



The Effect of Hajj Fund Savings Product Services and Marketing Strategies on Customer Interests to Save (Study at BRI Syariah Sub-Branch Office (KCP) Labuan)

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ABSTRACT

This research aims to determine the service of Hajj fund savings products on customer interest in saving, the marketing strategy of Hajj fund savings, and the influence of services and marketing strategies on interest in Hajj fund savings. The method used is the descriptive quantitative method. Validity and reliability tests and classical assumption tests included Multicollinearity Test, Autocorrelation Test, Heteroscedasticity Test, and Normality Test. It is then using Multiple Linear Regression Analysis Requirements Submission and Hypothesis Submission, Partial Test (t-Test), Simultaneous Test (f Test), Correlation Coefficient (r), and Coefficient of Determination (R-Squares). After doing the research, it is known that the variable of Hajj Fund Savings Service Variable (X1). From the calculation results, the t_{count} value is 4.131, the t_{value} (table) is 1.671 with a significant value of $0.000 < 0.05$, and the regression coefficient value is positive at 0.538. So it can be said that there is a positive and significant effect between Hajj fund savings services and customer interest in saving. Marketing Strategy Variable (X2) From the calculation results, the t_{count} value is 1.586. The t_{value} table is 1.671 and has a significant value of $0.118 > 0.05$. The regression coefficient's value is also positive at 0.216. H_0 is rejected, meaning that there is a positive and significant effect between marketing strategy and customer interest in saving, stating that marketing strategy significantly impacts customer interest in saving.

Keyword: *Services, Hajj Fund Savings Products, Marketing Strategy, Customer Interests*

Introduction

Islam is upheld on five pillars: creed, prayer, fasting, zakat, and pilgrimage. The last pillar of Islam that makes a Muslim's Islam more perfect is if he can perform the pilgrimage to the holy lands of Mecca and Medina. The implementation of the fifth pillar of Islam is not mandatory for everyone. Only those classified as able and capable are required to carry it out. The ability and ability referred to are primarily related to the mastery of knowledge, physics, and financing required to perform the pilgrimage, which good food, and shelter, as human beings who are given reason and sound thinking from Allah SWT, which is different from other creatures, then all obligations must be carried out by carrying out His orders, avoiding the prohibitions. Banks are currently attempting to offer Hajj savings products to the broader community to meet the community's needs and desires, one of which is by offering services through savings, business financing, and other competition that provide convenience to the public.

Islamic banking, based on sharia principles, provides convenience by offering haj savings products, although only a few Islamic banks have issued these products. With the Hajj savings, someone who wants to perform the pilgrimage can collect some money to go to Baitullah. In every product issued by Islamic banks, they use provisions that are in accordance with Shari'a because Islamic banks operate based on sharia principles. We focus on discussing Islamic banking products on Hajj savings products, all of which are inseparable from provisions.

The existence of provisions regarding haj savings, both in religious law and in positive law in Indonesia, has made banking institutions open business products to save haj funds through haj savings products. Sharia banking institutions currently run many haj savings products. The existence of haj savings products in banking institutions is a good prospect for the future, considering that most of the population is Muslim.

Hajj savings make it easier for customers to determine planned pilgrimage departures and assist them in managing funds to perform the pilgrimage. Savings products in Islamic banking have a legal basis following the Fatwa of the National Sharia Council (DSN) No. 02/DSN-MUI/IV/2000 concerning savings, namely:

1. Savings that are not justified according to sharia, namely savings based on interest calculations.
2. Justified savings, namely savings based on the principles of mudharabah and wadiah.

Law No. 21 of 2008 concerning Islamic Banking; Article 19 paragraph 1 concerning the activities of Islamic Commercial Banks, covering:

- a. Collecting funds in the form of Savings in the form of Current Accounts, Savings, or other equivalent forms based on wadiah contracts or other contracts that do not conflict with sharia principles;

- b. Collecting funds in the form of investments in the form of deposits, savings, or other equivalent forms based on a mudharabah contract or other contracts that do not conflict with sharia principles.

Savings is the most attractive bank product for Indonesians in general. There are many advantages to being a customer. Apart from having safe funds, a type of savings that is very attractive at this time is Hajj savings, considering that Indonesia is the largest country in the world. In this case, the government continues to improve the regulations regarding the implementation of the pilgrimage, both regarding procedures for registering the pilgrimage and regarding protection or facilities for pilgrims from rituals to activities in the Holy Land of Makkah.

