

# Marketing Strategy of Umroh and Hajj Savings Product at Syariah Peoples's Credit Bank

**Fia Birtha Al Sabet**

Syaikhona Kholil Sidogiri Islamic College of Economics and Business, Indonesia

## ARTICLE INFO

### Article history:

Received Des 15, 2024

Revised Des 20, 2024

Accepted Jan 04, 2025

### Keywords:

Marketing Strategy  
Umroh and Hajj Savings  
BPR Syariah

## ABSTRACT

Marketing strategy is a way for a company to achieve marketing goals. Marketing goals must clearly state how much market share and sales volume it wants to achieve and when it wants to be achieved. Thus, marketing strategy is the whole step to achieve a certain target. The marketing strategy analysis stage is an important stage of the strategy management process and is a critical step which is one of the indicators of the success of Islamic banking management which requires special precision to produce the right strategy and marketing choices. Like service products in other fields, banking products also require a marketing strategy to sell their products. There are many products offered by banks, especially Islamic banks. One of the Islamic banking institutions in the Bangil area, Pasuruan as a city of santri is Syariah Peoples's Credit Bank (Bank Penkreditan Rakyat Syariah), namely PT. Bank Penkreditan Rakyat Syariah (BPRS) Daya Artha Mentari. At PT. BPRS Daya Artha Mentari, the most superior product is the Umrah and Hajj savings product. However, this product has experienced fluctuations in its marketing. So this study will discuss the marketing strategy for Hajj and Umrah savings products at PT. BPRS Daya Artha Mentari. This research method uses a qualitative method. Based on the results of the study, it was found that the marketing strategy for Umrah and Hajj products at PT. BPRS Daya Artha Mentari is through a promotional strategy with the door to door method and sales with the cross selling method. Although using these strategies, there are still obstacles faced which are the cause of the decline in the number of product sales, namely the limited human resources who are qualified in product marketing and the views of the community who do not yet understand the concept and content of the Umrah and Hajj Savings program offered.

*This is an open access article under the [CC BY-NC](#) license.*



## Corresponding Author:

Fia Birtha Al Sabet,

Department of Sharia Economics

Syaikhona Kholil Sidogiri Islamic College of Economics and Business,

Sidogiri – Rembang Street KM 01, Kraton District, Pasuruan Regency, East Java Province

Email: fiabirtha@gmail.com

## 1. INTRODUCTION

Marketing Strategy is a series of goals and objectives, policies and rules that provide direction to marketing efforts from time to time at each level and location (Arif et al., 2024; Haque-Fawzi et al., 2022; Saleh & Said, 2019). Marketing strategy is a way for a company to achieve marketing goals. Marketing goals must clearly state how much market share and sales volume it wants to achieve and when it wants to be achieved (Darsana et al., 2023; Winarto, 2011). Thus, marketing strategy is the whole step to achieve a certain goal.

Marketing strategy is a reflection of the company's best thinking about matters relating to how the company utilizes the potential of human resources in a mutually beneficial market (Haque-

Fawzi et al., 2022; Saleh & Said, 2019). The marketing strategy analysis stage is an important stage of the strategy management process and includes a critical step which is one of the indicators of the success of the Islamic banking management which requires special precision to produce the right strategy and marketing choices (Anhar & Soemitra, 2022; Febriani, 2024; Febriansyah et al., 2022).

The marketing strategy of Umrah savings products is one of the keys to developing a business. To deal with changes that occur both inside and outside the company environment in connection with the increasingly tight competition in the business world, companies must be active in responding to all existing problems (Aliyuddin et al., 2023; Syahira & Anggraini, 2024; Syaifudin et al., 2020). This is needed as input in analyzing various alternative strategies that will then be chosen by the company (Handayani et al., 2023; Mardiyanto, 2021). indicators of the success of Islamic banking management that require special precision to produce the right strategy and marketing choices (Asmawati et al., 2022; Noviana et al., 2024; Saepudin & Mukaromah, 2018).

