

IJED: International Journal of Economy Development Research

Vol. 02 No. 02 (2023) : 01-08

Available online at <https://ejournal.unuja.ac.id/index.php/IJED/index>

ANALYSIS OF THE MARKETING STRATEGY OF HAJJ AND UMRAH (SAHARA) SAVINGS IN AN EFFORT TO INCREASE THE NUMBER OF CUSTOMERS AT BMT NU EAST JAVA PUJER BONDOWOSO BRANCH

Ilham Nuruddin*

UIN Maulana Malik Ibrahim Malang

*Email: Ilhamnuruddin901@gmail.com

Abstract

Marketing is something that covers all systems that have a relationship with the aim of planning and determining prices to promoting and distributing products (goods or services) that can satisfy consumers. Hajj and Umrah savings products (SAHARA) are savings that use the Mudharabah Mutlaqah contract, namely: (a cooperation agreement between shahibul maal and mudharib). In this regard, this research was carried out with the aim of keeping consumers attracted to the products being released with several strategies that have been implemented. In accordance with the focus of the study, the data search process was carried out using a qualitative research type approach using the literature. This research uses descriptive qualitative research to describe the marketing strategy for Hajj and Umrah savings products (SAHARA) in increasing customer interest at BMT NU Pujer Branch. BMT NU Pujer Branch releases SAHARA products using the mudharabah mutlaqah contract system which aims to make customers' dreams come true. In marketing SAHARA BMT NU Pujer Branch products through direct marketing to the public and other strategies using browsers and advertising. The operational supporting factor for BMT NU Pujer Branch in the Hajj and Umrah Savings (SAHARA) product is the contribution made by MWCNU which is an external supporting factor, while the internal factors are low daily deposits, competitive profit sharing, managed using sharia principles using contracts. Mudharabah Mutlaqah. Then the inhibiting factors are the lack of potential human resources with knowledge of sharia principles, the elderly factor towards customers, the community's economy declining, lots of competition, and the lack of public trust in NU, especially in the BMT NU Pujer Branch.

Article History

Received: 24 Januari 2023

Revised: 12 June 2023

Accepted: 12 August 2023

Keywords: *Marketing Strategy, SAHARA, BMT NU Pujer Branch*

DOI: <https://doi.org/10.33650/ijed.v2i1>

How to Cite: Ilham Nuruddin, ANALYSIS OF THE MARKETING STRATEGY OF HAJJ AND UMRAH (SAHARA) SAVINGS IN AN EFFORT TO INCREASE THE NUMBER OF CUSTOMERS AT BMT NU EAST JAVA PUJER BONDOWOSO BRANCH, IJED: International Journal of Economic Development Research, 02.02 : 01-08

INTRODUCTION

In the current era of globalization, BMT has emerged as a financial institution that is urgently needed by the wider community to facilitate transactions. When Bank Muamalat Indonesia (BMI) was established in 1992, there were many opportunities to establish a bank that followed its operational principles that applied sharia principles. However, at the time of its operations, Bank Muamalat Indonesia (BMI) was still said to be less than optimal in reaching remote rural communities whose economies were declining downwards.(Harismawan et al., 2023)

Then from this incident emerged efforts to establish banks and microfinance institutions that use sharia principles, such as Sharia BPR and BMT, this aims to overcome obstacles to BMI operations in various regions.(Indarti & Wardana, 2013)The main function in BMT NU is first, namely as a house for property development (*Bait al-tamwil*) to carry out and manage the micro business economy, including to encourage savings, storage activities and then support the financing of economic activities, and the second is a house of assets (*Bait al-mal*) a container or container or trust of zakat, infak and alms funds by maximizing distribution in accordance with its rules and mandates.

BMT NU was born in 2004 which is located in Sumenep district. The development of BMT NU itself is so rapid, that from 2004 to early 2024 it has occupied 10 districts, one of which is in Bondowoso district where there are 13 branches of BMT NU, one of which is on Jalan Raya Pakisan, Krasak, Maskuning Kulon, Pujer District, Bondowoso Regency, East Java which was established in 2016. The main owner of the formation of BMT NU Pujer Branch is to help the local community in developing their businesses, both micro and macro businesses, besides that it can also be a place to store / accommodate funds distributed by the community.

