

ANALYSIS OF THE MARKETING STRATEGY FOR THE YOUNG INDONESIAN HAJJ SAVINGS PRODUCT AT PT. BANK SYARIAH INDONESIA KCP MEDAN SUKARAMAI

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Abstract. The waiting list for the hajj pilgrimage in Indonesia continues to grow longer from year to year. This has led to the emergence of alternative methods of saving for the hajj pilgrimage, Bank Syariah Indonesia presents the Indonesian young hajj savings. However, competition in the hajj savings product market is very tight because many other Islamic banks also offer the same product. Therefore, the author wants to analyze the marketing strategy of the Indonesian young hajj savings product to see if the product is able to compete in the market and assess the various efforts that BSI has made in attracting the attention of potential customers. This study uses a qualitative method using a descriptive and observational approach. Data collection techniques in this study are observation, interviews, and literature studies. In addition, researchers use descriptive analysis techniques. The findings of this study are that Bank Syariah KCP Medan Sukaramai uses the Segmentation, Targeting, and Positioning (STP) approach to determine who the marketing target is for the Indonesian young hajj savings product, implementing the marketing strategy for the Indonesian young hajj savings product is to conduct socialization to Muslim school institutions, companies, and Muslim organizations. Furthermore, online promotion through social media and technology. And the next strategy is to educate parents who have children under 17 years old to save early through the Indonesian young hajj savings at BSI KCP Medan Sukaramai.

Keywords BSI KCP Medan Sukaramai, Marketing, Strategy, and Indonesian Young Hajj Savings.

I. INTRODUCTION

With the largest Muslim population in the world, for Indonesian society, the Hajj is a source of immense spiritual significance. Because the number of hajj quotas is smaller compared to the number of registrants who sign up to perform the hajj pilgrimage every year, not all of them have the opportunity to fly to Mecca to perform the hajj pilgrimage. The majority of Indonesia's population practices Islam, with more than 207 million Muslims in Indonesia, accounting for 87.2% of the total population in Indonesia. This information was obtained from the Central Statistics Agency (BPS), last updated on May 7, 2024. In 2024, Indonesia was given a hajj quota of 213.3k pilgrims, the largest hajj quota ever granted to Indonesia for the organization of the hajj pilgrimage. The increase in consumer interest in the implementation of Hajj and Umrah from year to year can be seen from the increase in departure quotas and the longer waiting times that prospective pilgrims have to endure.

According to the data table, the waiting list for performing the Hajj pilgrimage in Indonesia continues to grow longer each year, so prospective pilgrims who wish to perform Hajj must wait approximately 16-38 years. This

information was obtained from the Integrated Hajj Information and Computerization System (SISKOHAT) in 2024. For the North Sumatra Province itself, the waiting list for Hajj extends up to 20 years with a total of 155,752 registrants and a quota of only 7,815 people allowed to go on Hajj. According to the integrated hajj information and computerization system (SISKOHAT), the number of elderly hajj pilgrims in 2024 is 632.1k, and the number of pilgrims who passed away in 2024 is 461. This has led to the emergence of alternative methods for saving for the pilgrimage. Seeing this, PT. Bank Syariah Indonesia introduced a product that helps the Indonesian people, namely Tabungan Haji Muda Indonesia, specifically for children or customers under the age of 17, in planning and preparing the costs related to the implementation of the Hajj pilgrimage. Thus, this product positions BSI as an entity capable of addressing the needs of customers to start saving early through mechanisms that comply with Sharia principles and are free from elements of usury, as it is highly needed by a large portion of the Muslim community. This product is highly relevant considering the needs of the Indonesian community who want to save for Hajj travel expenses with a more flexible timeframe. Moreover, the younger generation, who are now more aware of

comprehensive future planning, including plans related to Hajj, will certainly be interested in this product. With all the features offered by BSI in this product, it is hoped that customers will feel comfortable and confident with their funds to enjoy their pilgrimage days. Although it has so much potential and opportunity, the competition in the haj savings product market is very tight because many other Islamic banks also offer the same product. Here are some hajj savings products: BTN Hajj & Umrah iB Savings, iB Hajj Savings from Bank Muamalat, iB Hajj Plan Savings from Bank Danamon, iB Hajj Savings from Bank Mega Syariah, Indonesia Hajj Savings, and Young Indonesia Hajj Savings from Bank Syariah Indonesia.