In Indonesia, regulations regarding Islamic banks are stated in Law Number 21 of 2008 concerning Islamic banking. Islamic banks are banks that explain their business activities based on Islamic principles and according to their types consist of Islamic Commercial Banks, Islamic Business Units and Islamic People's Financing Banks (BPRS). In simple terms, a bank can also be defined as a financial institution whose business activities are collecting funds from the public and distributing these funds back to the public and providing other banking services (Ismail, 2016).

There are many products offered by banks, especially Islamic banks. One of the Islamic banking institutions in the Bangil area, Pasuruan as a city of Islamic boarding schools is PT. BPRS Daya Artha Mentari. At PT. BPRS Daya Artha Mentari, the most superior product is the Umrah and Hajj savings product. However, this product has experienced fluctuations in its marketing. There has been a decrease in the number of customers for the Umrah and Hajj Savings product of PT. BPRS Daya Artha Mentari Pusat Bangil Pasuruan since 2017-2022, even though in the previous year this product was the product with the largest marketing. So this study will discuss the marketing strategy for the Hajj and Umrah Savings product at PT. BPRS Daya Artha Mentari.

## 2. RESEARCH METHOD

The research approach carried out by the author is a qualitative approach. Qualitative research is research whose research results are not obtained through statistical procedures or other quantification methods (Anggito & Setiawan, 2018; Rukin, 2019). The data used in this report is primary data and secondary data. Primary data is data in verbal form or words spoken orally or movements and behavior shown by research subjects (informants) regarding the variables studied (Sahir, 2021; Siyoto & Sodik, 2015). Primary data was obtained by interviews. Meanwhile, secondary data was obtained from journals, articles related to the topic of discussion, and research report information sources (Sahir, 2021; Siyoto & Sodik, 2015).

The sampling technique used in this research is nonprobability sampling. Nonprobability sampling is a sampling technique that does not give each element or member of the population the same chance as a sample (Siyoto & Sodik, 2015). Referring to the qualitative data used, the data analysis used is non-statistical analysis. The purpose of data analysis is to draw conclusions. The first step taken is to collect data related to the research object. After the data is collected, the data is then analyzed or processed. To obtain valid data, in this case the researcher will check the sources that have been obtained and triangulate.

## 3. RESULTS AND DISCUSSIONS

### General Description

PT. BPRS Daya Artha Mentari or abbreviated as DAMAI was initiated on the basis of the establishment of Bank Muamalat Indonesia which has been operating since March 4, 1992. PT. BPRS Daya Artha Mentari is the first BPR established in Pasuruan that uses the Islamic Sharia System. Based on these provisions and the increasing pressure from the Muslim community who have always considered bank interest to be usury or something that is subhat, they consider it necessary to immediately establish an Islamic banking institution.

Along with the growth of religious giroh among the people of Pasuruan Regency, several Muhammadiyah figures consider it necessary to immediately establish a Sharia BPR to meet these needs. Thus, there are two fundamental things that are considered by the Muhammadiyah circles of Pasuruan Regency to immediately establish a Sharia BPR, namely considerations of worship

interests and considerations of muamalah interests. The purpose of establishing PT. BPRS Daya Artha Mentari is to improve per capita economic welfare, increase per capita economic income, increase employment opportunities in the BPRS work area, reduce urbanization, and foster the spirit of Islamic brotherhood through economic activities.

### **Hajj and Umroh Saving Products**

#### **Hajj Savings (BANK Code: 13)**

The word Hajj, reviewed from its original meaning, is visiting the Baitullah to perform worship. While hajj according to the linguistic meaning means intentionally. According to the term, it is intentionally visiting Mecca (Kaaba) to perform worship consisting of tawaf, sa'i, wukuf, and other worships in order to fulfill Allah's commands and expect His pleasure (Rosidin, 2013). Hajj Savings is a savings product intended to realize the customer's intention to perform worship to the holy land, both Umrah and Hajj, more safely and peacefully, because customer funds are managed according to sharia (Azhara, 2024; Khair et al., 2023). According to the results of the interview with the source, he is of the opinion that Hajj savings are:

*"The concept of savings with a fixed deposit schedule and withdrawals is regulated by the Bank's provisions"*