In fundraising, BMT NU has various types of sharia products that are carried out in its operational activities. One of the products carried out is the Simpanan Hajj and Umrah (SAHARA) product. In this case, BMT running the product is felt to have benefited both parties. SAHARA products are savings that are run to help people in performing Hajj or Umrah, and as an additional provision for the cost. Deposits will be carried out on Monday-Saturday, then collection is carried out if there are activities related to the Hajj and Umrah process.(Febrianto et al., 2021)

Hajj and Umrah are a means of humbling oneself before Allah SWT. Namely letting go of jewelry and worldly pleasures and training our souls to save other living beings, even animals (Nafiah, 2020). From year to year the increase in the number of Hajj and Umrah pilgrims is growing rapidly so that in the departure period it is a little irregular, so that a waiting list is formed for 5 to 15 years. In this problem, it invites the establishment of institutions that run Hajj or Umrah products to be used as a forum for the community. BMT NU Pujer Branch is one of the institutions that runs Hajj and Umrah (SAHARA) savings products.(Trivena & Erdiansyah, 2022)

The establishment of institutions that run Hajj and Umrah products every year is growing and increasing, so that it becomes an obstacle for BMT NU Pujer Branch in carrying out marketing. One of the institutions that is growing rapidly in terms of the number of customers as well as becoming a competitor of BMT NU Pujer Branch is the Hajj and Umrah arisan. Arisan Hajj and Umrah is a joint business activity of a group of people (organizations) in each period to collect a certain amount of funds to get a portion of Hajj or Umrah departures (Mutazam, 2020).

Thus, the existence of a new theory is very necessary, namely to minimize an

obstacle faced by supporting and improving the quality of its services, and a development in the strategy applied (Eko-syariah & Mufid, n.d.) Therefore, BMT NU EAST JAVA Pujer Branch needs to implement better time discipline than before, so that customers feel satisfied with the service provided. This will be a problem and challenge for BMT NU JATIM Pujer Branch in marketing and recruiting customers.

In SAHARA products, there are not only people's savings, but customers get abundant profits with a profit share provided by BMT NU of 65%, this intends to increase provisions in the Hajj or Umrah process. The distribution of results given by BMT NU uses the *Mudlarabah Mutlaqah* contract. The *Mudlarabah Mutlaqah contract* is a cooperation agreement between the capital owner (*sahibul maal*) and the capital manager (*mudharib*) to manage the deposited or deposited funds, in order to obtain a profit between the two parties. In addition, *sahibul maal* is not allowed to provide restrictions on *mudharib* in managing the fund, with a note that it does not exceed the limits contained in sharia principles (Al-Hasni, 2019).

This short resume is to provide answers on how to know the marketing strategy of SAHARA products, as well as what are the supporters and hinders in the strategy

RESEARCH METHODS

In this study, a qualitative approach is used in the form of data collection, data processing, data analysis, and qualitative narration of data. Qualitative approach or qualitative research is often classified as scientific research and is a method of finding the truth, built on theories developed from research and managed on an empirical basis. Descriptive research is research conducted to describe and explain the facts and characteristics of a certain group in a systematic, factual, and accurate manner. The qualitative descriptive research used in this study aims to gain knowledge about the marketing strategy of Hajj and Umrah savings products and increase customer interest in the products run by BMT NU Pujer branch in depth and comprehensively. Furthermore, the hope of the researcher in this qualitative approach can solve the situation and problems that exist in the implementation of marketing strategies to increase the number and satisfaction of Hajj and Umrah pilgrims. (Prasetyo, 2020)

The data used in this study are by means of interviews, observations, phenomena, and document interpretation. Then the data used in this study is categorized into two types: Primary data is a source of information that has the authority and responsibility to collect or store data. The primary data source in this study is informant data. Individuals who have an influence on the data collection process or can be referred to as key members of the data source of this research. The data source used as an informant is the employees and managers of BMT NU EAST JAVA Pujer branch.

Qualitative research as a human tool includes determining the object of research, selecting information to be used as a data origin point, collecting data, assessing data authenticity, analyzing data, interpreting data, and being used to explain a finding so as to reach a conclusion.

Meanwhile, data analysis techniques are the main and critical step in the research. The data acquisition is analyzed with the aim of making it simple into a format that can be digested, understood, and presented. Furthermore, the data presented will be used to solve the questions posed in the research. In explaining this study, the researcher established a descriptive method, namely systematic presentation and analysis to make it easier to understand the facts and be able to draw a conclusion.