The growth of each bank is greatly influenced by the development of its ability to collect public funds, both on a small and large scale, with an adequate deposition period. As financial institutions, the main problem for banks is funding. Without sufficient funds, banks cannot do anything, or in other words, banks cannot function at all.

Funds are cash owned or controlled by a bank in the form of cash or other assets that can be converted into cash immediately. Cash that is owned or controlled by a bank does not only come from the bank's owners but also comes from the deposit or participation of other people's or other parties' funds, which at any time or a certain point will be withdrawn all at once or gradually. Based on empirical data, funds originating from bank owners and capital reserves arising from accumulated profits reinvested in banks only amount to 7%–8% of the bank's total assets (Arifin, 2005). Banks have a role in collecting public funds because they are institutions that are trusted by the public from various groups to place their funds safely. The public believes that the security of funds placed in banks is better than those in other institutions.

The bank collects public funds and then distributes the funds to the community to encourage an increase in the standard of living of ordinary people. The two main functions of a bank are collecting public funds and channeling funds to the public. Therefore, it is called a Financial Intermediaryintermediary (Ismail, 2011). One of the main goals of companies, especially service companies, in this case, banks, is to create customer satisfaction as a result of customer research on what they expect by buying and consuming a product/service. Then these expectations are compared with the performance received by consuming the product/service. If the desire he receives is more significant (at least the same) than his expectations, the customer is satisfied. Conversely, the performance from using the product/service is smaller than he expected, and the customer is unsatisfied (Al Arif, 2012).

Literature Review

Bank services are bank service products provided to customers to meet their needs. Banks offer service products intending to provide services to bank customers or other parties who need them. By providing bank services, the bank will earn income. The income obtained by banks from product income is also known as *fee-based income* (Ismail, 2014). Sharia services are fundraising activities carried out at branch offices and offices under branch offices for and on behalf of sharia branch offices at the same bank (Wirddyaningsih, et.al, 2014). Service is any activity or

benefit that can be provided by one party to another that basically does not materialize and does not result in the ownership of something, and its production may or may not be associated with a physical product.

Products produced by the business world are generally of two kinds: tangible products and intangible products. Every product, whether tangible or intangible, has unique characteristics. Tangible products are goods that can be seen, touched, and felt right before purchase, while intangible products are services that cannot be seen or felt before purchase. One more thing that differs between these two types of products is that tangible products usually last a long time, while intangible products are not durable.

The savings mechanism justified by the DSN for Islamic banks is savings based on the principles of mudharabah and wadiah. Mudharabah savings must follow the mudharabah provisions set by the DSN. While wadiah savings must comply with the wadiah provisions set out by the DSN. Most Islamic banks in Indonesia use a mudharabah savings scheme (Yaya et al., 2016).

Savings are money deposits in a bank where withdrawals can only be made according to certain conditions. Generally, banks will provide a savings book that contains information about all transactions made by customers and ATM cards (*Automatic Teller Machines*) or, in Indonesia, Automated Teller Machines, complete with a number (PIN) (Zaini, 2013).

Method

Quantitative methods are used in this study using primary data. The object of this research was conducted at BRI Syariah KCP Labuan Banten. The variables used are Haj fund savings products and services (X1) and marketing strategy (X2), and one dependent variable is the customer's interest in saving (Y). The analysis used is multiple linear regression, which aims to obtain observational data that will be processed using SPSS Ver 22. SPSS version 22 will be used to process the obtained observational data.

Result and Discussion

Validity Test

The following table shows the SPSS output indicating that the correlation between each indicator (items 1-10) to the total score shows significant results. So it can be concluded that each question indicator is valid. The results of the bivariate correlation analysis by looking at the Cronbach Alpha output in the Correlated Item – total Correlation column are identical because they both measure the same thing.

Table 1.
Variable X1 Validity Test

Item	r_{count}	r_{table}	Validity
1	0,570	> 0,254	Valid
2	0,620	> 0,254	Valid
3	0,456	> 0,254	Valid
4	0,592	> 0,254	Valid
5	0,652	> 0,254	Valid

6	0,670	> 0,254	Valid
7	0,547	> 0,254	Valid
8	0,486	> 0,254	Valid
9	0,687	> 0,254	Valid
10	0,445	> 0,254	Valid

Items 1 through 10 have a value of more than 0.254 in the X2 variable. It can be deduced that these factors significantly influence the overall score, which is considered to be valid.