Table 1 Waiting list for Hajj in 15 provinces in Indonesia sourced from the website of the Directorate General of Hajj and Umrah Implementation, Ministry of Religious Affairs of the Republic of Indonesia

REGION	QUOT A	YEAR S	FINAL PORTION	NUMBER OF DEFERRED APPLICANTS	DEFERRED PAYMENTS
ACEH	4.116	34	0100217811	135.915	4.458
SUMATERA UTARA	7.815	20	0200311649	155.752	7.645
SUMATERA BARAT	4.331	24	0300185733	102.163	4.480
R I A U	4.742	26	0400214589	119.662	4.993
J A M B I	2.736	32	0500137610	85.167	2.798
SUMATERA SELATAN	6.594	23	0600270629	150.039	6.599
LAMPUNG	6.616	23	0800268182	149.918	6.397
DKI JAKARTA	7.412	28	0900361236	202.946	6.213
JAWA TENGAH	28.510	32	1101425847	888.034	30.423
D.I. YOGYAKARTA	2.951	33	1200152773	96.226	3.248
JAWA TIMUR	33.031	34	1301766592	1.115.230	34.335
B A L I	656	28	1400030068	17.978	658
NUSA TENGGARA BARAT	4.226	36	1500241234	150.851	3.926
KALIMANTAN SELATAN	3.589	38	1900213877	133.141	3.627
SULAWESI UTARA	668	16	2100053412	10.605	666

Table 2 Number of Young Indonesian Hajj Customers BSI Kcp Medan Sukaramai

Years	Number of Customers
2021	300
2022	320
2023	320
2024	310
2025	315

Based on the interview results conducted by the researcher with Ms. Tifanni Karina, the Customer Service (CS) of BSI Kcp Medan Sukaramai, she stated that in 2021, the number of young Indonesian Hajj customers was 300, and in 2022, there was an increase in customers reaching 320. However, in the following year, there was a slight decrease in customers, with the number dropping to 310 in 2024 and increasing to 315 in 2025 or now. Therefore, the right marketing strategy will be key to attracting customer interest. Another thing that needs to be done is to analyze the marketing strategy of the young Indonesian hajj savings product BSI Kcp Medan Sukaramai to see if the product can

compete in the market and to evaluate the various efforts that BSI has made to attract the attention of potential customers. In the highly competitive world of Islamic banking, it is crucial for marketing strategies to be implemented effectively to attract and retain prospective customers as holders of haj savings accounts (Affan & Kamilah, 2021). One significant challenge in promoting hajj savings products is the economic aspect, as the generally low economic status of the community leads to limited interest in this offering (Ump, 2021). Bank Syariah Indonesia must implement strategic initiatives in its marketing efforts to encourage customers to save for the Young Indonesian Hajj Savings, thereby assisting in the financial planning of prospective Hajj and Umrah pilgrims. (Hanifah, 2023)