RESULTS AND DISCUSSION

RESULT

Marketing strategy is a comprehensive and integrated plan in the field of marketing that provides guidelines regarding the benefits that will be implemented to achieve marketing goals. Each financial institution will carry out marketing activities, and be used as a characteristic and activity in each company in its business. A marketing strategy is needed in a sharia financing savings and loan cooperative such as in BMT NU JATIM Pujer Branch, where this institution is not only oriented to the profit function, but also has the capacity as an institution oriented to social functions.

Arikatul Ais as the part of the saver as well as the marketing department of BMT NU Pujer Branch in his interview said: *"At BMT NU Pujer Branch, for the strategy that we do in offering products both in SAHARA, SABAR, TABAH, SIBERKAH, TARAWI, Sidik FATHONAH, PRAYER MATS, SIAGA, and SIBERKAH, namely through the MWCNU Pujer branch association and exploring each village, or you can also go directly to the BMT NU Pujer Branch office, with a note that it is still during working hours."* explained Mr. Ais.

From the explanation above, we can conclude that, the marketing strategy in Hajj and Umrah savings products is to explore or visit a village that if the village has never mingled or rarely knows and understands about the products at BMT NU Pujer Branch. The marketing officer went to each house or directly socialized with the village head to explain the purpose and purpose, namely to conduct a marketing of BMT NU Pujer Branch products. In the socialization, the marketing officer will explain the advantages that exist in each product, one of which is Sahara products, in order to get the attention of the public so that it can attract people to become customers.

This strategy is used to present products directly through a digital system. The implementation of the face-to-face strategy carried out by BMT NU Pujer branch is a pick-up service. This pick-up strategy is implemented as a promotional strategy that aims to bring all products closer or introduce to the local community so that it is easier for them to access the products and services of BMT NU Pujer branch. According to Islam's view, collection and delivery services are a step towards strengthening the relationship between employees and the community.

Followed by an interview with Arikatul Ais as a part of the savings as well as the marketing department of BMT NU Pujer Branch regarding the obstacles that occur in the marketing of SAHARA products: *"When doing marketing, the obstacles faced are the lack of public trust in NU, especially in BMT NU, because there has been a lot of competition from institutions or travel that also run Hajj and Umrah products."*

From the explanation above, we can conclude that from every development of the times, there are many institutions that are a forum for the community in carrying out Hajj or Umrah, and when marketing, there are very few and almost non-existent people who are interested in becoming pilgrims. In addition, in terms of community income in Pujer sub-district, the majority of income is obtained from trade and farming, which is sufficient only for daily needs. The public's interest in making deposits is not much different from needs, which means that when they have deposits, what if the money saved can be used at any time when needed, including deposits that can be taken and used at any time if needed.

Followed by an interview with Arikatul Ais as the part of the saver as well as the marketing department of BMT NU Pujer Branch regarding the target customers in

SAHARA products said: *"In the savings products that are targeted, it is not in terms of the number of customers, but from how much nominal is saved by the community which must reach 3 billion in one year. Especially in Sahara products where the demand is very minimal, so the central BMT NU section is not targeting, the point is that in one year there must be Hajj or Umrah pilgrims (SAHARA)."*

In the explanation above, we can conclude that in each product the target of BMT NU JATIM is not from the number of customers, but the amount of nominal saved by the community which must be achieved in one year of 3 billion in all branches of BMT NU JATIM. The target of sahara in each branch in one year by the central BMT NU JATIM is to get at least one customer. Then if viewed from the other side, the provisions of the central BMT NU JATIM are indeed a must for every branch to get Hajj or Umrah pilgrims as a step to be used as a material to attract the interest of the surrounding community.

Arikatul Ais as the part of the saver as well as the marketing department of BMT NU Pujer Branch regarding the target customers in SAHARA products in an interview said: *"In terms of the number of customers, the target savings product is not in terms of the number of customers, but from how much nominal is saved by the community which must be achieved by 3 billion in all branches of BMT NU JATIM. Especially in Sahara products where the demand is very minimal, so the central BMT NU section is not targeting, the point is that in one year there must be Hajj or Umrah pilgrims (SAHARA)."*

In the explanation above, we can conclude that in each deposit product the target of the central BMT NU is not from the number of customers, but the amount of nominal saved by the community from all deposit products that must be achieved in one year, which is 3 billion from all branches of BMT NU EAST JAVA. The target of SAHAR in each branch in one year by the central BMT NU is to get at least one customer. Then if viewed from the other side, the provisions of the central BMT NU are indeed a must for each branch to get Hajj or Umrah pilgrims as a step to be used as a material to attract the interest of the surrounding community that BMT NU Pujer Branch is able to become a forum as well as be able to realize the ideals of the community to carry out Hajj and Umrah.(Febrianto et al., 2022)

Based on the results of observations by researchers, we know that the target is needed by a savings and loan cooperative such as BMT NU Pujer Branch. However, it can be seen that there is a target that cannot harm or reduce an achievement in the institution, and only reduces the value of excellence in the institution.

