

## **Strategies on Service Quality and Development in Using Hajj Savings Products Case Study of Bank Syariah Indonesia KCP Medan Iskandar Muda**

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### **Abstract**

The purpose of this writing is to determine the Strategy for Service Quality and Development in Using Hajj Savings Products Case Study of Bank Syariah Indonesia KCP Medan Iskandar Muda. Bank Syariah Indonesia (BSI) as one of the largest Islamic financial institutions in Indonesia has an important role in providing various banking products that are in accordance with sharia principles. This type of research is qualitative with a case study design at Bank Syariah Indonesia KCP Medan Iskandar Muda. In this study, the types of data used consist of primary and secondary data sources, this study uses 3 informants. The results of the study show that improving service quality and adaptive product development strategies play a major role in rebuilding public trust in post-pandemic hajj savings. BSI KCP Medan Iskandar Muda has succeeded in responding to these challenges through the integration of digital services such as the BYOND application, the active implementation of Islamic financial education. Marketing strategies are not only oriented towards the quantity of customers, but also building loyalty based on sharia values. Some of the main factors found in this study are responsive service, clarity of information provided, and ease of administration process. Customers tend to feel more comfortable and confident in saving if they get good service, including friendly employees, speed in handling transactions, and transparency regarding costs and product provisions. This study shows that the strategies implemented by BSI KCP Medan Iskandar Muda in improving the quality of service and developing hajj savings products have provided positive results.

**Keywords:** Service Quality, Hajj Savings, Marketing

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### **INTRODUCTION**

Financial Bank Syariah Indonesia (BSI) as one of the largest Islamic financial institutions in Indonesia has an important role in providing various banking products in accordance with sharia principles, one of which is the Hajj savings product. This product is designed to assist the community in planning the departure of the Hajj

pilgrimage with a savings system that is safe, transparent, and in accordance with sharia provisions. In the growing digital era, BSI sees that the utilization of technology can be the main key in re-attracting public interest in Hajj savings. Therefore, BSI strengthens digital services by presenting an online Hajj savings registration feature, integration with mobile banking platforms, and easy access to information about the Hajj program. With this strategy, prospective pilgrims can save more easily without having to come directly to the branch office, thus increasing efficiency and convenience in accessing Islamic banking services. In addition to digitalization, BSI also seeks to improve Islamic financial literacy in the community by organizing various seminars, webinars, and educational campaigns on the importance of financial planning for the Hajj pilgrimage. By increasing the public's understanding of the benefits of Hajj savings and how this product can help them achieve their pilgrimage goals, BSI hopes to encourage an increase in the number of customers who return to actively save.

The growth of Islamic banking in Indonesia has seen a rapid rise in the last two decades, as the public's understanding of the Islamic financial system has increased. Bank Syariah Indonesia (BSI), being the result of the merger of various large Islamic financial institutions, is now playing an important role in this industry, including by offering Hajj savings services. Hajj savings products are a very useful tool for Muslims when planning the Hajj pilgrimage more systematically and in accordance with sharia principles. Public demand for this service continues to grow, especially in urban locations including Medan, which has a large Muslim population. However, in the midst of this rising demand, competition among Islamic financial institutions has also intensified. Therefore, an appropriate service strategy and continuous product development are needed to maintain customer trust (Atika & Dia, 2024).

The level of service quality is one aspect that greatly influences the success of a banking product, as well as Hajj savings products. Customers demand not only compliance with sharia principles, but also ease of access, speed of service, and clear and professional information. In today's digital era, public expectations for banking services are getting higher, so it encourages banks to innovate both online and face-to-face. Bank Syariah Indonesia, especially Medan Iskandar Muda Sub-Branch Office (KCP), is required to adapt to this need through flexible and contextual service strategies. If the service provided does not meet expectations, the level of customer trust may decline and ultimately affect the bank's competitive position. Therefore, reviewing and upgrading the service strategy is a must that must be done continuously (Septiani, 2023).

In addition to service, product development is also an important element in building customer satisfaction and loyalty. Innovation in Hajj savings products is not only about technical aspects including deposit mechanisms and financial reports, but also includes how to convey information, increase public understanding, and cooperation with institutions including the Ministry of Religious Affairs. In its implementation, product development is required to consider the local conditions and needs of the community, including the characteristics of customers in Medan City. KCP Medan Iskandar Muda has strategic potential due to its location in the city center with a high level of knowledge and economic activity. By understanding these local dynamics, the bank can strategize more focused and effective. Therefore, the

assessment of product development efforts is very important to ensure the future and competitiveness of services (Anjani & Yusri, 2024).

Strategic steps in improving service quality and product development are key to maintaining a bank's competitive position in the midst of intense competition in the Islamic banking industry. Banks that can provide financial services according to the needs of the community, at affordable prices and easily accessible, have a great opportunity to win the hearts of customers. Meanwhile, the strategy must be motivated by adequate staff training, maximum use of information technology, and collaboration with relevant agencies. In the context of Hajj savings, this strategic approach will also help speed up the administration stage, reduce the risk of data errors, and deliver a better customer experience. This is necessary because Hajj is a sacred pillar of Islam that requires responsible service and professionalism. Therefore, researching the strategy of BSI KCP Medan Iskandar Muda is the right step to gain a deeper understanding of the best practices that have been implemented (Ridwan & Sitorus, 2023).