Several previous studies have reviewed the Marketing Strategy of Hajj Savings Products at Bank Syariah Indonesia, and there is still limited research on young Indonesian Hajj savings, such as the earlier study by Silvia Dewi Saputri, which revealed that the marketing strategy for Hajj savings products implemented by Bank Syariah Indonesia KCP Jambi Sipin Bakaruddin involves the 7P marketing mix strategy, including product, price, place, promotion, people, physical evidence, and process, with several challenges for Bank Syariah Indonesia in marketing Hajj savings products. (Dewi Saputri & Syahrizal, 2023) Previous research by Maas Sabirin revealed that the marketing of Bank Mega Syariah KCP Lombok Timur's hajj savings products in the working area of the Ministry of Religious Affairs office in East Lombok Regency was carried out through four strategies, namely: 1) Product strategy includes providing security, cross-network banking transactions, competitive profit-sharing, automatic zakat deduction, direct connection for collaboration with the Ministry of Religious Affairs, and no management fees. 2) Pricing strategy, setting standard prices, starting from the lowest price of 200,000 rupiah (installment payment) up to 25,000,000 (get part of it immediately). 3) Distribution strategy, implemented by inviting Muslims, carried out by delivering products to several strategic locations. 4) Promotion Strategy, implemented through direct offers, the creation of brochures and banners, inviting Muslims, and being open to operating kiosks weekly. (Sabirin, 2023)

Previous studies by Elvina Damayanti and Diyan Yusri revealed that the marketing strategy implemented by Bank Muamalat Stabat branch involves the 7P service marketing mix strategy, which includes product, price, place, promotion, people, physical evidence, and process strategies, along with several supporting and inhibiting factors for marketing. Where the Bank Muamalat promotes its hajj savings product through promotion by distributing brochures door-to-door to customers' homes or institutions. Bank Muamalat always pays attention to customer satisfaction and service quality to create customer loyalty. Because if customers are satisfied, then they will be loyal. (Elvina & Diyan, 2023) Previous research by Masliana Mukaramah states that the marketing methods for the Indonesian youth hajj savings at BSI KCP Banjarmasin Pasar Cempaka are conducted through direct marketing, interactive marketing,

word of mouth marketing, and personal selling. The effectiveness of the marketing of Indonesian young hajj savings is assessed based on indicators such as program understanding, targeting accuracy, timeliness, achievement of goals, and real changes. (Mukarramah, 2023) Previous research by Tsaltza Nurasanah Sumarto states that the marketing strategy for the Young Indonesian Hajj Savings product at Bank Syariah Indonesia (BSI) KCP Kotamobagu uses segmentation, targeting, positioning, and the 4P marketing mix: product, price, place, and promotion. This young hajj savings product is marketed using telemarketing promotion strategies, cross-selling, and collaborating with the Ministry of Religious Affairs to conduct outreach to the Muslim community and Islamic schools. Bank Syariah Indonesia (BSI) KCP Kotamobagu can enhance and optimize its promotional strategy with an approach a more creative and innovative approach such as providing understanding related to financial literacy to various layers of society and being more active in socializing, especially in enhancing public understanding of savings products and the Sharia Banking system. (Tsaltza, 2023) The difference between the upcoming research and previous studies lies in the fact that, first, the products studied in previous research only discussed the general marketing strategies of hajj savings products and hajj savings at Bank Muamalat and Bank Mega Syariah, whereas the upcoming research will focus more on hajj savings specifically for young people, namely Tabungan Haji Muda Indonesia at Bank Syariah Indonesia, making previous research on this product very limited. Second, the difference lies in the research location. The upcoming research will be conducted at BSI KCP Medan Sukaramai, where there has been no specific study on the Indonesian Youth Hajj Savings product in North Sumatra Province, particularly in the city of Medan itself. Additionally, the timing of the research is different, as this study will be conducted in the year 2025. Based on the background of the problem above, the author is interested in conducting further research on the Young Hajj Savings product titled "Analysis of the Marketing Strategy for the Young Hajj Savings Product in Indonesia at Bank Syariah Indonesia KCP Medan Sukaramai." The purpose of this research is to analyze the marketing strategy of the Indonesian Young Hajj Savings product at BSI KCP Medan Sukaramai.