In an interview with Linatun Nisa' as the head of BMT NU Pujer branch said: *"The target in the SAHARA product of the central BMT NU section is not targeting pilgrims, but the nominal amount of public deposits which must reach Rp. 200,000,000 in the previous year, and in 2024 it is now experiencing an increase of Rp. 400,000,000 from all branches of BMT NU EAST JAVA, this is due to the increasing number of customers but not pilgrims".*

On the target of a product, the BMT NU pusa section does not determine or target pilgrims on SAHARA products. The target in SAHARA products leads to the nominal deposit of customers from all branches of BMT NU JATIM in each of them which must reach Rp. 200,000,000. Then in 2024 there will be an increase in the nominal deposit target of Rp. 400,000,000, this is because the number of customer deposits on SAHARA products has increased.(Susana et al., 2011)

Customers who make deposits in SAHARA products do not guarantee that the customer is a Hajj or Umrah pilgrim at BMT NU Pujer Branch, but has registered with a

competitor institution. In other words, BMT NU Pujer Branch is only used as a container so that the deposit cannot be used or withdrawn when there are other needs, except for withdrawals that are made only for the benefit of Hajj and Umrah. (Kurniawati et al., 2013)

Linatun Nisa' as the head of BMT NU Pujer Branch, regarding the departure of pilgrims on SAHARA products at BMT NU Pujer Branch in an interview said: *"SAHARA products at BMT NU Pujer Branch the departure process was only carried out 3 years earlier, but for the product itself it has been implemented since BMT NU Pujer Branch was established. The departure process in each year is 3 times, namely in July, September, and December. In these 3 years, namely in 2021, 2022, and 2023, BMT NU Pujer Branch has dispatched pilgrims."*

From the explanation above, we can conclude that SAHARA products in the departure process at BMT NU Pujer Branch were only implemented in the previous three years, namely in 2021, 2022, and 2023, but in terms of deposits operating since the beginning of the establishment of BMT NU Pujer Branch. The departure stage at BMT NU in one year has three departure stages, namely in July, September, and December. In this case, each branch when departing in one of the months is not an obligation, but it is required for each branch to get a certain value from the central BMT NU. This value will bring an achievement to the BMT NU branch itself.

The following is a table of the list of SAHARA pilgrims at BMT NU Pujer Branch who departed in 2021, 2022, and 2023:

Table. 1 List of SAHARA Pilgrims at BMT NU Pujer Branch

| No. | YEAR | SUM | NAME | ADDRESS | WORK |
|-----|------|------------|----------------|--------------------|---------------|
| 1. | 2021 | 3 pilgrims | Reach | Some. Mangli | Self employed |
| | | | Mahfud | Some. Mangli | Self employed |
| | | | Halimah | Some. Mangli | Self employed |
| | | | | | |
| 2. | 2022 | 3 pilgrims | M. Nor Rosi | Of. Randucangkring | Self employed |
| | | | Abdullah Ubaid | Of. Randucangkring | Farmer |
| | | | Nur Hasanah | Of. Randucangkring | Farmer |
| 3. | 2023 | 1 pilgrim | Sa'ada | Des. Kejayan | Farmer |

From the table, we conclude that the pilgrims in 2021 and 2022 are still equal or there is no increase or decrease. Meanwhile, in 2023, the number of pilgrims on SAHARA products will decrease drastically. This is used as a main reason by BMT NU Pusat for the target of SAHARA products which does not lead to the number of customers or pilgrims, but to the nominal amount of customer deposits.

In other words, BMT NU Pujer Branch is only used as a container so that the deposit cannot be used or withdrawn when there are other needs, except for withdrawals that are made only for the benefit of Hajj and Umrah. One of the competing institutions in Pujer sub-district is the Hajj and Umrah arisan whose pilgrims are increasing every year. Arisan Hajj and Umrah is a joint business activity of a group of people (organizations) who in each period collect a certain amount of funds to get a portion of the departure of Hajj or Umrah.