Based on the results of the interview with Mrs. Yusi Indriawati as Head of Funding at PT. BPRS Daya Artha Mentari Pusat Bangil, Belian explained the benefits and advantages of Hajj Savings including a Safe Environment because it is guaranteed by the government through LPS, free from Usury because it is managed according to sharia with the Wadi'ah principle, making it easier for customers to plan their intention to worship in the holy land, deposit transactions can be made at the customer's place (an officer will come to the customer's place), can schedule as early as possible for Hajj according to the customer's ability, if you have the desire to go to Hajj but the funds are not enough, a Hajj advance is provided. The terms and conditions for hajj savings customers as explained by include filling out an account opening form, attaching a photocopy of a valid KTP/KK, a minimum initial deposit of IDR 250,000 for hajj, while the next is in accordance with the savings illustration, and a savings closing fee of IDR 20,000.

#### **Umrah Savings (BANK Code: 19)**

This Umrah Savings Program allows for cooperation with various KBIHU in the area around Bangil, Pasuruan. Some of the benefits and advantages of Umrah Savings at PT. BPRS Daya Artha Mentari are safe because it is guaranteed by the Government Through LPS, free of Ribawi because it is managed according to sharia with the principle of Mudaharabah, free of Monthly Administration, automatically deducted for Zakat, obtain profitable profit sharing automatically, add savings balance, deposit and withdrawal transactions can be done at the customer's place (officers who will come to the customer's place), can schedule Umrah departure according to ability and financial condition, can choose KBIHU/Travel according to customer wishes. The terms and conditions of this program are to fill out the account opening form, Attach a photocopy of a valid KTP/KK, and the minimum initial deposit is IDR 10,000.

### **Discussions**

In Arabic, Bank is usually called mashrof which means a place where exchange of assets occurs, either by taking or storing or other than to carry out muamalat (Antonio, 2007). While Sharia Bank is a financial institution whose main business is providing credit and other services in payment transactions and money circulation that operates in accordance with sharia principles (Agustin, 2021; Antonio, 2007).

The first Islamic bank in Indonesia is Bank Muamalat Indonesia (Fitria, 2015). Another definition of Islamic Bank is a Bank that operates in accordance with Islamic principles, namely a Bank with procedures and operations that follow the provisions of Islamic sharia (Sari et al., 2024). One element that must be avoided in Islamic muamalah is practices that contain elements of usury (speculation and deception) (Yuliana, 2013).

PT. BPRS Daya Artha Mentari, as one of the Islamic banks, certainly needs a good marketing strategy so that the Company's activities can run optimally and generate high company profits. Company activities or activities cannot be separated from marketing strategies which are a combination to create the right marketing strategy aimed at achieving the company's goals of winning

the competition by achieving maximum marketing (Azgara, 2024; Damayanti & Yusri, 2023; Sabirin, 2023). Promotional strategies used by Umrah and Hajj savings implemented by PT.BPRS Daya Artha Mentari Pusat Bangil are door to door through religious places, cross selling, advertising using brochures, open table during hajj practice events, online marketing through social media Facebook and Instagram, and online marketing carried out by PT.BPRS Daya Artha Mentari Pusat Bangil through web pages that can be visited at any time by anyone who wants to find information about their products. Of the several marketing strategies above, only a few are used by PT. BPRS Daya Artha Mentari Pusat Bangil, namely: door to door to religious places and cross selling.

### **Door To Door Promotion Strategy For Umrah And Hajj Products**

Marketing strategies are intended to increase exchange and maintain the company in stable market conditions, in addition, marketing strategies are used to deal with market competition that always fluctuates at all times. Marketing is a social process in which individuals and groups get what they need and want through creating, offering and exchanging valuable products and services with others (Darsana et al., 2023; Rachman et al., 2022; Syahira & Anggraini, 2024). Promotional activities using door-to-door strategies to religious places such as visiting KBIH, the Department of Religion, KUA, etc. by PT. BPRS Daya Artha Mentari Pusat Bangil approached the KBIH offices to carry out mutually beneficial cooperation. When the general public who do not yet know that the Umrah and Hajj savings implemented by PT. BPRS Daya Artha Mentari Pusat Bangil can process Hajj activities and visit KBIH, then KBIH will inform that in the Umrah and Hajj savings implemented by PT. BPRS Daya Artha Mentari Pusat Bangil also has an Indonesian Hajj Savings product that is under the authority of the Ministry of Religion and has used the SSKOHAT online system (Integrated Hajj Computerization System). PT. BPRS Daya Artha Mentari Pusat Bangil also visits the study community to educate about the importance of the Hajj pilgrimage for Muslims who are financially capable and mature and at the same time offer Umrah and Hajj savings products implemented by PT. BPRS Daya Artha Mentari Pusat Bangil.

