia principles with service ethics reflects an *ibadah*-oriented marketing philosophy, where success is measured not only by sales performance but also by the level of trust and spiritual satisfaction of customers. The core of

this implementation lies in avoiding the three major prohibitions in *mu'amalah*: gharar (uncertainty), maysir (speculation), and riba (usury), while upholding key ethical values such as *shiddiq* (truthfulness), *amanah* (trustworthiness), and *khidmah* (sincere service) (Triyana, 2025).

Gharar, or uncertainty, must be eliminated from product communication. Islamic banks are responsible for ensuring that all information regarding product benefits, risks, and underlying contracts is delivered clearly and comprehensively so that customers fully understand their financial decisions. In the context of the Hajj Savings Account, marketing officers are required to explain explicitly that the contract used is *Wadi'ah Yad Dhamanah* (pure safekeeping), which means that the deposited funds do not generate any profit-sharing. This explanation distinguishes Hajj savings from investment products such as *Mudharabah* deposits, which are based on pre-agreed profit-sharing ratios. Moreover, transparency in all promotional materials—brochures, websites, or social media—is essential to reflect the actual condition of the product without exaggeration. Suppose the bank offers promotional gifts, such as prayer sets for new account openings. In that case, these items must genuinely be available and consistent with what has been advertised, ensuring honesty and credibility in communication with customers.

Sharia-based marketing also rejects all forms of speculation or uncertain gains, as these contradict the ethical foundations of Islamic financial services. Ethical service demands that every marketing activity be directed toward delivering real and beneficial value for customers, rather than enticing them with uncertain rewards or material temptation. In the case of the Hajj Savings product, the marketing strategy focuses on emphasizing its spiritual value and the security of customer funds, not on speculative financial returns. When the bank conducts promotional programs such as *Umrah Reward Campaigns*, the mechanisms must be communicated clearly and transparently so that customers fully understand that participation is voluntary and based on fairness. This clarity distinguishes Sharia-compliant promotions from gambling-like practices and reinforces the trust-based relationship between the bank and its customers.

Riba, or unlawful interest, is strictly prohibited not only in the design of Islamic financial products but also in their marketing communication. Every promotional message must emphasize that any profit earned from Sharia-compliant products originates from real-sector activities through *profit sharing* rather than from predetermined interest rates. This distinction ensures that the principles of fairness and transparency are upheld in all financial dealings. In delivering services, marketers are also expected to demonstrate ethical conduct by serving customers sincerely, guiding them to understand the benefits and mechanisms of the product, and refraining from using coercive or misleading sales tactics. Such ethical behavior reflects the spirit of *amanah* (trustworthiness) and reinforces the integrity of Islamic banking practices in promoting financial products aligned with the objectives of Sharia.

The integration of Sharia principles and service ethics forms a marketing framework that is ethical, responsible, and spiritually driven. At Bank Muamalat Sumber Branch, this approach is reflected through the practice of honesty (*shiddiq*), keeping promises (*wafāʾ al-ʿahd*), and customer-centered service (*khidmah*). These ethical foundations are in line with the Qur'anic guidance that commands believers to fulfill their obligations and uphold trust, as stated in *Surah Al-Mā'idah* [5:1]: *"O you who believe, fulfill all contracts (obligations)"*, and *Surah Al-Anfāl* [8:27]: *"O you who believe, do not betray Allah and the Messenger, nor betray your trusts*

while you know [the consequence].” Such principles affirm that transparency, integrity, and trust are not merely business ethics but religious imperatives. By grounding its marketing conduct in these values, Bank Muamalat strengthens its reputation as a trustworthy Islamic financial institution and cultivates lasting customer loyalty and confidence as part of its mission to promote Sharia-compliant economic justice.

CONCLUSION

This study concludes that the marketing strategy for the Tabungan iB Hijrah Haji product at Bank Muamalat Sumber Branch is designed comprehensively and spiritually, positioning the product as both a financial service and a form of worship facilitation. The strategy emphasizes educational and religious engagement, highlighting the Hajj Savings Account as a means for Muslims to prepare responsibly and in accordance with Sharia. Collaboration with key institutions such as KBIHU, the Ministry of Religious Affairs, and BPKH has strengthened customer trust and credibility. At the same time, the integration of digital marketing—through social media platforms, live interactions, and online content—has broadened outreach and engagement. The product’s low entry requirements, absence of administrative fees, and simple procedures further enhance accessibility and customer satisfaction, making word-of-mouth promotion an organic and effective channel in attracting new customers.

Moreover, the implementation of Sharia principles in the marketing strategy reflects a strong ethical commitment that aligns business performance with Islamic values. By avoiding elements of gharar (uncertainty), maysir (speculation), and riba (usury), and ensuring complete transparency in communication and service delivery, Bank Muamalat has succeeded in building a marketing framework grounded in honesty (shiddiq), trustworthiness (amanah), and sincere service (khidmah). This synergy between spiritual integrity and strategic innovation not only enhances the competitiveness of Islamic banking products but also reinforces the role of Sharia-based finance as a medium of ethical economic empowerment for the Muslim community

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