

ANALYSIS OF MARKETING STRATEGY FOR MULTI-PURPOSE FUND PRODUCTS UMRAH LOAN INCREASING THE NUMBER OF CUSTOMERS

Arif kusnedi saragih ^{a*)}, Wahyu Syarvina ^{a)}, Ahmad Perdana Indra ^{a)}

^{a)} Universitas Islam Negeri Sumatera Utara, Medan, Indonesia

^{*)}Corresponding author: arifsaragih382@gmail.com

Article history: received 21 February 2025; revised 02 March 2025; accepted 04 April 2025

DOI: <https://doi.org/10.33751/jhss.v9i1.11768>

Abstract. The purpose of this study is to analyze how the marketing strategy of the umrah advance fund product increases the number of customers. This research method uses a descriptive qualitative approach, with data collection techniques through interviews, observations, and documentation. The collected data is then analyzed descriptively qualitatively to identify and group relevant information. The results of this study indicate that PT. Bank Pembiayaan Rakyat Syariah Al-Wasliyah has succeeded in implementing an effective marketing strategy in marketing the umrah advance fund product. Through a marketing mix that includes aspects of product, price, promotion, location, and cross-selling, this bank can attract customers, especially ASN, who want to perform the umrah pilgrimage but are constrained by financial problems. Product advantages, such as ease of payment without penalties and cooperation with quality umrah travel, are the main attractions for customers. Competitive pricing strategies and promotions carried out through word of mouth, distribution of brochures, and a personal selling approach further strengthen the marketing of this product. In conclusion, PT Bank Pembiayaan Rakyat Syariah Al-Wasliyah has succeeded in implementing a marketing strategy by increasing the number of customers.

Keywords: Customer; multipurpose products; marketing strategies; umrah advances;

I. INTRODUCTION

Marketing strategy is a key element in the success of a company, including banking companies. Marketing strategy encompasses several elements, such as opportunity analysis, target selection, strategy development, plan design, implementation, and monitoring (Syarvina & Batubara, 2022). An effective marketing strategy not only serves to attract customers' attention but also to maintain long-term relationships with existing customers (Syarvina et al., 2023). Marketing strategies encompass various tactics and methods designed to increase sales and build long-term relationships with customers (Rahmani et al., 2023). In the Indonesian national banking industry, Islamic banks and conventional banks compete fiercely to improve their financial performance, considering the rapid growth of Islamic banks in Indonesia (Nurbaiti et al., 2023). Banks that operate under the principles of Islamic law are known as Islamic banks, which do not charge interest to customers. On the contrary, the agreement between the bank and the customer regulates the amount of profit or profit-sharing received or given by the Islamic bank to the customer (Nurbaiti et al., 2022). The marketing strategy implemented by the bank becomes a determining factor in attracting and retaining customers in the era of competition. One important aspect of marketing this product is the selection of strategic locations and effective

promotional approaches. Moreover, the importance of good communication between the bank and customers is also something that cannot be overlooked. With a good understanding of customer needs and the implementation of an appropriate marketing mix, banks can increase market share and create higher customer satisfaction (Syarvina & Padang, 2022).

Research on marketing strategies for multi-purpose umrah financing products shows that various factors can increase the number of customers. The first study revealed that effective marketing strategies, such as appropriate promotions and customer understanding of the product's benefits, can influence the purchase decision of umrah products (Fasa, 2024). The second study highlights the implementation of marketing strategies through social media, educational seminars, and attractive promotions that have proven effective in attracting more customers (Damayanti & Fasa, 2024). The third study shows that clear communication regarding product benefits and the simplification of administrative processes can enhance customer understanding (Prasetio, 2024). The fourth study emphasizes the importance of Islamic banks in facilitating customer access and understanding of umrah financing products (Nasution, 2021), while the fifth study mentions that factors such as trust and bank reputation also play a role in customers' product selection (Syafitri, 2022). Overall, a combination of good

marketing strategies, attractive promotions, and customer education can increase the number of customers using the umrah financing product.