Promotion includes sales promotion, advertising, personal selling, sales promotion, word of mouth and publicity (Adam, 2022; Aliyuddin et al., 2023). The positive impacts of door to door promotion activities according to the results of an interview with Mrs. Yusi Indriawati (Head of Funding) are:

*"The positive impact of door-to-door activities through religious places has made more people familiar with the Umrah and Hajj savings products implemented by PT. BPRS Daya Artha Mentari Pusat Bangil and has had an impact on increasing the number of Umrah and Hajj savings implemented by PT. BPRS Daya Artha Mentari Pusat Bangil continuously. With an easy and fast process at PT. BPRS Daya Artha Mentari Pusat Bangil. In registering for savings, people are happy to use the products available at PT. BPRS Daya Artha Mentari Pusat Bangil and give trust to others to also register as customers of the Indonesian Hajj Savings. However, for now, promotions using the door-to-door system are being increased again by PT. BPRS Daya Artha Mentari Pusat Bangil".*

### **Cross Selling Strategy For Umrah And Hajj Products**

Marketing is a marketing tool that is used as a strategy in company activities to achieve optimal company goals (Saleh & Said, 2019). Each product or service offered can determine the cost price and selling price of a product (Haqee-Fawzi et al., 2022; Saleh & Said, 2019). Factors that need to be considered in determining a price include costs, profits, prices set by competitors and changes in market demand (Aliyuddin et al., 2023; Nur, 2022). The next marketing carried out by PT. BPRS Daya Artha Mentari Pusat Bangil is cross-selling activities. Cross-selling is a technique for selling products (goods or services) by offering other products, when we are buying a product. According to Mrs. Yusi Indriawati's explanation, she said:

*"Cross selling is usually done by frontliners such as CS and Tellers. However, the marketing team will usually also do cross selling promotions. Cross selling carried out by Customer Service (CS) such as when a customer comes to make installments or disburse financing funds when there is a gap, they will be offered fundraising products, especially Umrah and Hajj savings. If the customer is interested, the registration process will be carried out by CS when the requirements have been met. This cross-selling promotion can attract customers but not too many because it is only done when customers have used the services of PT. BPRS Daya Artha Mentari Pusat Bangil".*

Based on the above data exposure and the management conditions of PT. BPRS Daya Artha Mentari Pusat Bangil, the promotional strategy implemented by the Bank is in accordance with the promotion theory, that promotion is one of the variables in the marketing mix that is very important for the Bank to implement in marketing products and services. The main purpose of promotion is for consumers to be more familiar and feel interested in trying to buy the product. The expected goal of promotion is that consumers can find out about the product and ultimately decide to buy the product.

A proper promotion will greatly help sales which ultimately helps the development of the company. Promotion is said to be able to attract customers and potential customers if it can provide benefits both in terms of meeting daily needs or something that consumers want to have. In this case, PT. BPRS Daya Artha Mentari Pusat Bangil does not apply promotional strategies to the Umrah and Hajj Savings products. From the explanation of the promotional strategy above, what is still applied by PT. BPRS Daya Artha Mentari Pusat Bangil is a cross-selling strategy carried out mainly by Customer Service (CS) so that the increase in customers for the Indonesian Hajj Savings product is not too significant. Because the distribution of the product is not evenly distributed and the Umrah Hajj Savings product is less familiar to the public because the implementation of the promotional strategy is not optimal.

Product mix, namely goods or services offered are goods or services that make trust the main weapon, so in running its business, banks need to pay attention to the following things: Quantity of Bankers (employees) in serving customers, quality presented by Bankers to customers shown from their abilities, technology or equipment used in serving customers, form of service provided, name of service offered, there is a guarantee for the service provided (Alfarisyi & Harahap, 2023; Khair et al., 2023).