Table 2.
Variable X2 Validity Test

Item	r_{count}	r_{table}	Validity
1	0,614	> 0,254	Valid
2	0,717	> 0,254	Valid
3	0,731	> 0,254	Valid
4	0,559	> 0,254	Valid
5	0,577	> 0,254	Valid
6	0,524	> 0,254	Valid
7	0,271	> 0,254	Valid
8	0,608	> 0,254	Valid
9	0,513	> 0,254	Valid
10	0,646	> 0,254	Valid

In the variable Y items 1-10, the value is more than 0.254 it can be concluded that these items have a significant correlation with the total score declared valid.

Table 3.
Variable Y Validity Test

Item	r_{count}	r_{table}	Validity
1	0,708	> 0,254	Valid
2	0,651	> 0,254	Valid
3	0,715	> 0,254	Valid
4	0,623	> 0,254	Valid
5	0,626	> 0,254	Valid
6	0,583	> 0,254	Valid
7	0,717	> 0,254	Valid
8	0,608	> 0,254	Valid
9	0,631	> 0,254	Valid
10	0,584	> 0,254	Valid

Reliability Test

IBM SPSS Statistics 22 For Windows is used to analyze data using the Cronbach Alpha Coefficient method. If the Cronbach Alpha value for the submission criteria is greater than 0.60, the submission criteria are reliable; if the Cronbach Alpha value is less than 0.60, the submission criteria are unreliable.

Table 4.
Reliability Test

Variables	Normal Limit	<i>Cronbach Alpha</i>	Description
Hajj Fund Savings Product Services (X1)	> 0,60	0,738	Reliable
Marketing Strategy (X2)	> 0,60	0,741	Reliable
Customer Interest in Savings (Y)	> 0,60	0,759	Reliable

The value of Cronbach's Alpha Hajj Savings Product Services (X1) is 0.738, Marketing Strategy (X2) is 0.741, Customer Interest in Saving (Y) is 0.759. The value of the three variables is > 0.6. So that the measuring instrument in the study is reliable.

Hypothesis Testing

Partial Test (T)

The significance value for the haj savings fund service variable (X1) is 0.000 < 0.05. Then the haj fund savings service variable (X1) influences the variable of customer interest in saving (Y). Then the marketing strategy variable (X2) obtained a significance value of 0.118. The significant value is 0.118 > 0.05, so the marketing strategy variable (X2) has no significant effect on the customer's interest in saving (Y).

Table 5.
Parsial Test (t-test)
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	9,322	8,063		1,156	,252
the haj fund savings service variable (X1)	,538	,130	,472	4,131	,000
Marketing Strategy (X2)	,216	,136	,181	1,586	,118

a. Dependent Variable: Customer Interest in Savings (Y)

Simultaneous Test (F)

The significant value for the effect of X1 and X2 simultaneously on Y is $0.000 < 0.05$ and the calculated F value is $9.840 > F$ table 3.15. It can be concluded that H_a is accepted, which means that there is a simultaneous influence of the haj savings fund product service variable (X1) and marketing strategy (X2) on customer interest.

Determination Coefficient Test

The results of the determination analysis R^2 (R-Squares) obtained by 25.7% is the percentage of the independent variable Service Variable Hajj Fund Savings Products (X1) and Strategic Marketing (X2) affect Customer Interest in Saving (Y). The remaining 74.3% is influenced by other variables not included in this study

Discussion

To answer the question of how Hajj Funds Savings Product Services and Marketing Strategies Affect Customers' Saving Interests, they use data from surveys that included up to 60 respondents. The regression formula developed by this investigation is $Y = 9.322 + 0.538 X_1 + 0.216 X_2$. The validity study's findings showed that every statement in the questionnaire was taken to be true because $r_{count} > r_{table}$. According to the reliability test results, all reliable coefficients have values greater than 0.6.

Then based on the partial test (t), it is obtained that only the Hajj Fund Savings Product Service (X1) affects the customer's interest in saving (Y), while the Marketing Strategy (X2) has no effect. Based on the test results of the coefficient of determination variables X1 and X2 contribute 25.7%. The remaining 74.3% is influenced by other factors not tested in this study.

Conclusion

Based on research showing that both marketing strategy (X2) and the variable of customer interest in saving have an impact on the variable of haj savings product service variables (X1) (Y). In contrast, only Hajj fund savings products have an impact on customer interest in saving in the partial test. Next, the change in the independent variable that accounts for the dependent variable's 25.7% effect. While other factors influence 74.3%.

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