Islamic banks also prioritize the provision of individual services, often through meetings and direct consultations regarding Sharia-compliant financial services and products (Syarvina & Elsa, 2022). Additionally, to promote its financial products, Islamic banks use community marketing initiatives such as Sharia finance seminars, participation in religious meetings, and collaboration with Islamic groups (Syarvina & Anggraini, 2024). According to (Nurbaiti et al., 2024), the right strategy will increase the number of customers. In the context of PT. Bank Pembiayaan Rakyat Syariah Al-Wasliyah, this umrah advance fund product is one of the flagship products offered by this bank, which not only provides financial ease for the community wishing to perform umrah but also offers flexibility in payments without any penalties or fines. Thus, an appropriate marketing strategy becomes very important to ensure the success of this product in the market.

The main challenge is to raise public awareness about this product, especially regarding its safety and compliance with Sharia principles (Afandi, 2023). "We continue to enhance education about the benefits and ease of our product," he added. In addition, collaboration with reputable umrah travel agents is key to success. "Collaboration with a credible umrah travel agency is important to maintain customer trust," he said.

Table 1. Customer Data for the Years 2020-2024 PT BPRS Al-Wasliyah

No	Years	Member
1	2020	5
2	2021	5
3	2022	21
4	2023	21
5	2024	21

During the five-year period from 2020 to 2024, the number of customers experienced significant fluctuations. In 2020, there were 5 customers recorded. However, in 2021, there was no increase in customers at all. The year 2022 showed a quite sharp increase with the addition of 21 customers. Unfortunately, in 2023 and 2024, there was again no increase in customers. This trend indicates instability in the growth of the number of customers during that period.

In an interview with Mr. Syahnun, he explained that the marketing strategy for the umrah financing product at PT. Bank Pembiayaan Rakyat Syariah Al-Wasliyah focuses on understanding customer needs and a personal approach. "We approach our customers through personal services and community engagement such as seminars and collaborations with religious groups," he said. Mr. Syahnun also emphasized the importance of technology in marketing, with promotions through social media and digital platforms to reach more potential customers.

This research aims to analyze the marketing strategies of the umrah financing product implemented by PT. Bank

Pembiayaan Rakyat Syariah Al-Wasliyah in increasing the number of customers.

Marketing Mix

Marketing mix or marketing mix is a fundamental concept in marketing strategy introduced by Philip Kotler. This concept includes four important elements known as the 4Ps: Product, Price, Place, and Promotion. This concept is used to design marketing strategies that can attract consumer attention and meet market needs (Majidah & Istianah, 2023):

a. Product

Product refers to goods or services offered by a company to meet the needs and desires of consumers. The success of marketing a product greatly depends on how the product can solve problems or provide benefits to consumers. In marketing strategy, it is important to create products that have a competitive advantage, such as unique features, high quality, or additional benefits that competitors do not offer.

b. Price

Price is the amount of money that consumers must pay to obtain the product. Setting the right price is very important in determining the success of a product in the market. The price must align with the value provided by the product to consumers and the purchasing power of the target market. In addition, pricing strategies can include discounts, rebates, or payment schemes that make it easier for consumers to purchase the product, thereby increasing its appeal and sales volume.

Place

Place, or distribution, refers to the channels used to provide products to consumers. These distribution channels include physical locations such as stores or company branches, as well as digital channels like e-commerce or mobile applications. An effective distribution strategy ensures that products can be easily accessed by consumers who are the target market, both at strategic locations and through online platforms that allow consumers to purchase products easily.

Promotion

Promotion includes all activities carried out to increase consumer awareness of the product and encourage them to purchase. Promotional activities can include advertising, sales promotions, special events, discounts, digital marketing, and the use of social media. Promotion aims to attract consumer attention, explain the benefits of the product, and create a desire to purchase. The right promotional techniques can influence consumer perception and encourage them to make a purchase. Gestión de Relaciones con Clientes (CRM) Customer Relationship Management (CRM) is a business strategy designed to build strong and sustainable relationships between companies and customers. The main objective of CRM is to enhance customer satisfaction, loyalty, and retention, which will ultimately impact the company's profitability (Setyawati, 2024). CRM not only focuses on managing relationships with customers but also on how companies collect, analyze, and utilize customer data to enhance the overall customer experience. In general, CRM consists of three main elements: people, processes, and technology (Zahra et al., 2022).