This research is significant because it can provide a real understanding of the implementation of service strategies and develop products implemented by Islamic banks in the field. By focusing on one branch office, namely KCP Medan Iskandar Muda, this study has the potential to generate data with specific, detailed, and in accordance with the local context. The findings in this study are not only useful in the internal development of Bank Syariah Indonesia, but can also serve as a reference for other Islamic financial institutions in improving their service levels. Moreover, the results of this study are also expected to contribute to the strengthening of theories in the field of marketing strategy to service management in the field of Islamic banking. The strategies that proved successful in this study can be used as a model for other branches when implementing service improvements to customers. Thus, improving service quality and developing Hajj savings products can be implemented more evenly and systematically throughout the region (Rosyad & Fathoni, 2024).

Looking at the various explanations, it is clear that strategies in terms of service quality and innovation of Hajj savings products are necessary components that deserve in-depth analysis. The case study for Bank Syariah Indonesia KCP Medan Iskandar Muda opens up opportunities to directly examine how some of these strategies are implemented in a real local context. Hopefully, this research can present new insights and concrete solutions to improve and present Islamic bank services, especially in terms of providing Hajj savings products. With improved service quality and more relevant products, Islamic banks will be able to maintain the trust and loyalty of the Muslim community when managing their finances. Therefore, in addition to being academic, this study also has practical benefits for Islamic financial industry players (Syifa et al., 2024).



**Figure 1 Number of Customers of BSI Hajj Savings Products**

Based on data sourced from Siskohat of the Ministry of Religion of the Republic of Indonesia in Khairul et al. (2023), it can be seen that in 2020 the number of customers reached 526,051, but experienced a significant decline in 2021 to 302,456. This decline continued until 2022 where the number of customers only reached 221,197. This follows the language style in the document and corresponds to the data displayed through the graph.

Adjusting previous research by Arkadius and Listiya (2024) by discussing the improvement of Hajj savings services at BSI KCP Samatiga, the main focus is on service evaluation through direct interviews with employees. In contrast to that, this research focuses more on strategies to improve service quality to develop the use of Hajj savings products at BSI KCP Medan Iskandar Muda. The main comparison can be seen in the approach used, where this study examines not only the service aspect, but also innovation in product development. Meanwhile, this study was conducted in a branch with higher scale and complexity. Therefore, this study provides a new contribution with a more comprehensive strategic approach in the context of Islamic banking services.

In facing competition in the Islamic banking industry, BSI KCP Medan Iskandar Muda continues to evaluate and improve service standards. The implementation of a digital system that allows customers to check their Hajj savings balance independently is one of the strategic steps in improving customer satisfaction. In addition, training for bank employees is also conducted regularly to ensure that they are competent in providing accurate information on Hajj-related procedures and regulations. By ensuring optimized service quality, Islamic banking can maintain customer loyalty and increase the number of users of Hajj Savings products (Nadilah & Fasa, 2024).

Although the Hajj savings product at Bank Syariah Indonesia (BSI) KCP Medan Iskandar Muda offers various benefits and conveniences for customers who want to perform the Hajj pilgrimage, there are still significant challenges that must be faced, especially related to public understanding of this product. Many people do not fully understand the concept and benefits of Hajj savings offered by Islamic banks. This can be caused by a lack of education and clear information on the mechanism, requirements, and benefits that can be obtained from Hajj savings products. This condition has the potential to hinder people's interest in using Hajj savings services, even though they have the intention and desire to perform the Hajj pilgrimage. This misunderstanding often leads to hesitancy in making the decision to save, as people

feel unsure of the safety and benefits of the product. In addition, the wide selection of other financial products in the market also makes people tend to be confused in choosing the right product to fulfill their Hajj pilgrimage needs.

In this context, it is important for BSI KCP Medan Iskandar Muda to formulate an effective strategy in improving service quality and product development for Hajj savings. The strategy should not only focus on improving product features and benefits, but also on educating and socializing the community. By improving people's understanding of Hajj savings, it is expected to increase their interest and participation in using this product.

Therefore, this study aims to explore the strategies that can be implemented by BSI KCP Medan Iskandar Muda in improving service quality as well as the development of Hajj savings products. This study will also analyze the factors that influence customer perceptions of service quality and the challenges that must be faced in product development efforts. Thus, the results of this study are expected to provide valuable insights for the management of BSI KCP Medan Iskandar Muda in formulating strategic policies that are more effective and responsive to the needs of the community.

## METHODOLOGY

This type of research is qualitative with a case study design at Bank Syariah Indonesia KCP Medan Iskandar Muda. The purpose of this research is to analyze the effectiveness of the strategies applied in improving service quality and product development of Hajj savings. This research follows the view of Ramdhan (2021) which states that qualitative research is descriptive and analytical, generally obtaining the main data through interviews and observations.

In this study, the type of data used consists of primary and secondary data sources. Primary data sources are obtained directly from research subjects without intermediaries, through interview techniques and direct observation in the field (Surepno, 2018). Observation is used to record various phenomena related to Hajj savings products and customer interactions (Arikunto, 2006). Key informants in this study are individuals who have an in-depth understanding of Hajj savings products at Bank Syariah Indonesia KCP Medan Iskandar Muda. Key informants include bank management, such as branch heads and product managers, who have the responsibility of managing services and product development strategies. Not only from internal parties, some customers who use Hajj savings products are also presented as key informants to get a direct perspective on the benefits and challenges of using this product in this study, the research used 3 informants, consisting of 2 bank parties and 1 customer. The information obtained from key informants is expected to provide a comprehensive understanding of service quality and the development of Hajj savings products at Bank Syariah Indonesia.