Sharia Marketing Strategy

Strategy is a broad, comprehensive, and coordinated plan in the field of marketing to provide guidelines for activities carried out to achieve the marketing goals of the company's products, in this case, the hajj savings product in Indonesia. One of the objectives of the marketing strategy is to assist the company in enhancing its operational activities, thereby facilitating the monitoring and control of the company's activities and marketing. The principles of Islamic sharia determine a marketing approach known as sharia marketing. This approach includes the application of Islamic ethical principles throughout the entire marketing process, from planning to execution. The goal is to ensure that every marketing action aligns with Islamic principles, such as honesty, transparency, and justice. Sharia marketing strategy is an important tool used to achieve business goals through

the promotion and distribution of products and methods that do not violate Sharia, such as usury and gambling. This includes analysis, planning, implementation, and control of programs to generate profitable exchanges with the target market. In such situations, the strategy must prioritize moral and ethical values in accordance with Islamic teachings and ensure the integrity of transactions. Marketing Strategy is a targeted plan in the field of marketing to achieve optimal results. In marketing a product, a company certainly faces many problems, including very tight competition and the influx of new products that compel other companies to continuously innovate to create new products that meet consumer needs and desires (Isnaida, Muhizar Muchtar, 2022). To address this issue, companies must pay more attention to the strategies they will implement in marketing their products. Kotler defines marketing in Freddy Langkuti's book titled "Creative Promotion Strategies and Case Analysis of Integrated Marketing Communication" as the process of planning and executing ideas, pricing, promotion, and distribution of goods and services in an effort to achieve exchanges that can fulfill personal and organizational goals. According to that definition, the marketing process begins before the production of the product. Decisions need to be made about the type of product to be produced, the target market, pricing, and promotional strategies. The marketing process is not limited to the exchange of goods; it also includes the dissemination of ideas and services that can meet the needs of individuals and groups. This is important for businesses to operate and maintain a good reputation in the eyes of customers. (Tsaltza, 2023) Kotler defines market segmentation as the process of separating groups of potential buyers who have the same needs and preferences and show the same purchasing behavior. Some ways to conduct market segmentation include doing so based on psychographics, demographics, and geography, and it can be done for segregation either separately or simultaneously. (Abdul Jalal, 2021)

Indonesian Young Hajj Savings

Savings are the amount of money set aside from a person's income to be used in the future. This can be achieved by using financial instruments such as opening a savings account at a bank. According to the Grand Dictionary Indonesian (KBBI), "tabungan" refers to a place for saving money, a piggy bank, savings money, and stored money. In general, savings is the act of setting aside a portion of a person's income or money into a specific account, such as a bank account, with the hope of using it in the future. Hajj savings are special deposits used to finance a pilgrimage. Although the term "hajj savings" is not explicitly mentioned in the available resources, the idea is similar to general savings designed specifically for certain needs, such as a hajj trip. Hajj savings are savings needed by prospective customers and are long-term and planned savings, so the bank's risk of losing customers is relatively minimal, because customers who save for Hajj will mostly continue to make transactions until their Hajj quota is fulfilled. The purpose and benefits of having a hajj savings account are to collect, store, and allocate some of the data

we have for future hajj expenses.

The development of the Indonesian Young Hajj Savings by Muhammad Fawwaz Galanso states that the Indonesian Young Hajj Savings is one of the products available at Bank Syariah Indonesia to plan Hajj and Umrah for children under 17 years old. For the Indonesian young hajj savings, this actually existed before the merger. The Indonesian Young Hajj Savings at BSI has existed since the merger of BNI Syariah, Mandiri Syariah, and BRI Syariah on February 1, 2021. After the merger, it was named BSI Tabungan Haji Muda Indonesia. The difference is not significantly noticeable, but now those who open this savings account are no longer charged a monthly admin fee (Galanso, 2022).

Bank Syariah Indonesia

According to the Law of the Republic of Indonesia Number 4 of 2023, which establishes the law on the development and strengthening of the sector, Chapter 1 General Provisions Article 1 states as follows:

A. Bank Indonesia is the Central Bank of the Republic of Indonesia as referred to in the 1945 Constitution of the Republic of Indonesia.