a. People: This section includes all individuals involved in interactions with customers, whether they are employees directly serving customers or managers designing customer service policies. The success of CRM highly depends on the quality of relationships built by the people involved in the process. Therefore, employee training and development that focus on interpersonal skills and effective communication become very important in the implementation of CRM.

b. Processes: Processes encompass the ways in which the company manages interactions with customers and how customer information is used to improve services or products. This includes the collection of customer data, analysis of customer behavior, as well as the personalization of offers and services that meet customer needs. An effective CRM process allows companies to be more responsive to customer needs and to improve efficiency in customer service.

c. Technology: Technology plays a very important role in CRM, as it enables companies to collect, store, and analyze customer data in a more effective and efficient manner. CRM technology includes software and management systems that help companies track customer interactions, personalize customer experiences, and manage marketing campaigns. Cloud-based CRM systems, for example, provide easy access to information in real-time, allowing companies to deliver faster and more accurate service.

Multifunctional Product Umrah Savings Fund

The umrah financing product is a product that functions to facilitate customers who still lack funds to embark on the pilgrimage of umrah (Nasution, 2021). The Multi-Purpose Umrah Savings Fund is a financial product designed to help prospective Umrah pilgrims save regularly with the aim of preparing funds for their Umrah journey. This product is usually offered by banks or sharia financial institutions with various features that make it easier for customers to save, such as an auto-debit system, a specific term, and potential profits or bonuses (Ramadhani, 2022). The purpose of the Multi-Purpose Umrah Savings Fund Product (Lestari, 2021):

a. Saving with a Specific Purpose: This product helps customers save with a specific purpose, namely to finance their umrah pilgrimage. Customers will be more focused and disciplined in saving if the goal is clear.

b. Providing Sufficient Funds: With this product, it is expected that customers can gather sufficient funds for Umrah expenses, including travel costs, accommodation, and worship supplies.

c. Easy and Affordable: This product usually has an affordable initial deposit and a flexible payment system, such as monthly installments or deposits according to the customer's ability.

d. Security and Assurance: This product provides a sense of security for customers because the funds collected are specifically used for umrah, so customers do not need to worry if the funds are used for other purposes.

e. Administrative Ease: Usually, banks or institutions providing this product offer various conveniences in the administration and management of umrah savings, including

balance information, deposit schedules, and estimated umrah cost calculations.

II. RESEARCH METHODS

This research method uses a descriptive qualitative approach, with data collection techniques through interviews, observations, and documentation. Interviews were conducted with bank officers and customers who have utilized the umrah fund advance product to gather information about customer perceptions, the promotional strategies implemented, and the factors influencing product selection decisions. In addition, direct observation was conducted to understand the implementation of marketing strategies in the field. Secondary data in the form of annual reports and promotional materials were also used to provide further context. The collected data were then analyzed descriptively qualitatively to identify and categorize information relevant to the marketing strategy of the umrah financing product implemented by PT. Bank Pemiayaan Rakyat Syariah Al-Wasliyah. This data is then analyzed thematically to identify the main patterns.

III. RESULT AND DISCUSSION

Marketing Strategy of PT. Bank Pemiayaan Rakyat Syariah Al-Wasliyah

Every financial institution has the goal of achieving its vision and mission effectively, one of which is through efforts to maintain and advance its level of profitability. To achieve this, banks need to maintain and develop relationships with customers, dominate the market, and continuously innovate. One of the things that can support this achievement is the implementation of the right marketing strategy that can take advantage of existing opportunities. The marketing division must be able to implement strategies that not only secure the bank's position but also expand its existing market share. In an interview with bank officers, Fany Afiqah and Tri Auri Yanti, they emphasized the importance of product quality in attracting customer interest, particularly the umrah financing product. Fany Afiqah explained that this product is highly sought after because it provides payment convenience for customers who want to go on umrah but do not yet have sufficient funds.

"We explain the benefits of the umrah advance fund product directly to customers, especially through a personal approach, either via phone or direct visits." This makes it easier for customers to better understand our product," said Fany. In the highly competitive world of banking, every bank strives hard to continue growing and compete for the hearts of customers. Therefore, banks need to design and implement various effective strategies in marketing their products.