The observation method is a process in which the researcher interacts directly with the intended individual or respondent, records, and concludes information. Meanwhile, interviews are conducted face-to-face with relevant subjects

or actors (Sugiyono, 2017). The data analysis technique in this study refers to the descriptive qualitative data analysis method, which is an approach that emphasizes the description of data and interpretation of the meaning behind the phenomenon under study. The qualitative data analysis process follows three main stages according to Miles et al. (2013): data reduction, data presentation, and conclusion drawing or verification. The first stage, data reduction, involves selecting and simplifying raw data from interviews and observations so that only data relevant to the research is used.

## RESULTS AND DISCUSSION

### Implementation of Strategies in Improving the Quality of Hajj Savings Product Services at Bank Syariah Indonesia KCP Medan Iskandar Muda

In order to improve the quality of Hajj savings product services, Bank Syariah Indonesia (BSI) KCP Medan Iskandar Muda implemented various innovative and comprehensive strategies. One of the main strategies implemented is the optimization of digital services through the development of mobile banking. Customers now have wider and more efficient access to monitor balances, make regular deposits, and check Hajj departure schedules directly from mobile devices. This innovation not only shortens the transaction process, but also increases time efficiency and customer convenience. The implementation of this digital service reflects BSI's commitment in responding to the needs of modern customers who prioritize speed, practicality, and technology-based accessibility (Nurjanah & Kholisoh, 2025).

Based on the interview results, the first informant said that the increase in the number of Hajj savings customers every year is closely related to the improvement of service quality, especially from the digital aspect. This shows that technological developments in financial services have a positive influence on customer loyalty.

As stated by the first interviewee,

*"Easy access to transactions through the app is the main reason why customers continue to use this service."*

Not only that, informants also highlighted the importance of a personal approach in reaching out to potential customers, such as by carrying out educational activities face-to-face.

*"By delivering education directly, we can establish a closer emotional connection with the community."*

This statement reflects that improving service quality through digitalization supported by a personal approach is an effective combination in building customer trust and attachment to Hajj savings products. Based on the interview results, strengthening the capacity of human resources is one of the main focuses implemented in a planned manner. The second interviewee explained that each employee receives

intensive training to provide a thorough and in-depth understanding of Hajj savings products.

*"We are equipped with special training to be able to provide detailed product explanations to customers."*

This step aims to create convenience for customers when they want to consult or ask questions about available services. On the other hand, the speed and accuracy of service is also a concern, as seen from the smooth transaction process and the lack of queues. As stated by the second interviewee:

*"We are trying to keep the service fast so that customers do not wait too long."*

This fact shows that operational management has taken place efficiently, while reflecting success in optimizing human resources as an important element in a superior service strategy.

Based on the interview results, from the customer's side, one of the main considerations in choosing BSI as a place to save for Hajj is the ease and openness in the account opening process. The third interviewee stated that:

*"The account opening was easy, and the explanation was also easy to understand, especially for those of us who are new to Islamic banking services."*

In addition, the ease of access through the BSI application provides a distinct advantage as it reduces the need to visit branch offices in person.

*"The application makes everything more practical, I can take care of it from home without going to the bank."*

This statement shows that clarity of information and ease of digital access are important factors that influence customer decisions in choosing Hajj savings services.

In addition to the ease of technology, the friendly service from the staff, especially the tellers, provides a pleasant experience during the Hajj registration process. The cooperative and attentive attitude of the staff gives a positive impression that distinguishes BSI from other banks. This responsive and personalized service approach strengthens customers' trust and encourages them to continue using BSI's Hajj savings products (Sari & Choirunnisak, 2025).

Another strategy that is also implemented is a community-based educational approach. BSI regularly holds seminars and educational programs related to the importance of planning for the Hajj pilgrimage from an early age. One innovation in this context is the launch of the Tabungan Haji Muda product, which targets children and teenagers. This effort aims to establish an Islamic savings culture from an early age, while expanding the long-term customer base. By integrating aspects of da'wah and financial literacy in its business strategy, BSI not only positions itself as a banking

institution, but also as an agent of social change that supports the spiritual development of society.

In maintaining service integrity, BSI also prioritizes customer data security systems. All transactions are digitally documented and secured through a standardized information system. In addition, special training is provided to tellers to maintain the confidentiality of customer information, in line with the sharia principle of trustworthiness. Commitment to data protection is a strategic aspect in maintaining long-term trust from customers, as well as responding to the challenges of the digital era, which is full of risks of information leakage (Isnugraheny et al., 2024).

The principle of transparency is also the main foundation in the service process. Every customer receives clear and open information regarding the amount of initial deposit, minimum savings amount, as well as the procedures and stages of Hajj registration. There are no hidden fees or deductions that are not explained in advance. This information disclosure directly contributes to increased customer satisfaction as it provides a sense of being valued and included in decision-making. This value shows that public trust is built through accountability and clarity in service communication.

Overall, the service improvement strategy at BSI KCP Medan Iskandar Muda is holistic and integrated. Starting from the utilization of digital technology, improving the quality of human resources, personal approach, educational activities, to strengthening the security system and information transparency. The entire strategy is oriented towards the main goal: providing the best service for people who want to perform the Hajj pilgrimage in a sharia manner. This strategy not only increases the bank's competitiveness, but also positions BSI as a trusted partner in the people's spiritual journey.