Then when viewed from the side of weaknesses, the BMT NU section in the

process of departing pilgrims in each branch is not directly simultaneous or departs separately from each branch, and when it is at the airport, all SAHARA pilgrims from various BMT NU branches throughout East Java are collected into one to reach 495 pilgrims in 2023. Competing institutions when the departure process in one city is carried out simultaneously. This is a difference in the advantages and weaknesses of each institution that is a forum for Hajj or Umrah.

DISCUSSION

BMT NU Pujer Branch in marketing Hajj and Umrah (SAHARA) savings products through direct marketing to the community and other strategies using browsers and advertisements. So that the public easily knows the existence of financial cooperatives, products and services. Hajj and Umrah savings products (SAHARA) use the *Mudlarabah Mutlaqah* contract (a cooperation contract between *shahibul maal* and *mudharib*). The operational supporting factor of BMT NU Pujer Branch in the Hajj and Umrah (SAHARA) savings product is the contribution made by MWCNU which is an external supporting factor, while in the internal factor is the light daily deposit, the profit sharing provided is competitive, managed with sharia principles using the *Mudlarabah Mutlaqah* contract. Then the inhibiting factors are the lack of human resource potential for knowledge of sharia principles, the elderly factor towards customers, the community's economy is declining, there is a lot of competition, and the lack of public trust in NU, especially in BMT NU Pujer Branch. This is a supporting factor and an inhibiting factor that hinders marketing in Hajj and Umrah (SAHARA) savings products at BMT NU Pujer Branch.

CONCLUSION

The marketing carried out by BMT NU Pujer Branch in Hajj and Umrah savings products (SAHARA) through marketing goes directly to the community and other strategies use browsers and advertisements. The operational supporting factors of BMT NU Pujer Branch in Hajj and Umrah (SAHARA) savings products are the contribution from MWCNU, light daily deposits, profit sharing provided competitively, managed with sharia principles. Then the inhibiting factors are the lack of human resource potential, the elderly factor, the community's economy is declining, the amount of competition, and the lack of public trust in BMT NU Pujer Branch.

REFERENCE

- Eko-syariah, P., & Mufid, M. (n.d.). *FIKIH MANGROVE : FORMULASI FIKIH LINGKUNGAN PESISIR*. 7(April 2017).
- Febrianto, A., Azizi, M., Bahri, M. S., Subaidi, B., Ubaidillah, U., & Subhan, N. M. (2021). PKM Edukasi Prinsip-Prinsip Ekonomi Syariah dalam Membentuk Santri Entrepreneurship. *GUYUB: Journal of Community Engagement*, 2(3), 433–444. <https://doi.org/10.33650/guyub.v2i3.2363>
- Febrianto, A., Widad, R., & Aini, R. N. (2022). AKSELERASI DISTRIBUSI TECHNICAL SELLING MELALUI KNOWLEDGE SHARING PADA MEDIA SOSIAL: Studi Pada Store Ms Glow Kraksaan Probolinggo. *Jurnal Istiqro*. <https://doi.org/10.30739/istiqro.v8i2.1503>
- Harismawan, A. A., Ikmal, H., & Muchtar, N. E. P. (2023). Implementasi dan Pembentukan Moderasi Beragama di Madrasah Aliyah Negri 1 Lamongan. *Ilmu Pendidikan Islam*, 19, 59–73.
- Indarti, I., & Wardana, D. S. (2013). *Metode Pemberdayaan Masyarakat Pesisir melalui Penguatan Kelembagaan di Wilayah Pesisir Kota Semarang*.

- Kurniawati, D. P., Supriyono, B., & Hanafi, I. (2013). Pemberdayaan masyarakat di bidang usaha ekonomi. *Jurnal Administrasi Publik*, 1(4), 9–14.
- Prasetyo, W. (2020). *J r a k*. 10(3), 444–457. <https://doi.org/10.22219/jrak.v10i3.13554>
- Susana, E., Pembiayaan, H., & Bank, A. (2011). *AI-MUDHARABAH PADA BANK SYARIAH*. 15(3), 466–478.
- Trivena, J., & Erdiansyah, R. (2022). Pengaruh Online Consumer Reviews Pada Aplikasi Female Daily Network terhadap Keputusan Pembelian Produk Skincare Somethinc. *Kiwari*, 1(3), 460–466. <https://doi.org/10.24912/ki.v1i3.15771>