Marketing mix or marketing mix is one of the references used in designing a comprehensive marketing strategy. This marketing mix consists of various supporting elements, which are arranged in a strategy to achieve the company's goals. One of the flagship products they offer is the umrah advance fund. This umrah financing is a solution for people who want to perform umrah but do not yet have sufficient funds. "I chose the umrah financing product from Bank Al-Wasliyah because I can go for umrah without waiting for the funds to accumulate." "The installment payments are very flexible, and most importantly, there are no burdensome fines or penalties," said Mrs. Rahmini, one of the customers who has utilized the product.

The following are the marketing strategies implemented by PT. Bank Pembiayaan Rakyat Syariah Al-Wasliyah in promoting the umrah financing product:

1. Product Strategy

Products are an important element in the marketing mix, and every company must have a product strategy to market their products. PT. Bank Pembiayaan Rakyat Syariah Al-Wasliyah focuses on product quality in order to enhance competitiveness. One of the flagship products they offer is the umrah advance fund product. This umrah financing is a solution for people who want to perform umrah but do not yet have sufficient funds. "Another advantage of the umrah advance fund product is our collaboration with reputable umrah travel agencies, allowing customers to perform umrah comfortably and safely," said Tri Auri Yanti during the interview. With the availability of this product, the community can perform Umrah first and make installment payments after returning to their homeland. Some of the advantages of the umrah advance fund product from PT. Bank Pembiayaan Rakyat Syariah Al-Wasliyah include:

- a. Payment Convenience: The umrah advance fund product provides convenience for customers who want to go for umrah but lack the funds. With the fund advance facility, customers can go for Umrah first, and after returning, they can pay the remaining amount through flexible installments.
- b. No Penalty or Fine: Another advantage is the absence of penalties or fines for customers using the umrah financing product. This provides a sense of comfort for customers, as they do not have to worry about additional burdensome costs.
- c. Cooperation with Quality Travel: PT. Bank Pembiayaan Rakyat Syariah Al-Wasliyah collaborates with reputable and high-quality umrah travel agencies. This ensures comfort and security for customers in performing umrah.
- d. Financing for ASN/PNS: For all Civil Servants (ASN) or State Civil Apparatus (PNS) in the North Sumatra region, this umrah advance fund product also offers payment convenience through monthly salary deductions. This makes it easier for

customers to pay installments without the hassle of managing payments manually.

2. Pricing Strategy

Pricing strategy is one of the important aspects of the marketing mix. Setting the right price will greatly influence consumers' decisions in choosing a product. PT. Bank Pembiayaan Rakyat Syariah Al-Wasliyah implements a competitive pricing strategy for its umrah financing product, taking into account several operational factors, labor costs, and the resources used. "We only charge a reasonable administrative fee without burdening our customers, which makes the Umrah Fund Advance product more attractive compared to similar products in the market," added Tri Auri Yanti.

In this case, the bank sets a reasonable profit margin without burdening the customers. For the umrah financing product, the bank only takes profit from the administrative fees charged to the customers. Meanwhile, for the advance funds used for umrah, there are no additional costs. Thus, this product provides significant benefits for customers who wish to perform Umrah without having to worry about high additional costs.

3. Promotion Strategy

Promotion is part of the marketing mix that serves to introduce and educate the market about the offered products. PT. Bank Pembiayaan Rakyat Syariah Al-Wasliyah employs various promotional methods to introduce its umrah financing product to the public.

"We leverage our parent bank network, Bank Sumut, which has extensive interactions with ASN, to promote our products through word of mouth," said Fany Afiah. Some of the promotional strategies implemented include:

- a. Word of Mouth Promotion: In the city of Medan, the community is already very familiar with PT. Bank Pembiayaan Rakyat Syariah Al-Wasliyah. This bank is located in the city center, making it easily accessible to the public. In addition, this bank also utilizes its parent bank's network, namely the conventional Bank Sumut, which functions as the distributor of the North Sumatra regional budget funds. This convenience provides the bank with an opportunity to promote its products through word of mouth, as the community and civil servants often interact with the bank for salary withdrawals or other transactions.
- b. Distribution of Brochures: In addition to word-of-mouth promotion, PT. Bank Pembiayaan Rakyat Syariah Al-Wasliyah also distributes brochures as one of the media to promote its umrah financing product. Although these brochures are distributed in certain places, such as schools, community gatherings, and government or private institutions, their distribution needs to be more widespread to reach more potential customers.

c. Personal Selling: Another promotional strategy carried out by PT. Bank Pembiayaan Rakyat Syariah Al-Wasliyah is personal selling, which is a promotion conducted directly by bank officers to customers or potential customers. This personal selling is carried out through direct communication, either face-to-face or via phone, to explain the benefits and advantages of the umrah financing product to customers. With a more personal approach, the bank can more easily explain the benefits of the product and assist interested customers in applying for financing.