This finding is in line with the results of research Saputri et al. (2023) which examines the marketing strategy of Hajj savings products at BSI KCP Jambi Sipin Bakaruddin with the 7P marketing mix approach (product, price, place, promotion, people, physical evidence, and process). Although different in focus, both approaches have similarities in terms of strategic objectives, namely increasing customer trust and interest in Hajj savings products. In the context of this study, the people and process elements are particularly relevant as they emphasize the importance of humanistic and systematic service quality. Both studies also highlight the importance of regular evaluation of the effectiveness of the strategies implemented, to ensure alignment with the dynamic needs of the community. Thus, Saputri et al. (2023) approach is a complement that enriches the understanding of Hajj product service strategies in the Islamic banking sector.

### **Analysis of Service Quality on Customer Satisfaction of Hajj Savings Products at Bank Syariah Indonesia KCP Medan Iskandar Muda**

Customer satisfaction is the main indicator in assessing the quality of service of financial institutions, especially in Hajj savings products. At BSI KCP Medan Iskandar Muda, improving service quality is the main focus to maintain customer loyalty and trust. The bank consistently strives to provide services that meet customer expectations and needs. Quality service is considered an important foundation in building long-term relationships with customers. Therefore, BSI continues to improve speed, accuracy and friendliness in every interaction with customers. Thus, customer satisfaction is the main goal to be achieved (Anah & Sari, 2024).

One aspect of service that customers value highly is the ease of opening a Hajj savings account. The process is made as simple as possible to be effective and efficient. Direct assistance by the staff helps customers understand every step of the way. The clarity of information provided from the outset also plays an important role in reducing the potential for misunderstandings. All these procedures are designed to be easily understood by a wide range of customers. Overall, this service is an integral part of BSI's service standards that are oriented towards customer convenience.

Based on the results of interviews with the first interviewee representing the management of BOSM, it is known that speed and efficiency of service are the main factors in increasing customer satisfaction. He emphasized the importance of an easy-to-understand process flow and transparency in conveying information related to the initial deposit, the benefits of the product, and the stages of Hajj registration. In his statement, he said:

*"Fast and efficient service is very important, and customers also need easy-to-understand procedures and clear information about the initial deposit, product benefits, and the Hajj registration process."*

These remarks show that BSI strives to provide services that are open and able to adapt to the needs of individual customers. Clarity of procedures and transparent access to information are important elements in building public trust, especially in services related to worship. In addition, efforts to provide a comfortable service experience are also a key strategy in strengthening BSI's position in the midst of competition in the Islamic finance industry.

Based on the interview with the second interviewee, who acts as a teller at BSI, he revealed that the main strength of this institution lies in the speed and accuracy of the responses given by employees to customer queries. He explained that direct interaction between employees and customers is an important moment that influences customers' impressions of overall service quality. When employees can provide quick and precise answers, it not only speeds up the process, but also builds customer trust and comfort. He emphasized that employees must have sufficient knowledge about products and procedures to be able to provide clear information in a short time. The second interviewee revealed in his interview:

*"If customers ask questions, we must be able to answer quickly and correctly, so that they feel confident and comfortable with our services."*

This statement shows that the quality of service is not only determined by the existing system, but also greatly influenced by the readiness and professional attitude of employees who deal directly with customers. Speed and accuracy in providing answers are important indicators in creating a positive experience for customers. In addition, the friendly and responsive attitude of employees also helps to create a better atmosphere, which in turn strengthens the image of BSI in the eyes of customers. Fast, precise and attentive service is a competitive advantage that needs to be maintained and developed.

Furthermore, it emphasizes the importance of being friendly and patient in conveying information, especially to customers who are not familiar with the principles of Islamic banking. Services delivered in a clear and friendly manner make customers feel understood and valued. Therefore, effective interpersonal communication skills are an important component in creating a positive service experience, as well as shaping the bank's trusted image in the eyes of the public.

A third interviewee, a customer of BSI, expressed a similar level of satisfaction with the Hajj savings service provided by the bank. He compared his experience when using BSI's services with his previous experience at another conventional bank. According to him, BSI provided a more positive experience because the delivery of information was considered more transparent, honest, and easy to understand. She also felt that she was never pressured into making decisions, and did not encounter any additional costs that were not explained at the outset. In his testimony, the third interviewee said:

*"I am more comfortable saving for Hajj at BSI because the information is clear, straightforward, and there are no sudden fees like at my previous bank."*

This experience confirms that the principles of openness and honesty are important aspects of banking services, especially in products such as Hajj savings that require long-term commitment. When information is conveyed openly and without pressure, customers feel more secure and valued. This is an important foundation in building sustainable trust between customers and financial institutions, and strengthening BSI's image as a bank that upholds ethical values and responsibility in providing services.

The implementation of digital technology, particularly through the BSI Mobile application, also contributed significantly to the increase in satisfaction. The accessibility offered by this application allows customers to manage their hajj savings flexibly, without the need to visit a branch office. Its user-friendly interface and practical features make it an effective solution for customers with high mobility. However, BSI also realizes that not all customers have the same level of digital literacy.

Therefore, service flexibility, which integrates digital systems with manual services, is emphasized as an inclusive strategy that can reach all customer segments (Agustina & Krisnaningsih, 2023).

The Bank also periodically conducts customer satisfaction surveys to obtain direct feedback from service users. The survey results show that officer friendliness, speed in service, and clarity of information are the three dominant factors that influence satisfaction. Ease of administration is also a determinant in positive perceptions of services. This data is used as a basis by BSI to improve service strategies and procedures on an ongoing basis. This feedback-based approach demonstrates a commitment to continuous improvement.

