

Marketing Strategy for Hajj Savings at Bank Muamalat in Medan within the Framework of Sharia Economic Law

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Abstract

This study aims to analyze the marketing strategy for Hajj savings implemented by Bank Muamalat in Medan within the framework of Sharia Economic Law. The research uses a descriptive qualitative approach with data collected through observation, in-depth interviews, and documentation. The analysis emphasizes sharia principles, particularly related to the application of *wadiah* and *mudharabah* contracts and the importance of transparency in Hajj savings products. Findings indicate that Bank Muamalat applies a multi-dimensional marketing strategy, including public education on the advantages of iB Hajj Savings, the use of digital platforms such as BMI Mobile to facilitate registration and transactions, and the implementation of promotional programs such as cashback and direct prizes that avoid *gharar* and *riba*. These efforts have led to a significant increase in Hajj portion acquisition and customer interest in Sharia-compliant savings products. This study highlights how compliance with fatwas issued by the National Sharia Council (DSN-MUI) and regulations from the Hajj Financial Management Agency (BPKH) strengthens public trust in Islamic financial services. Academically, this research contributes to the development of Islamic financial marketing strategies that align with legal and ethical standards in Islamic economic law, particularly in the marketing of religious financial products such as Hajj savings.

Keywords: Sharia Economic Law; Hajj Savings; Islamic Marketing; Bank Muamalat; Fatwa Compliance

Abstrak

Penelitian ini bertujuan untuk menganalisis strategi pemasaran tabungan haji yang diterapkan oleh Bank Muamalat di Medan dalam kerangka Hukum Ekonomi Syariah. Penelitian ini menggunakan pendekatan kualitatif deskriptif dengan teknik pengumpulan data melalui observasi, wawancara mendalam, dan dokumentasi. Analisis difokuskan pada prinsip-prinsip syariah, khususnya terkait penerapan akad wadiah dan mudharabah serta pentingnya transparansi dalam produk tabungan haji. Hasil penelitian menunjukkan bahwa Bank Muamalat menerapkan strategi pemasaran multidimensional, termasuk edukasi publik tentang keunggulan produk iB Tabungan Haji, pemanfaatan platform digital seperti BMI Mobile untuk mempermudah pendaftaran dan transaksi, serta program promosi seperti cashback dan hadiah langsung yang menghindari unsur gharar dan riba. Upaya ini telah mendorong peningkatan signifikan dalam perolehan porsi haji dan minat masyarakat terhadap produk tabungan yang sesuai syariah. Penelitian ini menegaskan bahwa kepatuhan terhadap fatwa Dewan Syariah Nasional (DSN-MUI) dan regulasi dari Badan Pengelola Keuangan Haji (BPKH) memperkuat kepercayaan publik terhadap layanan keuangan syariah. Secara akademik, riset ini memberikan kontribusi terhadap pengembangan strategi pemasaran keuangan Islam yang selaras dengan standar hukum dan etika dalam Hukum Ekonomi Syariah, khususnya dalam pemasaran produk keuangan religius seperti tabungan haji.

Kata kunci: Hukum Ekonomi Syariah; Tabungan Haji; Pemasaran Syariah; Bank Muamalat; Kepatuhan Fatwa

Introduction

The rapid development of Islamic financial institutions in Indonesia is marked by the growing presence of Islamic banks, Baitul Mal wat Tamwil (BMT), and Sharia People's Financing Banks (BPRS) (Ghozali, Azmi, & Nugroho, 2019; Sulton & Mardiana, 2021). This growth is driven by increasing public awareness of Islamic economic principles, including the use of sharia-based contracts in financial transactions and the ethical orientation of Islamic finance institutions (Ghozali et al., 2019; Pradesyah, 2020; Sulton & Mardiana, 2021). These institutions function not only as financial intermediaries but also as instruments of social justice, inspired by values rooted in the Qur'an and Hadith. Therefore, their marketing strategies must not only aim at economic growth, but also uphold religious compliance and ethical integrity.

The stability of the financial system plays a central role in supporting national economic growth, investment, savings, and technological innovation (Dahmani & Makram, 2024; Kaewpitoon, 2025). Within this system, Islamic banks contribute to financial inclusion by offering products that align with both customer needs and sharia principles (Andespa, Yeni, Fernando, & Sari, 2024). One of the flagship products is the Hajj savings, which is designed to help Muslims fulfill their religious obligation to perform Hajj through structured financial planning (Zinah, Rohmah, & Kunaifi, 2024). The product typically uses *wadiah yad dhamanah* or *mudharabah mutlaqah* contracts (Hutasuhut, 2020), emphasizing trust, transparency, and mutual benefit.