#### **Obstacles In Implementing Marketing Strategies For Umrah And Hajj Savings Products**

In a company, there must be obstacles experienced both small and large. This can be resolved by the management in PT. BPRS Daya Artha Mentari Pusat Bangil. If the obstacles faced are not resolved properly, it will have a systemic impact on the growth and survival of the Company. According to the presentation from the resource person during the interview conducted by the researcher with the President Director of PT. BPRS Daya Artha Mentari Pusat Bangil, namely Mr. Saiful Hadi, M.Pd. He stated:

"PT. BPRS Daya Artha Mentari must further improve its human resources in order to compete with other Islamic banks and conventional banks. There are many ways that PT. BPRS Daya Artha Mentari can do to improve its human resources, one of which is training and workforce planning by increasing workforce planning will produce more competent human resources". Meanwhile, according to the results of an interview with Mrs. Yusi Indriawati as the Head of Purchase Funding, she explained as follows:

*"In addition, promotion must be increased so that the public can find out the location and products at PT. BPRS Daya Artha Mentari Pusat Bangil, especially the Hajj Savings product. This is in accordance with the purpose of the promotion, which is to provide information, introduce the Hajj Savings product"*

Another opinion explained by Mrs. Yusi Indriawati as Head of Funding at PT. BPRS Daya Artha Mentari regarding the obstacles to marketing Umrah and Hajj Savings products, namely:

*"The problem is that on average, customers think that the waiting period for the Hajj is too long, so they prefer to perform the Umrah pilgrimage rather than the Hajj. The second problem is that the dollar increases every year, on average, the cost of paying for the Hajj is expensive, and the increase can be twofold, so customers choose to withdraw the Hajj funds, customers choose to withdraw and divert them to Umrah."*

It is acknowledged by PT. BPRS Daya Artha Mentari that it already has several marketers, but it is considered insufficient. The lack of competent marketing human resources is caused by several things, including the background of marketing personnel not coming from a marketing background, when recruiting employees, especially marketers, sometimes the marketing background is not used as a benchmark and reference to be used as marketers, but rather, more on work experience, and other abilities that are considered capable of being used as marketers. So that the marketing principles that are carried out are only based on experience without empirical studies, and in the course of their work, many unexpected obstacles are encountered.

Next Reasons for efficient costs and marketing power PT. BPRS Daya Artha Mentari marketing department has a dual role. This dual role is taken by PT. BPRS Daya Artha Mentari with the reason of efficiency of marketing power and costs. This policy is taken by the Company considering the ability to carry out control and payroll. Next The lack of public understanding of Islamic banks is an obstacle faced by PT. BPRS Daya Artha Mentari, lack of understanding of Islamic banks is more on several things, including the assumption that Islamic banking is only for certain groups and the sharing profit system is considered less profitable when compared to the interest system.

#### 4. CONCLUSION

From the results of this study, it was found that the marketing strategy for Umrah and Hajj products at PT. BPRS Daya Artha Mentari is through a promotional strategy with the door to door method and sales with the cross selling method. Although these strategies have been used, there are still obstacles faced which are the cause of the decline in the number of product sales, namely the limited human resources who are qualified in product marketing and the views of the community who do not yet understand the concept and content of the Umrah and Hajj Savings program offered.

#### ACKNOWLEDGEMENTS

The author would like to thank PT. BPRS Daya Artha Mentari Pusat Bangil for their support and extraordinary contribution in the preparation of this journal. Thank you for giving permission and opportunity to conduct research and explore information related to the marketing strategy of umrah and hajj savings products at PT. BPRS Daya Artha Mentari Pusat Bangil.