Beyond the technical aspects, the spiritual dimension also plays an important role in shaping Hajj savings customer satisfaction. Some customers associate honest, trustworthy and patient service as a reflection of Islamic values. The existence of these religious values gives deeper meaning to the service, especially since the Hajj pilgrimage is the pinnacle of Muslim spiritual worship. BSI consistently integrates Islamic ethical values in its service practices, which in turn increases the emotional and spiritual value for customers.

With these various approaches, it is evident that service quality at BSI KCP Medan Iskandar Muda has a direct impact on customer satisfaction. Services that are fast, friendly, transparent, and supported by technology and spiritual values, form an adaptive and effective service ecosystem. A high level of customer satisfaction is an indicator of strategic success as well as an important asset in building the loyalty and reputation of Islamic financial institutions. Therefore, continuous service innovation is a must in responding to the growing needs of the people (Masykur et al., 2024).

This finding is in line with research conducted by Nasfi et al. (2020) regarding the effect of service quality on customer satisfaction at PT BPRS Haji Miskin. The study identified five dimensions of service quality based on the SERVQUAL model: tangibles, empathy, reliability, responsiveness, and assurance, all of which contribute significantly to satisfaction. Among the five dimensions, responsiveness recorded the highest regression coefficient (0.787), indicating the importance of speed and accuracy in responding to customer needs. This finding is relevant to the service strategy at BSI KCP Medan Iskandar Muda, which also emphasizes the assurance dimension in providing a sense of security through information transparency and commitment to sharia principles. Therefore, the results of the study can be used as a strategic reference to optimize service quality and strengthen customer satisfaction holistically.

## **Development Strategies Applied to Increase the Attractiveness of Hajj Savings Products at Bank Syariah Indonesia KCP Medan Iskandar Muda**

To achieve customer targets in marketing savings products, Bank Syariah Indonesia KCP Medan Iskandar Muda implements various marketing strategies. This strategy is a key factor promotion is a company activity that aims to disseminate information, influence, or remind the target market so that the company and its goods accept, buy, and be loyal to the goods provided by the company concerned, Batubara et al. (2022) in reaching the market and building a positive image of bank products and services in the eyes of customers. By implementing a marketing strategy based on sharia principles, banks can provide added value to customers because all products offered have been adjusted to the provisions of sharia in Islam.

Therefore, the application of the marketing mix is an important step in attracting customers. as well as the increasing economic activity indicated by an increase in economic growth. The running of a well-coordinated economic system through synergistic economic policies is a strong foundation in maintaining the economic stability of a country. The development of an integrated economic system with conducive economic policies is very helpful in utilizing a country's production factors (Simorangkir & Suseno, 2020).

To increase the interest of prospective customers in opening a Hajj account, BSI (Bank Syariah Indonesia) KCP Medan Iskandar Muda held an appreciation program called Labaik Special Gift (LBST). This program provides attractive souvenirs to customers who meet certain predetermined conditions. This initiative is one of the indirect promotional strategies implemented by BSI KCP Medan Iskandar Muda to attract people's attention and encourage them to join as bank customers. provisions in the Labaik Special Gift (LBST) program for customers who open hajj accounts at BSI KCP Medan Iskandar Muda:

1. Customers who deposit an initial fund of Rp5,000,000 to open a Hajj account and participate in the LBST program will receive a souvenir in the form of a mini prayer mat.
2. Customers who make an initial deposit of Rp10,000,000 to open a Hajj account and participate in the LBST program will receive souvenirs in the form of prayer mats and mukena from the Tatus brand.
3. For customers who open a Young Hajj Savings account with an initial deposit of Rp500,000, a souvenir in the form of a mug with the BSI logo will be given.

In addition to the marketing strategies mentioned, BSI (Bank Syariah Indonesia) KCP Medan Iskandar Muda also implements various additional efforts to increase the number of customers through indirect approaches. The main principle in sustainable development is the maintenance of quality of life for all humans in the present and in the future in a sustainable manner. Sustainable development is implemented with the principles of economic welfare, social justice, and environmental preservation. The approach used in sustainable development is a comprehensive approach (Utami et al.,

2023). Some of the initiatives undertaken by the branch in marketing Hajj savings products include:

1. Establish cooperation with Hajj and Umrah travel agents to expand the marketing reach of Hajj savings products.
2. Provides SAR (Saudi Arabian Riyal) currency purchase and exchange services to meet the transaction needs of pilgrims during the implementation of Hajj and Umrah.
3. Conducting educational programs on youth Hajj savings to students, ranging from elementary to high school levels, as part of efforts to increase Islamic financial inclusion among the younger generation.

In addition to the various efforts that have been made, BSI (Bank Syariah Indonesia) KCP Medan Iskandar Muda also implements several marketing strategies in promoting its products. In general, the marketing strategies implemented by the branch include:

1. Above the Line (ATL) This strategy focuses on marketing activities with a broad reach and is not specific to a particular target audience. Usually, this method is done through advertisements in print and electronic media, with promotional materials provided directly by the BSI head office.
2. Below the Line (BTL) This approach targets specific consumer groups directly. This strategy is implemented at the branch level using direct selling methods, either through direct sales or canvassing to more specific customer segments. Examples include product introduction to recitation groups, associations, communities, as well as educational institutions and other institutions.
3. Through the Line (TTL) This strategy is a combination of Above the Line and Below the Line methods, thus integrating marketing with a wide reach as well as a more personalized approach to specific target audiences.