The financial system plays a crucial role in driving the economy by supporting long-term growth, investment, savings, and technological advancements (Hasan, 2024). To sustain this growth, financial stability must be ensured, especially through reliable financial institutions (Kaewpitoon, 2025; Ozili & Iorember, 2024). These institutions are vital as they collect funds and allocate them for various projects. They play a significant role in fulfilling society's needs and responsibilities. Particularly in Islamic banking, these institutions are integral to maintaining economic stability. Banking, especially during economic downturns, remains pivotal in fostering a robust financial system that encourages the circulation of money (Siregar, 2018). Therefore, expanding the banking sector in Indonesia focuses on creating a stable and effective financial system. This, in turn, enhances the stability of the overall economy.

Islamic banks differ from conventional banks in that they operate based on sharia contracts, while conventional banks follow standard contracts and organizational structures

(Andri, 2009; Antonio, 2001; Hafizd, 2020). Islamic banks focus on providing services and credits that align with Islamic law, using principles such as wadi'ah (deposit), qardh (loan), mudharabah (profit-sharing), and ijarah (rent) (Juhro, Syarifuddin, & Sakti, 2025; Sahri, 2024; Syah & Rahmadani, 2024). Products like savings accounts, checking accounts, and deposits are based on these principles (Yusuf, Sanny, & Ramadhan, 2024). Hajj savings, a type of sharia-compliant savings, use wadiah and mudharabah mutlaqah contracts. The funds are collected over time to finance the Hajj pilgrimage, with the wadiah contract ensuring the original deposit is returned upon request (Hutasuhut, 2020; Lubis & Pradini, 2024; Zinah et al., 2024).

However, in practice, several legal and operational issues have emerged, particularly regarding the validity of the contract, management of customer funds, and the allocation of Hajj quota in accordance with state regulations. These include shifts in fund management authority from Islamic banks to the Hajj Financial Management Agency (BPKH) and the mandatory integration with the Ministry of Religious Affairs' SISKOHAT system. These changes have required Islamic banks to adapt their marketing approaches to remain both effective and compliant.

Recent studies highlight that effective sharia-compliant marketing strategies—especially those based on consumer education and digital transformation—can significantly increase public interest in Islamic financial products (Afdawaiza, Mas'ud, & Manulandong, 2024; Asif & Akhlaq, 2024). Moreover, alignment with sharia values and fatwa compliance is identified as a key determinant of customer trust and loyalty. Despite this, very few studies have investigated how Islamic banks in regional contexts like Medan design and implement marketing strategies for Hajj savings specifically within the framework of Sharia Economic Law (Harahap, Rokan, & Anggraini, 2025; Tanjung & Rokan, 2022). Most previous research has either focused on general Islamic marketing or financial product adoption, without a detailed legal-normative analysis. This research, therefore, seeks to fill that gap by critically examining the marketing strategy for Hajj savings at Bank Muamalat in Medan and evaluating its alignment with sharia economic law principles.

The objective of this study is to analyze the marketing strategy implemented by Bank Muamalat in promoting its Hajj savings product and assess its compliance with Sharia Economic Law, particularly in light of recent regulatory and institutional changes. This study aims to contribute both theoretically by enriching the discourse on Islamic financial marketing within legal frameworks, and practically by providing insights for Sharia financial institutions to design ethical and effective marketing strategies, especially for spiritually sensitive products such as Hajj savings.

Islamic banking operates based on religious law, prohibiting interest-based transactions (Hafizd, 2020; Law, 2008; Pohan, 2016). One of its products is Hajj advance savings, which helps those facing financial difficulties to register for Hajj. However, some believe this product is problematic and should be removed due to its potential negative societal impacts, such as people hastily registering for Hajj without careful consideration. Additionally, the shift in Hajj fund management to Islamic banks, as trusted by the Indonesian Ministry of Religion, has highlighted the need to redesign the business model. Bank Muamalat KCP Sukaramai, a branch established to meet local Sharia banking needs, faces challenges with ineffective marketing strategies, making it difficult to attract attention to its Sharia-compliant products and services. The Hajj is a very commendable and noble task (Lestari, Murwanti, & Sholahuddin, 2017).