B. a bank is a bank as referred to in the law on banking and the law on sharia banking.

According to the Republic of Indonesia Law Number 21 of 2008, which establishes the banking law, Chapter 1, Article 1 states the following:

A. Islamic Banking is everything related to Islamic Banks and Islamic Business Units, encompassing institutions, business activities, as well as the methods and processes in carrying out their business activities.

B. A bank is a business entity that collects funds from the public in the form of deposits and distributes them to the public in the form of loans and/or other forms to improve the standard of living of the people.

C. Bank Indonesia is the Central Bank of the Republic of Indonesia as referred to in the 1945 Constitution of the Republic of Indonesia.

D. Conventional Bank is a Bank that conducts its business activities conventionally and, based on its type, consists of Conventional Commercial Banks and People's Credit Banks.

E. A Sharia Bank is a bank that conducts its business activities based on Sharia Principles and, by type, consists of Sharia Commercial Banks and Sharia People's Financing Banks.

Bank Syariah Indonesia (BSI) is the largest sharia financial institution in Indonesia, established on February 1, 2021, as a result of the merger of PT Bank Bri Syariah Tbk, PT Bank Mandiri Syariah, and PT Bank BNI Syariah ("Bank Syariah Indonesia," n.d.). As one of the largest sharia banks in Indonesia, Bank Syariah Indonesia (BSI) plays an important role in the development of the domestic sharia financial sector (Delima & Paramita, 2019).

II. RESEARCH METHODS

In this study, the method used is a qualitative method. Qualitative research is defined as research from which an understanding of reality is developed using an inductive thinking process (Hermawan & Hariyanto, 2022). This research applies qualitative research using descriptive and observational approaches to gain understanding from credible sources. The descriptive approach in this case reveals the research problems by using existing documents and data systems comprehensively and accurately. Scientific articles, books, and other websites are among the sources used by the authors based on reliability. In this study, the researchers used descriptive analysis techniques.

The data sources were taken from the official website of Bank Syariah Indonesia for the year 2023, SISKOHAT or the system developed by the Ministry of Religious Affairs of the Republic of Indonesia, the Financial Services Authority (OJK), and several other official websites. The obtained data were then analyzed with references from journals on Google Scholar using the application "Harzing's Publish or Perish (Windows GUI Edition)" within the time frame of 2020 to 2025.

Primary data source according to its term, primary data is the main or fundamental data used in research. Primary data can be described as a type of data obtained directly from the first party, such as the research subjects, respondents, or informants. Primary data is data obtained directly by researchers in the field through respondents via observation and interviews. The target of primary data is data that is directly obtained by the researcher in the field. In this research, the author obtained data directly from Mrs. Tifanni Karina as the Customer Service Representative (CS) and used reference sources, journals, the internet, and others. And as secondary data by the researcher or the place that the author used as the research object is at PT Bank Syariah Indonesia KCP Medan Sukaramai located at Jl Arief Rahman Hakim No. 70C, Sukaramai I, Kec. Medan Area, Kota Medan, North Sumatra, 20227. Meanwhile, the research was conducted in the year 2025.

III. RESULT AND DISCUSSION

Marketing Strategy for the Young Indonesian Hajj Savings Product Kcp Medan Sukaramai

1. The Segmentation, Targeting, and Positioning (STP) approach to determine the target market for the Young Indonesian Hajj Savings product

Based on the interview conducted by the researcher with Ms. Tifanni Karina, a Customer Service Representative (CS), regarding the marketing strategy for the Indonesian Young Hajj Savings product, BSI KCP Medan Sukaramai uses a segmentation, targeting, and positioning (STP) approach to determine the target market for the Indonesian Young Hajj Savings product. BSI KCP Medan Sukaramai targets the Indonesian Young Hajj Savings product to

customers under the age of 17 and always educates parents with children under 17 to save in the Hajj savings account, as Hajj is one of the religious duties that must be performed by those who are able.