Bank Syariah Indonesia KCP Medan Iskandar Muda is very aware of the importance of developing products so that Hajj savings are increasingly in demand. One way is to expand the target customers, not only adults, but also children and teenagers through the Tabungan Haji Muda product. This program aims to encourage the younger generation to save from an early age. This method is effective because many parents want to prepare for their children's pilgrimage earlier, thus opening up a potential new market for banks (Syahira & Anggraini, 2024).

Product development in Islamic banking is one of the main strategies to improve competitiveness and meet customer needs more comprehensively. In the context of Hajj Savings, product innovation is needed to provide convenience and flexibility for prospective pilgrims in planning their pilgrimage. One form of development that can be applied is the integration of digital services, where customers

can deposit funds automatically through the autodebit feature and get the latest information on departure estimates through the mobile banking application. The use of digital technology not only improves service efficiency, but also provides better transparency in the management of Hajj funds (Rukmanasari et al., 2024).

With the development of time, the public's need for Islamic financial services is increasing, including in terms of planning for the Hajj pilgrimage. Seeing this opportunity and continuing to innovate in improving service quality and developing Hajj savings products. This strategy includes improving service systems, integrating digital services, and educating the public by actively educating the general public, students, and other social communities (Damayanti & Yusri, 2023).

In addition to technology-based innovations, product development can also be carried out through education and socialization to the public regarding the importance of financial planning in the Hajj pilgrimage. With a more intensive education program, prospective pilgrims can understand the benefits of saving early and the mechanism of financing Hajj in accordance with sharia principles Analisis Strategi Bank Syariah dalam Meningkatkan Market Share Ditengah Eksistensi Bank Konvensional pada Era Digital. This provides benefits in various aspects, including in the transmission of economic policies and increasing the speed of money circulation, which in turn can improve the community's economy. Fintech products, such as e-wallets, are increasingly popular in Indonesia and provide convenience in financial transactions. E-wallet is a digital payment service that allows electronic storage and transaction of money, and offers many benefits, including convenience, security, and attractive promos for users (Alhusna et al., 2024).

As stated by the Second Informant:

*"We often do promotions on social media as well, about this Hajj savings account so that it is easily accessible to young people"*

Based on the interview, it can be explained that the company or related institution is very enthusiastic in promoting Hajj savings through social media. They realize that social media is an effective platform to reach the younger generation, so promotions are active and diverse to make information about Hajj savings more accessible and familiar to young people. This step shows their strategy in increasing the interest and participation of young people in preparing for Hajj departure through promotions that are more modern and close to their daily lives.

According to the first interviewee, the public response to the Young Hajj Savings program is very encouraging. The high level of interest is the result of an active promotional strategy through various channels, such as educational institutions, religious communities such as majelis taklim, and the use of social media. This effort allows the program message to reach various levels of society and educate the

importance of preparing for Hajj from a young age in a more targeted manner. In his interview, he said:

*"The promotion of Tabungan Haji Muda not only introduces the product, but also invites people to form a religious character from an early age through worship planning."*

This statement confirms that this program is not only interpreted as a financial service, but also as a means of spiritual development. Through an approach that does not only emphasize the commercial side, BSI also instills Islamic values to the community. By making this product a part of religious learning, BSI further strengthens its role as an Islamic financial institution that cares about strengthening the morals and spirituality of the people, and makes religious education an important part of its services.

In an effort to reach young people and urban communities, BSI also presents digital service updates that are relevant to today's needs. Through the BSI Mobile application, customers can now access various features specifically designed to help them plan for the Hajj pilgrimage. Some of the main features available include a simulation of the amount of funds that must be prepared, estimation of departure queue time, and periodic notifications for deposit reminders. The presence of this service makes it easier for people to organize their financial plans in a more structured and independent manner.

In his statement, the Second Interviewee mentioned:

*"With the features in the BSI Mobile application, customers become more enthusiastic about saving because they can monitor the progress of their own savings."*

These features not only provide technical convenience, but also encourage customers to be more active and engaged in the savings process. The visualization of savings progress through the app provides a concrete and motivating sense of achievement. Moreover, the app also inserts Islamic messages that enrich the user's religious experience. This combination of modern technology and spiritual values is an effective strategy in increasing public interest in the Hajj savings program, especially from the younger generation segment who want practical yet meaningful services.

A customer as the third interviewee shared that her interest in opening a Hajj savings account arose after seeing the program information through BSI's official social media. She felt that the material presented was very inspirational and was able to provide a deeper understanding of the importance of planning for Hajj early on. She considers social media as an efficient means of delivering messages because it is interesting, easy to understand, and reaches many people quickly. In his statement, he said:

*"I became interested in opening a Hajj savings account after seeing BSI's content on Instagram. It looks interesting and immediately made me realize the importance of saving from now on."*

This shows that digital platforms now play an important role in delivering educational messages, including about Islamic financial services. With visually appealing and concise content design, social media is able to raise awareness and encourage action from the public. This approach not only strengthens the marketing strategy, but also supports BSI's efforts to build financial literacy and expand access to Hajj savings products, especially among the digitally active younger generation.

In addition, the customer also appreciated the automatic reminder feature available in the BSI Mobile application. This feature is very helpful in maintaining the discipline of saving regularly every month. She feels that the digital approach implemented by BSI is not only practical, but also gives a more personalized and emotionally touching impression. This shows that tailoring services to customers' needs and lifestyles has a big impact on their interest and loyalty to the products offered.