4. Location Strategy

The office location is an important factor in facilitating customer access to the offered products. PT. Bank Pembiayaan Rakyat Syariah Al-Wasliyah chose a strategic office location in the city center, which is easily accessible to the public. The office located at Jl. Gunung Krakatau No 28, Glugur Darat, Medan Timur District provides convenience for customers in conducting transactions and obtaining information related to umrah financing products.

5. Cross Selling Strategy

Cross selling is a strategy used to promote additional products to customers who are already using other products at the bank. PT. Bank Pembiayaan Rakyat Syariah Al-Wasliyah utilizes this strategy by offering umrah financing products to customers who have already conducted other banking transactions, such as financing or savings. This cross-selling approach is quite effective, as customers who are already familiar with the bank and have conducted previous transactions are more easily influenced to use the additional products offered, including the umrah financing.

The marketing strategy implemented by PT. Bank Pembiayaan Rakyat Syariah Al-Wasliyah in promoting the umrah financing product has proven effective in attracting customer interest. Focusing on product quality is the key to success, where the bank offers payment convenience, without fines or penalties, as well as collaboration with trusted umrah travel agents. This strategy provides a sense of security and comfort for customers in performing the umrah pilgrimage. In addition, the personal approach through phone calls and direct visits makes potential customers feel more valued, so they find it easier to understand the benefits of the product. Other advantages, such as flexible installment payments and special services for civil servants through salary deductions, also enhance the appeal of this product, especially among people who want to go on umrah without waiting for the funds to be fully collected.

In addition, the combination of various promotional strategies also expands the marketing reach. Strategies such as word of mouth promotion, brochure distribution, and personal selling have proven effective in introducing the umrah fund advance product to the public. The utilization of

the parent bank's network, namely Bank Sumut, provides distinct advantages as it allows the bank to reach more ASN who are potential target markets. Moreover, the cross-selling strategy implemented by offering umrah advance fund products to customers who already have other products at this bank has proven to significantly increase the number of customers. With this combination of effective and diverse strategies, PT. Bank Pembiayaan Rakyat Syariah Al-Wasliyah successfully expanded its market share and attracted more customers to utilize the umrah financing product, while also creating higher customer satisfaction (Syarvina & Padang, 2022).

Research related to marketing strategies for multi-purpose umrah financing products shows that various factors can increase the number of customers. The first study revealed that effective marketing strategies, such as appropriate promotions and customer understanding of the product's benefits, can influence the purchasing decisions of umrah products (Fasa, 2024). The second study highlights the implementation of marketing strategies through social media, educational seminars, and attractive promotions that have proven effective in attracting more customers (Damayanti & Fasa, 2024). The third study shows that clear communication regarding product benefits and the simplification of administrative processes can enhance customer understanding (Prasetio, 2024). The fourth study emphasizes the importance of Islamic banks in facilitating customer access and understanding of umrah pilgrimage financing products (Nasution, 2021), while the fifth study mentions that factors such as trust and bank reputation also play a role in customers' product selection (Syafitri, 2022). Overall, a combination of good marketing strategies, attractive promotions, and customer education can increase the number of customers using the umrah financing product.

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IV. CONCLUSION

From the strategies implemented, it can be concluded that PT. Bank Pembiayaan Rakyat Syariah Al-Wasliyah has made various optimal efforts to market the umrah financing product. By relying on a marketing mix that includes product, price, promotion, location, and cross-selling strategies, this bank has successfully offered the right solution for people who want to perform umrah but are hindered by financial issues. The success of this marketing strategy is certainly greatly influenced by a deep understanding of market needs and the implementation of strategies that align with the characteristics and advantages of the offered products.

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