BSI KCP Medan Sukaramai conducts market segmentation to identify groups of customers who have a need for this Indonesian youth pilgrimage savings product. In terms of demographics, BSI KCP Medan Sukaramai focuses on children and teenagers under the age of 17. Geographically, BSI KCP Medan Sukaramai targets areas with a high Muslim population and Islamic educational institutions. After conducting several market segmentations, BSI KCP Medan Sukaramai also targets those segments, specifically the younger generation, including children and teenagers who want to plan their pilgrimage early and parents who want to save for their children's future pilgrimage. And the next step is to do positioning, which involves creating a product image in the minds of customers. The positioning carried out by BSI KCP Medan Sukaramai educates customers about the Indonesian Young Hajj Savings product, educating customers about the importance of saving early because the waiting list for hajj grows longer each year. And also, BSI KCP Medan Sukaramai offers features and advantages such as free monthly administrative fees, notification facilities when the balance is sufficient to register for the hajj quota, online with the Ministry of Religious Affairs' siskohat, and no standing instruction fees to encourage disciplined monthly saving.

2. Socialization in institutions

Based on the results of the interview conducted by the researcher with Ms. Tifanni Karina as the Customer Service Representative (CS), one of the marketing strategies implemented to attract the interest of the younger generation in opening the Young Indonesian Hajj Savings account at BSI KCP Medan Sukaramai is socialization to the younger generation, which can be done in schools such as conducting webinars and seminars organized by the school and institutions. The institutions visited have connections with the Muslim community, such as madrasahs or public schools, offices, and religious organizations. BSI KCP Medan Sukaramai conducted in-depth education during the outreach, providing direct information about the Indonesian Young Hajj Savings product, holding Q&A sessions, and engaging in direct discussions with participants to help them understand in detail about the Indonesian Young Hajj Savings product at BSI KCP Medan Sukaramai. Bank Syariah Indonesia also collaborates with the Ministry of Religious Affairs, as this allows BSI to engage with other offices as well. Because people who work in offices are potential targets and find it easier to understand the information conveyed due to their good educational and financial backgrounds. Based on the interview results conducted by the researcher with Ms. Tifanni Karina as the Customer Service Representative (CS), the marketing strategy for socialization in these institutions has already been carried out through webinars and seminars in several Muslim schools in Medan city or around Kcp Medan Sukaramai, such as Yayasan An-nizam, Yayasan Adlin Murni, etc. For webinars and seminars, none were conducted in 2025 due to the lack of invitations from schools

to BSI Kcp Medan Sukaramai to hold seminars at the schools. In 2025, BSI Kcp Medan Sukaramai received an invitation from the ladies' gathering, the Majelis Ta'lim Qur'an. There, BSI employees conducted a socialization of the Indonesian Hajj savings product and managed to get 15 people to open Hajj savings accounts, but there were also 5 mothers who opened Indonesian Young Hajj savings accounts for their children.

3. Marketing through social media and technology Based on the interview conducted by the researcher with Ms. Tifanni Karina,