#### REFERENCES

- Adam, M. (2022). Pengaruh Promosi, Kepercayaan dan Harga Terhadap Keputusan Nasabah Menggunakan Produk Tabungan Haji di PT Bank Muamalat. *Journal of Comprehensive Islamic Studies*, 1(1), 109–132.
- Agustin, H. (2021). Teori Bank Syariah. *JPS (Jurnal Perbankan Syariah)*, 2(1), 6783.
- Alfarisyi, M. F., & Harahap, M. I. (2023). Implementasi Marketing Mix Dalam Meningkatkan Minat Nasabah Menggunakan Produk Tabungan Haji Pada Bank Syariah Indonesia (BSI). *Surplus: Jurnal Ekonomi Dan Bisnis*, 1(2), 234–245.
- Aliyuddin, M., Musawwa, A., & Hanifah, L. (2023). Strategi Pemasaran Dalam Meningkatkan Jumlah Nasabah Produk Tabungan Haji dan Umroh IB Pada BTN Syariah KCPS Gresik. *Jurnal Tabarru: Islamic Banking and Finance*, 6(2), 669–684.
- Anggito, A., & Setiawan, J. (2018). *Metode Penelitian Kualitatif*. Sukabumi: CV Jejak.
- Anhar, M. Z., & Soemitra, A. (2022). Strategi Pemasaran Pada Pembiayaan Haji di Indonesia: Studi Literatur Persepsi Mahasiswa PascaSarjana Bidang Perbankan Syariah. *Maro: Jurnal Ekonomi Syariah Dan Bisnis*, 5(2), 193–201.
- Antonio, M. S. (2007). *Bank Syariah: Dari Teori Ke Praktik*. Depok: Gema Insani.
- Arif, M., Riwu, Y. F., Hasya, A., Fu'adi, D. K., Rina, Holisoh, S., Nurdianasari, R., Nawarini, A. T., Astitiani, L. P. S., Aryandika, A. A., & Yusuf, R. (2024). *Strategi Pemasaran*. Yogyakarta: PT Penerbit Penamuda Media.
- Asmawati, Trimulan, & Ismawati. (2022). Strategi Pemasaran Produk Tabungan Meningkatkan Minat Masyarakat di Bank Syariah Indonesia KCP Takalar Sulawesi Selatan. *Jurnal Hukum Ekonomi Syariat*, 5(2), 169–184.
- Azhara, M. D. (2024). Strategi Pemasaran Produk Tabungan Hijrah Haji Pada Bank Muamalat Indonesia Kantor Cabang Kota Pontianak. *Jurnal Border Journal of Business Management*, 4(1), 24–33. <https://www.bankmuamalat.co.id>.
- Damayanti, E., & Yusri, D. (2023). Analisis Strategi Pemasaran Produk Tabungan Haji Dalam Meningkatkan Jumlah Nasabah Pada PT Bank Muamalat Cabang Stabat. *Jurnal Ekonomi Dan Keuangan Syariah*, 2(3), 593–607.
- Darsana, I. M., Rahmadani, S., Salijah, E., Akbar, A. Y., Bahri, K. N., Amir, N. H., Jamil, S. H., Nainggolan, H. L., Anantadjaya, S. P., & Nugroho, A. (2023). *Strategi Pemasaran* (M. A. Wardana, Ed.). Bandung: Penerbit Intelektual Manifes Media.
- Febriani, W. (2024). Strategi Pemasaran Perbankan Syariah Berbasis Teknologi Informasi Pada Era Digital. *Jurnal Sahmiyya*, 3(1), 217–222.
- Febriansyah, R., Fasa, M. I., & Suharto. (2022). Analisis SWOT Strategi Pemasaran Produk Perbankan Syariah di Indonesia. *Al-Kharaj: Jurnal Ekonomi, Keuangan Dan Bisnis Syariah*, 4(1), 62–72.
- Fitria, T. N. (2015). Perkembangan Bank Syariah di Indonesia. *Jurnal Ilmiah Ekonomi Islam*, 1(2), 75–87.
- Handayani, R. N., Fasa, M. I., & Suharto. (2023). Strategi Pemasaran Produk Bank Syariah di Tengah Pertumbuhan Industri Perbankan Syariah di Indonesia. *Jurnal Jumanis - Baja*, 5(1), 1–10.