To add to the appeal of the product, BSI also works with various agencies, such as the Ministry of Religious Affairs, to socialize regular and plus Hajj registration. This cooperation makes it easier for people to understand the hajj process. The bank also conducts administrative fee discount programs and attractive prizes for new customers. This is an additional attraction, especially for those who are still hesitant to start saving for Hajj. This cooperation makes the ease of performing Hajj even more pronounced (Achmad & Agustin, 2021).

Another development strategy is through a community approach. BSI held educational assemblies in mosques, recitation communities, and women's social gathering groups. This activity is not only a promotion, but also a da'wah to raise awareness of the importance of Hajj planning. In these forums, the bank conveys the benefits of Hajj and how to manage finances well. This method is effective because it touches the emotional and spiritual side of the community. An approach that is close to religious culture is more successful than regular advertising.

BSI also improved service quality to support product appeal. Officers are trained in persuasive communication and sharia financial education so that every service is friendly and educative. The bank wants every customer to feel valued and assisted in preparing for Hajj. This personalized service shows that the bank is not only pursuing business, but also becoming a spiritual friend in the journey of worship.

To reach more people, BSI actively uses digital marketing. Social media is used to disseminate Hajj savings information. Video testimonials, inspirational stories, and Islamic financial tips are presented according to people's digital lifestyles. In this way,

the bank can reach young people and workers who are active online. This strategy adapts to the times.

Product development is also carried out through innovation of additional features and services, such as the integration of the Hajj departure schedule from SISKOHAT so that customers know the estimated time of departure. There is also an online Hajj financial consultation service, where customers can ask questions directly via chat without having to go to the office. This facility provides convenience, especially in the post-pandemic period, which requires high flexibility. Innovations like this strengthen the position of Hajj savings in Islamic banking (Khairul et al., 2023).

So, the development strategy carried out by BSI KCP Medan Iskandar Muda is quite complete and directed. With digital innovation, community approach, strategic cooperation, and service quality improvement, the attractiveness of Hajj savings is getting higher. This strategy not only adds customers, but also strengthens the emotional and spiritual connection between the bank and the community. By keeping up with the times and remaining based on sharia principles, this product has a great opportunity to become the first choice for Hajj preparation.

The study by Syifa et al. (2024) on the factors influencing customer interest in choosing pawn products at Bank Syariah Indonesia KCP Lombok Aikmel revealed that location, service, and religiosity have a positive effect on customer interest. These findings are consistent with research conducted at BSI Medan Iskandar Muda, which emphasizes the importance of service quality and a religious approach in attracting customers. The location factor also contributes to accessibility and customer convenience. However, unlike the previous study which stated that promotion had little influence, in the context of Hajj savings, promotion and education remain essential to expand the market. Therefore, the development strategy for Hajj savings should focus on improving service and emphasizing religious values as key attractions. This research can serve as a reference for developing product strategies that align with the characteristics of Sharia-compliant customers.

### **Factors Affecting the Service Quality of Hajj Savings Products at Bank Syariah Indonesia KCP Medan Iskandar Muda**

Service quality in the provision of Hajj savings products is influenced by various variables, both internal and external. One of the main aspects is the competence of human resources, especially bank employees who interact directly with customers. Employees who have expertise, empathy and good communication skills can convey information effectively and respond to problems swiftly. At BSI KCP Medan Iskandar Muda, regular training is provided to ensure that tellers and service personnel always prioritize excellent service standards. The combination of speed,

friendliness, and accuracy in service is the main foundation in building customer satisfaction and loyalty (Ismuadi et al., 2022).

This opinion was also reinforced by the first interviewee, who highlighted that the quality of service provided by bank staff plays an important role in creating a sense of comfort for customers. Thoroughness in providing information, especially about Hajj savings products that often raise many questions, requires a communication style that is patient and easy to understand. He considered that officers who not only master the technical aspects, but are also able to provide services with an emotional approach, more easily gain the trust of customers. In his interview, he revealed:

*"Services that prioritize patience and empathy will more easily build customer trust, especially when it comes to worship products such as Hajj savings."*

This statement makes it clear that the quality of the relationship between customers and employees is a crucial factor in increasing loyalty. When employees are able to respond emotionally to customer needs and convey information in a humane manner, the interaction is not only limited to economic transactions. This approach makes the services provided by BSI more meaningful, while reflecting the sharia values that place the spiritual and human side in every aspect of its services.

Meanwhile, the second speaker emphasized the crucial role of technology in supporting optimal banking services. He explained that the use of digital systems at BSI has provided many conveniences in carrying out transactions, although on the other hand there are still challenges related to network stability that need to be improved. When the system is running smoothly, the service process becomes faster and less difficult for customers. However, if technical disruptions occur, this can cause disappointment and disrupt the overall image of the service. In his interview, he mentioned:

*"If the system is smooth, everything is fast. But if the network has problems, customers can be disappointed because they have to wait or the transaction fails."*

This statement shows that technology has a central role in shaping the quality of banking services in the digital era. The reliability of information technology infrastructure is not just a complement, but a core element that determines the smoothness and convenience of transactions. Therefore, efforts to strengthen systems and improve network performance are an important part of realizing Islamic banking services that are efficient, responsive, and in line with modern customer expectations.

In the view of the customer as the third interviewee, physical comfort and staff friendliness play an important role in creating a good first impression. He emphasized that the presence of facilities such as a clean waiting room, provision of refreshments, and a pleasant office environment provide a positive experience while at the branch office. The cozy atmosphere makes banking activities feel more enjoyable and less burdensome. In his statement, he said:

*"I feel at home when I go to the office because the room is clean, the staff is friendly, and there are refreshments too. So I want to keep using the services here."*

The statement reflects that perceptions of service quality are not only shaped by system or product performance, but also by the environmental atmosphere and attitudes of the officers. Positive experiences felt while at the branch office can encourage customers to continue using the products and services offered. Therefore, managing the physical environment and interpersonal interactions is an important aspect in a strategy to improve services that are humanist and oriented towards customer satisfaction.