In the tenth year of Hijri, the Prophet Muhammad SAW performed Hajj once, despite having the opportunity to do it multiple times (Noor, 2018). Hajj, the fifth pillar of Islam, is obligatory for Muslims who are physically and financially able to perform it once in their lifetime. It is also recommended to perform it more than once (Bakar, Bakar, & Makhsin, 2018; Fatkhi, 2018). Hajj and Umrah require significant financial planning, and savings are a key solution for those wishing to perform these pilgrimages (Abdullah, 2019; Moktar, Michael, Sade, Hamry, & Aziz, 2025). Selecting the right savings product can be difficult due to the many options available, especially with the growing number of banks in Indonesia offering such products. Additionally, the Saudi government imposes a quota for each country, leading to long waiting lists for prospective pilgrims due to the increasing number of Hajj applicants each year (Hasanah & Sihotang, 2021).

Therefore, the purpose of this study is to analyze the marketing strategy implemented by Bank Muamalat KCP Sukaramai in increasing the acquisition of hajj portions through hajj savings products, with an approach that is in accordance with the principles of Islamic Economic Law. This study has significance both theoretically and practically. Theoretically, this study enriches the literature on sharia marketing and Islamic Economic Law in the context of ritual financial products. While practically, the results of this study can be input for Islamic financial institutions to develop marketing strategies that not only attract public interest, but also maintain sharia integrity and are in accordance with applicable regulations, especially in the management of hajj funds which are very sensitive spiritually and socially.

Methods

This study uses a qualitative approach with a descriptive research type (Sugiyono, 2019), which aims to describe and analyze the marketing strategy implemented by Bank Muamalat

KCP Sukaramai in increasing the acquisition of the hajj portion through sharia-based hajj savings products. This approach was chosen because it is able to reveal the meaning, understanding, and dynamics that occur in the field in depth and holistically.

This study focuses on Bank Muamalat Sukaramai Branch Office (KCP) in Medan City, specifically examining the promotional activities and marketing strategies for the iB Hajj Savings product. The study also includes Bank Muamalat customers who use the Hajj savings product, representing prospective pilgrims from various age and economic backgrounds. Data was collected using three main methods: in-depth interviews with bank staff (particularly in marketing and customer service) and customers to understand their perceptions and satisfaction; participatory observation of marketing activities, including educational and promotional events; and documentation analysis, which included product brochures, internal reports, promotional materials, and relevant regulations.

Data analysis was conducted using thematic analysis, which involved identifying, grouping, and interpreting key themes from interviews, observations, and documentation. The process included data reduction, presentation, and drawing conclusions to identify factors influencing the success of the Hajj savings marketing strategy at Bank Muamalat KCP Sukaramai, with a focus on Sharia compliance and effectiveness in attracting public interest.

Bank Muamalat KCP Sukaramai's Strategy in Increasing Hajj Portion Acquisition in Medan City

Table 1. Amount of Hajj Savings at Bank Muamalat KCP Sukaramai Period 2021-2024

No	Year	Number of Hajj Customers
1.	2021	35
2.	2022	47
3.	2023	54
4.	2024	104

Source: (Muamalat Bank, Sukaramai Branch Office, 2024)

Based on the table above, the development of the number of hajj customers in the last 4 years has increased. In 2021, the number of hajj customers was recorded at 35 customers, then increased in 2022 by 12 customers, then in 2023 it recorded an increase of 7 customers, and in 2024 there was a significant spike with the addition of 50 hajj customers. This is evident from the fact that the number of hajj customers at Bank Muamalat KCP Sukaramai has continued to increase for 4 consecutive years.

The researcher conducted interviews with several informants to understand Bank Muamalat KCP Sukaramai's marketing strategy to attract customers to take advantage of hajj savings products, which are mentioned as examples below:

1. Product Strategy

The hajj savings products available at Bank Muamalat KCP Sukaramai are hajj pilgrim savings accounts (RTJH) and iB hijrah hajj savings. These savings can be accepted by adults and children aged 17 years and over. The principle of Mudharabah Muthlaqah or Wadiah Yad Dhamanah is used in this savings. Bank Muamalat KCP Sukaramai decided to release a hajj savings product for children, because the waiting list for hajj pilgrims is getting longer and longer, especially in the Medan City area, which can reach 20 years. This is due to the fact that parents have the ability to register their child's hajj portion early on. Customers can also view their hajj savings online through BMI Mobile, this allows them to know the amount of their money and continue saving. When the total is sufficient to register the hajj portion, customers may be notified by BMI KCP Sukaramai, and hajj savings can also be viewed online through the Ministry of Religion's SISKOHAT.

2. Price Strategy

Bank Muamalat KCP Sukaramai offers a very affordable hajj savings product. Customers can open a hajj savings account with a minimum fee of IDR 100,000 and an additional deposit of IDR 10,000. Customers can pay in installments according to their ability, so that the lower middle class can also perform the hajj pilgrimage with the amount of the deposit. In addition, the hajj savings of Bank Muamalat KCP Sukaramai are not subject to monthly administration fees, which means that the savings balance will not decrease or decrease accidentally. Price is the amount of money that customers must pay to get the product. The price will be adjusted to the value of the product offered so that customers get satisfaction from the product and prevent them from switching to competitors' products.