- Haque-Fawzi, M. G., Iskandar, A. S., Erlangga, H., Nurjaya, & Sunarsi, D. (2022). *Strategi Pemasaran: Konsep, Teori, dan Implementasi*. Tangerang: Pascal Books.
- Ismail. (2016). *Perbankan Syariah*. Jakarta: Prenadamedia Group.
- Khair, S., Ruslan, I., & Yulia. (2023). Efektivitas Strategi Pemasaran Produk Tabungan Haji Indonesia Di Bsi (Bank Syariah Indonesia) KCP Nanga Pinoh. *Qusqazah: Journal of Islamic Economics*, 2(1), 27–39.
- Mardiyanto, E. (2021). Implementasi Marketing Mix Dalam Pemasaran Perbankan Syariah. *Al- Iqtishod: Jurnal Pemikiran Dan Penelitian Ekonomi Islam*, 9(1).
- Noviana, P. L., Rusmana, F. D., & Juhadi. (2024). Strategi Pemasaran Produk Perbankan Syariah Pada Masyarakat Desa Ciasem Tengah. *Jurnal Perbankan Syariah Indonesia*, 3(1), 14–24.
- Nur, R. (2022). Strategi Pemasaran Produk Tabungan IB Hijrah Pada Bank Muamalat Kantor Cabang Pembantu Bandar Lampung di Masa Pandemi Covid 19. *Multazam: Jurnal Manajemen Haji Dan Umroh*, 2(1), 1–17.
- Rachman, A., Haura, A., Sari, D. P., & Faluthamia, M. A. (2022). Strategi Pemasaran Syariah dalam Meningkatkan Jumlah Nasabah Tabungan Haji dan Umroh IB Pada BTN KCPS Tangerang. *Madani Syariah*, 5(1), 43–58.
- Rosidin. (2013). *Inti Fiqh Haji dan Umrah: Terjemahan Kitab Al-Mansik as-Sughra li Qashid Umm al-Qura karya Hadlatus Syaikh K.H. Muhammad Hasyim Asy'ari* (A. Hadi, Ed.; 1st ed.). Malang: Genius Media.
- Rukin. (2019). *Metode Penelitian Kualitatif*. Makasar: Yayasan Ahmar Cendekia Indonesia.
- Sabirin, M. (2023). Strategi Pemasaran Produk Tabungan Haji Bank Mega Syariah di Kantor Kementerian Agama Kabupaten Lombok Timur. *ISLAMIKA: Jurnal Keislaman Dan Ilmu Pendidikan*, 5(4), 1500–1515.
- Saepudin, E., & Mukaromah, S. (2018). Strategi Pemasaran Perbankan Syariah di Banyumas. *Islamadina: Jurnal Pemikiran Islam*, 19(2), 41–58.
- Sahir, S. H. (2021). *Metode Penelitian* (1st ed.). Penerbit KBM Indonesia.
- Saleh, M. Y., & Said, M. (2019). *Konsep dan Strategi Pemasaran* (Sobirin, Ed.; 1st ed.). CV Sah Media.
- Sari, F. D., Widiaty, E., Muhtarom, Z. A., Imamia, T. L., & Nursanti, F. (2024). *Manajemen Perbankan Syariah*. Bali: Penerbit Intelektual Manifes Media.
- Siyoto, S., & Sodik, A. (2015). *Dasar Metodologi Penelitian*. Yogyakarta: Literasi Media Publishin.
- Syahira, T., & Anggraini, T. (2024). Strategi Pemasaran Produk Tabungan Haji Terhadap Minat Nasabah BSI KCP Kabanjahe. *Kampus Akademik Publishing: Jurnal Ilmiah Ekonomi Dan Manajemen*, 2(1), 184–190.
- Syaifudin, A. A., Mufidah, E., & Nafiah, N. N. (2020). Analisis Strategi Pemasaran Produk si Umroh dan Si Haji di BMT Mega Bintang Sejahtera Baureno. *SHARF: Jurnal Ekonomi Dan Perbankan Syariah*, 1(2), 1–14.
- Winarto, H. (2011). Strategi Pemasaran. *Makalah Ilmiah Ekonomika*, 14(3), 109–145.
- Yuliana, R. (2013). Muhasabah Bank Syariah Dalam Penerapan Bagi Hasil. *Imanensi: Jurnal Ekonomi, Manajemen, Dan Akuntansi Islam*, 1(1).