a Customer Service Representative (CS), marketing can also be done through social media, considering that the younger generation nowadays more often uses their smartphones to scroll through social media like Instagram, TikTok, Facebook, Telegram, and Twitter (X). BSI KCP Medan Sukaramai also utilizes social media platforms, the Byond by BSI application, and the website to promote the hajj savings product. young people through engaging digital campaigns and education conducted on social media. By implementing digital marketing strategies utilizing social media technology to reach customers, especially to attract the younger generation and the interest of Gen Z. BSI also launched a digital campaign to encourage parents to open opportunities for their children under 17 years old, in order to increase awareness and engagement on digital platforms now. Using a content marketing strategy on social media can provide education about the Indonesian young hajj savings product that is beneficial for today's youth. For BSI Kcp Medan Sukaramai, there is no specific Instagram account for each sub-branch office; the only existing accounts are the official ones from BSI headquarters, namely "Bank Syariah Indonesia" and "life with bsi." Bank Syariah Indonesia also promotes through their website, Hajj & Umrah: 1) Hajj & Umrah Cancellation Service, 2) Hajj & Umrah Concierge (providing ease of Hajj & Umrah planning), 3) BSI Hajj Debit Card, 4) BSI SME special Hajj portion settlement. Bank Syariah Indonesia also promotes through YouTube, which can be seen from the username @areasurabayakota7781, link https://youtu.be/8dfQLCUM884?si=E7qk7XAJAR3LJ_lI with the title "Let's Open a Hajj Savings Account Early." This video is very interesting because the Indonesian young hajj savings product is presented with animations that are safe for children under 17 years old. 4. Educating parents with children under 17 years old to start saving early through the Indonesian Young Hajj Savings at BSI KCP Medan Sukaramai Based on the results of the interview conducted by the researcher with Mrs. Tifanni Karina as the Customer Service representative (CS) The challenge faced by BSI KCP Medan Sukaramai in marketing the Indonesian young hajj savings product is the low interest of the public in saving for hajj, especially for parents with children under the age of 17. And the solution implemented to overcome the challenges faced in marketing the Indonesian Young Hajj Savings product at BSI KCP Medan Sukaramai is to always provide insights and education to customers that saving in the Hajj savings account is necessary for the smoothness of our worship in the future.

Analysis of strengths, weaknesses, opportunities, and threats (SWOT) regarding the Indonesian Young Hajj Savings product

Strengths

1. Young Indonesian Hajj Savings Product Bank Syariah Indonesia KCP Medan Sukaramai offers savings products that comply with Islamic sharia principles, making Muslim customers interested in saving at BSI.
2. The BSI Young Hajj Savings account has several advantages, namely: no monthly administrative fees, notification facilities when the balance is sufficient to register for the hajj quota, online integration with the Ministry of Religious Affairs' Siskohat, and no standing instruction fees to encourage disciplined monthly saving.
3. Bank Syariah Indonesia has several collaborations with the Ministry of Religious Affairs and Muslim schools that facilitate the socialization of the Young Hajj Savings product for today's younger generations.

Weaknesses

1. The Indonesian young hajj savings product is still not well-known because some only know that BSI only has hajj savings products.
2. The limited number of branches and outlets can also reduce customer interest, or the distance between customers' homes and the branches of Bank Syariah Indonesia is quite far.

Opportunities

1. With the majority of Indonesia's population being Muslim, currently over 87.2% of the entire population, the large Muslim majority presents a significant opportunity to attract Muslim customers to open the Young Indonesian Hajj Savings account at BSI KCP Medan Sukaramai.
2. With the awareness that the waiting period for Hajj is getting longer each year, it encourages people to start saving early, and parents to open Indonesian Young Hajj savings accounts for their children.
3. With the presence of social media, it can expand the marketing of the Young Indonesian Hajj Savings product at BSI KCP Medan Sukaramai.

Threats

1. Although it has so much potential and opportunity, competition in the hajj savings product market is very tight because many other sharia banks also offer the same products. Here are some hajj savings products: BTN hajj & umrah iB Savings, Muamalat Bank iB Hajj Savings, Danamon Bank iB Hajj Plan Savings, and Mega Syariah Bank iB Hajj Savings.
2. The existence of financial uncertainty and the increase in ONH payments by customers can also affect the community's ability to open this young Indonesian hajj savings account. Based on the results of the SWOT analysis, the strategies that can be implemented by Bank Syariah Indonesia KCP Medan Sukaramai in executing the strategy are as follows:
 1. Maintaining and developing the Indonesian Young Hajj Savings product in accordance with Islamic sharia principles.
 2. Improving the excellence of the Indonesian young hajj savings product
 3. Building a network and good cooperation with the Ministry of Religious Affairs, institutions, or Muslim schools.

Enhancing the marketing of Indonesian youth hajj savings products through social media and advertisements.

4. Increasing attractive promotions on various social media and electronic platforms.
5. Maintaining the quality of the Indonesian Youth Hajj Savings product and the services of the Indonesian Sharia Bank.