3. Place strategy

The place of operation of Bank Muamalat KCP Sukaramai is located at Jl. Arief Rahman Hakim No. 70A-B, Sukaramai I, Kec. Medan Area, Medan City, North Sumatra. The building is located on the side of the highway and is easily accessible to customers because it is in the busy city center and close to residential areas.

4. Promotion strategy

Bank Muamalat KCP Sukaramai employs a variety of promotional methods for its Hajj savings products, including advertising, socialization, personal selling, people strategy,

physical evidence strategy, and process strategy. The bank utilizes both traditional and digital advertising methods to maximize the reach of their promotional efforts. Banners promoting Hajj savings products are strategically placed on the back wall of the customer service area, ensuring visibility to customers during transactions. In addition, employees share promotional content about available Hajj savings through their personal WhatsApp accounts and other social media channels.

To further spread awareness, Bank Muamalat KCP Sukaramai actively distributes information to schools, offices, and other service sectors, targeting employees who may find it easier to engage with and understand the product information. However, personal selling efforts are more selective, as the bank's funding officers primarily offer Hajj savings products to friends and close family members of existing customers, rather than pursuing broad sales.

The bank emphasizes a people strategy by training its employees to embody principles of sincere service, creating unique experiences for customers, and offering responsive and reliable solutions. Employees are taught to communicate in simple, accessible language, ensuring that customers fully understand the products. The staff's appearance is professional, with neat uniforms for customer-facing roles and formal casual attire for back-office employees, ensuring a polished image that meets company standards.

The physical evidence strategy is also crucial for shaping customers' perceptions of the bank. Bank Muamalat KCP Sukaramai boasts a sturdy building with a spacious parking lot and offers various amenities, including CCTV for security, comfortable seating in the waiting area, Wi-Fi, a TV, computers, and ornamental plants to enhance the customer experience. The clean, well-organized layout of both the interior and exterior of the bank contributes to a welcoming and secure atmosphere. Additionally, security personnel ensure the safety of customers while assisting with directions, further enhancing the overall comfort and convenience for both customers and employees.

The process strategy in Bank Muamalat KCP Sukaramai's marketing approach focuses on the procedures for opening a Hajj savings account. The process begins when customers visit the bank and present the necessary documents, such as their KTP (ID card) and NPWP (Taxpayer Identification Number). After receiving a queue number from the security officer, customers inform the officer of their intention to open a Hajj savings account. Security then contacts Customer Service, who provides details about the available Hajj savings options. Customers are directed to Customer Service, where they fill out the account opening form and are informed about the requirements. To initiate the account,

customers are required to make an initial deposit of IDR 100,000. After the account is opened, customers can continue depositing funds until they reach the minimum amount of IDR 25,100,000. Once this threshold is met, the bank will proceed with the re-registration process and request additional documentation as required. This step-by-step procedure ensures clarity, transparency, and ease of access for customers.

Inhibiting Factors in Bank Muamalat KCP Sukaramai's Strategy in Increasing Hajj Portion Acquisition in Medan City.

The strategy used by Bank Muamalat KCP Sukaramai to increase hajj portion acquisition in Medan City faces several obstacles, including:

1. Lack of understanding of Bank Muamalat's initiative to provide convenience that can be directly felt by customers. Bank Muamalat's efforts to provide customer convenience through its products and services are not fully understood by all potential customers. This lack of awareness can limit the effectiveness of the marketing strategy. In sharia law, the concept of *ta'aruf* (mutual introduction) emphasizes the importance of understanding and transparency in all transactions, especially when dealing with religious services such as Hajj. The lack of customer understanding could be seen as a failure in fulfilling the principle of transparency (*al-wadāḥah*) as prescribed in Shariah, which stresses the need for clear communication in all dealings. Without proper customer education and communication, potential customers may not fully appreciate the advantages of saving for Hajj through a sharia-compliant banking service.
2. Innovation of new features is needed because Bank Muamalat KCP Sukaramai's marketing strategy still lacks features or applications. Innovation is essential to keep pace with the ever-changing market demands. Bank Muamalat KCP Sukaramai's marketing strategy is currently hindered by a lack of innovative features or applications that could attract a broader customer base. Sharia law encourages *istihsan* (juridical preference) to ensure that solutions are tailored to the evolving needs of society. In this case, there is a need for digital innovation to make the process of saving for Hajj more accessible, especially among the younger demographic. Introducing features like automated savings, digital tools for fund tracking, and easy access to educational content could be aligned with the *maqāṣid al-sharī'ah* (objectives of Islamic law), particularly in promoting ease and convenience for customers. These technological advancements would also ensure that the banking services remain competitive while maintaining sharia compliance.