The aspect of information transparency is also an important dimension in shaping customer trust. The delivery of complete and open information regarding the amount of deposit, registration procedures, and estimated Hajj departure, provides a sense of security in decision making. BSI distributes this information through various media such as brochures, banners, and mobile applications. Transparency not only clarifies customer rights and obligations, but also reflects the institution's ethical commitment in carrying out Islamic banking practices (Affandy et al., 2024).

In addition, ease of service access is also an indicator of quality. BSI KCP Medan Iskandar Muda provides a number of service channels, including the BSI Mobile application, an official WhatsApp service, and a 24-hour customer service center. The existence of these channels provides high flexibility for customers, especially those with time constraints. This high level of accessibility strengthens the Hajj savings product's position as a service that is responsive and adaptive to the needs of today's customers.

Another added value lies in the internalization of Islamic work culture among employees. Values such as trustworthiness, honesty, and patience, which are part of sharia principles, create a warmer and more spiritual atmosphere of interaction. Customers feel emotional comfort when transacting in an environment that consistently applies Islamic values. This factor becomes the main differentiation between Islamic and conventional banks, while strengthening long-term loyalty.

The clarity of administrative procedures along with the completeness of documents plays an important role in shaping customers' positive perceptions of the services provided. BSI takes the initiative to simplify each step by providing a concise form and process flow that is easily understood by all members of the community. This approach aims to enable every customer to go through the process without experiencing confusion or difficulty in fulfilling the requirements. Transparency in the procedure makes customers more confident in following each stage precisely. In this way, the potential for data entry errors can be significantly minimized. Such clarity is one of the main aspects in maintaining an image of professionalism and service credibility.

On the other hand, BSI also provides full support in the Hajj registration process through intensive assistance to customers when dealing with the Ministry of Religious Affairs. This is a solution to the obstacles often faced by customers in managing the Hajj administration. The bank takes an active role to help reduce the confusion and administrative burden felt by customers. With such assistance, the registration process can take place more smoothly and efficiently without significant obstacles. This step also minimizes potential complaints that may arise during the process. All of these efforts increase customer convenience and satisfaction in using Hajj savings services.

Equally important, external factors such as government policies and socio-economic dynamics also impact service quality. For example, changes in registration regulations or fluctuations in foreign exchange rates may affect the amount of initial deposits. In this context, the responsiveness of banks in socializing the latest policies is important to keep customers appropriately informed. The bank's unpreparedness in responding to external changes can reduce the level of customer trust (Amalia et al., 2022).

Thus, the quality of Hajj savings services at BSI KCP Medan Iskandar Muda is formed by various intertwined components, ranging from the quality of human resources, technological infrastructure, transparency, convenience of facilities, to the spiritual dimension in organizational culture. The synergy of all these elements forms a professional, humanistic and religious service system. To maintain service consistency, a continuous process of evaluation and innovation is needed so that the bank remains a reliable worship partner for the community.

As reinforcement, the results of research conducted by Arkadius and Listiya (2024) at BSI KCP Samatiga show that service quality is strongly influenced by the level of responsibility and dedication of employees. The study emphasizes the importance of the role of HR in providing optimal service to customers. This finding is in line with the conditions at BSI KCP Medan Iskandar Muda, where the improvement of service quality is rooted in strengthening the capacity and motivation of employees. Thus, Arkadius and Listiya (2024) study can be used as a reference in understanding the key factors that have a direct impact on customer satisfaction.

## CONCLUSION

This In this study, the strategy of service quality and development in the use of Tabungan Haji products at KCP Medan Iskandar Muda has been studied in depth with a qualitative approach. From the results of the analysis conducted, it can be concluded that the quality of service provided by the bank has a significant influence on customer satisfaction and loyalty in choosing and using Hajj Savings products. This research shows that improving service quality and adaptive product development strategies are instrumental in rebuilding public trust in post-pandemic Hajj savings. BSI KCP Medan Iskandar Muda has successfully responded to these challenges through the integration of digital services such as the BYOND application, active implementation

of Islamic financial education. Programs such as labaik special gifts, cooperation with travel agents, and education to schools and universities are clear evidence that marketing strategies are not only oriented towards customer quantity, but also build sharia value-based loyalty. Some of the main factors found in this study are responsive service, clarity of information provided, and ease of administration. Customers tend to feel more comfortable and trust to save if they get good service, including employee friendliness, speed in handling transactions, and transparency regarding product costs and conditions. This study shows that the strategies implemented by BSI KCP Medan Iskandar Muda in improving service quality and developing Hajj savings products have given positive results. Various promotional programs, cooperation with travel agents, and education to the public have proven effective in attracting potential customers. In addition, the utilization of digital technology through the BYOND application provides easy access and improves service efficiency. Therefore, the implementation of digital features such as a more user-friendly mobile banking application and an automatic notification system for Hajj deposits can be an effective strategy in increasing customer interest and satisfaction. With this strategy, BSI succeeded in increasing the number of customers and total funds collected in Hajj savings. To increase the effectiveness of the strategies that have been implemented, BSI is advised to continue to innovate in digital services, expand the range of promotions, and deepen Islamic financial education to the public.

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