With this SWOT analysis, BSI KCP Medan Sukaramai can formulate a more effective marketing strategy for the Indonesian Young Hajj Savings product, leveraging strengths and opportunities while addressing existing weaknesses and threats. The difference between the research conducted by the author and previous research lies in the results of the marketing strategy for the Indonesian Young Hajj Savings product. From the research conducted on the marketing strategy of the Indonesian youth hajj savings product at Bank Syariah Indonesia KCP Medan Sukaramai, there is an approach of segmentation, targeting, and positioning (STP) to determine the target market for the Indonesian youth hajj savings product. The marketing strategy implemented to attract the interest of the younger generation in opening the Indonesian Youth Hajj Savings at BSI KCP Medan Sukaramai is: first, socialization to the younger generation through webinars and seminars organized by schools and institutions. Second, marketing strategies can also be implemented through social media and technology. Third, educating parents with children under 17 years old to save early through the Indonesian Young Hajj Savings at BSI KCP Medan Sukaramai. And BSI KCP Medan Sukaramai also conducts a SWOT analysis that can formulate a more effective marketing strategy for the Indonesian Young Pilgrimage Savings product, leveraging strengths and opportunities while addressing existing weaknesses and threats. However, in the research conducted by Tsaltza Nurhasanah Sumarto, it was found that BSI KCP Kotamobagu uses segmentation, targeting, positioning, and the marketing mix/4P marketing mix: product, price, place, and promotion strategies. And the research conducted by Masliana Mukarramah on the marketing of BSI KCP Banjarmasin Pasar Cempaka was carried out using direct marketing, interactive marketing, word of mouth marketing, and personal selling.

IV. CONCLUSION

From the discussion of the research results above, the study can conclude that the marketing strategy implemented to attract the interest of the younger generation in opening the Young Indonesian Hajj Savings account BSI KCP Medan Sukaramai's outreach to the younger generation can be conducted in schools through webinars and seminars organized by the school and institutions. Next, marketing can also be done through social media, considering that today's youth more often use their phones to scroll through social media like Instagram, TikTok, Facebook, Telegram, and Twitter (X). BSI KCP Medan Sukaramai also utilizes social media

platforms, the Byond by BSI application, and the website to promote the young hajj savings product through engaging digital campaigns and education conducted on social media. And the next strategy is to educate parents with children under 17 years old to start saving early through the Indonesian young hajj savings at BSI KCP Medan Sukaramai. The challenge faced by BSI KCP Medan Sukaramai in marketing the Indonesian Young Pilgrimage Savings product is the low interest of the community in saving for pilgrimage, especially for parents with children under 17 years old. And the solution implemented to overcome the challenges faced in marketing the Indonesian Youth Hajj Savings product at BSI KCP Medan Sukaramai is to always provide insights and education to customers that saving in the Hajj savings account is necessary for the smoothness of our worship in the future. And according to the researcher, PT. Bank Syariah Indonesia Kcp Medan Sukaramai has successfully implemented the marketing strategy for the Indonesian Young Hajj Savings product, as evidenced by the increase in the number of customers over the past 5 years. The researcher suggests that BSI Kcp Medan Sukaramai conduct further research to gain a deeper understanding of the preferences and behaviors of young customers regarding financial planning and Hajj pilgrimage. This can be done through surveys or focus group discussions (FGD) to delve deeper into the factors influencing their decisions in choosing hajj savings products. This research can provide more accurate data to tailor products and marketing strategies to the expectations of young customers. To continue innovating in terms of the products and services offered, by leveraging the increasingly developing digital technology. The development of the Byon by BSI application, which is more user-friendly and has interactive features, can enhance customer comfort in using the Indonesian Youth Hajj Savings product. The researchers hope that BSI KCP Medan Sukaramai can enhance the competitiveness and marketing effectiveness of the Indonesian Young Hajj Savings product and expand their market reach, so that more young individuals can plan their pilgrimage in a more organized manner and in accordance with Sharia principles.

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