3. Bank Muamalat KCP Sukaramai still has limited socialization reach. Bank Muamalat KCP Sukaramai faces challenges in reaching remote areas, where the population may not have sufficient exposure to sharia-compliant banking services. In sharia law, al-‘adl (justice) and maslahah (public interest) are foundational principles. Providing services and education to underserved areas aligns with these principles by promoting fairness and improving social welfare. However, this task requires strategic efforts, including partnerships with local influencers or community leaders, such as millennials, who can bridge the communication gap. The involvement of the younger generation in educational campaigns can be an effective way to ensure that sharia-compliant financial products are accessible and widely understood, ultimately fulfilling the Islamic finance goal of promoting financial inclusion and social justice.

Legal Framework and Sharia Compliance of Haji Savings Products at Bank Muamalat KCP Sukaramai

The Hajj savings products provided by Bank Muamalat KCP Sukaramai are structured based on two primary types of contracts: Mudharabah Muthlaqah and Wadiah Yad Dhamanah. These contracts are carefully regulated by the fatwas issued by the National Sharia Council of the Indonesian Ulema Council (DSN-MUI). Specifically, DSN-MUI Fatwa No. 02/DSN-MUI/IV/2000 outlines the use of the Mudharabah contract for savings products, where profits are shared between the bank and the customer based on a pre-agreed ratio. On the other hand, DSN-MUI Fatwa No. 01/DSN-MUI/IV/2000 governs the application of the Wadiah contract, primarily used in deposit services, where the bank holds the customer's funds as a trust and guarantees the return of the original deposit without any profits (DSN-MUI, 2000b, 2000a). These fatwas ensure that the products remain compliant with Sharia principles, particularly focusing on transparency and the prohibition of interest or riba, while also fostering a relationship based on trust and mutual benefit.

In addition to referring to the DSN-MUI fatwa, Bank Muamalat's hajj savings products are also subject to government regulations, especially the Regulation of the Minister of Religious Affairs of the Republic of Indonesia No. 13 of 2021 concerning the Implementation of Regular Hajj Pilgrimage and regulations from the Hajj Financial Management Agency (BPKH). The collected hajj funds will be distributed through the SISKOHAT (Integrated Hajj Computerized System) mechanism owned by the Ministry of Religion, ensuring legality and accountability in the management of prospective pilgrims' funds (PMA, 2021a). With this regulation, Bank Muamalat KCP Sukaramai not only fulfills sharia obligations, but also

maintains compliance with national positive law, which is an important requirement in ensuring public trust in the hajj savings services they offer.

In addition to the aforementioned fatwas and regulations, several other legal provisions further strengthen the regulatory framework for Bank Muamalat KCP Sukaramai's Hajj savings products. Law No. 34 of 2014 on the Hajj Financial Management Agency (BPKH) outlines the legal structure and operational mechanisms for managing Hajj funds in Indonesia. This law empowers BPKH to oversee the management of Hajj funds, including the role of Islamic banks in facilitating Hajj savings (Law, 2014). Regulation of the Minister of Religious Affairs No. 32 of 2021 also governs the financial management and transparency of the funds, ensuring that all funds collected for the Hajj pilgrimage are properly administered in accordance with both Sharia and national financial regulations (PMA, 2021b).

The Financial Services Authority (OJK) plays a critical role in overseeing Islamic banking operations to ensure that financial products, including Hajj savings accounts, comply with Sharia law while also aligning with the broader regulatory framework for the banking sector (Law, 2008, 2011). These regulations, together with the fatwas from DSN-MUI, create a comprehensive legal environment that ensures the integrity, transparency, and accountability of Hajj savings products. As a result, Bank Muamalat KCP Sukaramai's offerings not only comply with Sharia law but also adhere to national financial and religious regulations, fostering trust and confidence among customers.

The Role of Sharia Principles in the Marketing Strategy of Haji Savings KCP Bank Muamalat Sukaramai

The marketing strategy implemented by Bank Muamalat KCP Sukaramai is designed to comply with Sharia principles, including the prohibition of riba (usury), gharar (uncertainty), and maysir (excessive speculation). For example, the absence of monthly administration fees ensures that there is no unilateral reduction in the value of savings, which could otherwise lead to riba. Riba refers to any additional, unjustified amount added to a loan or deposit, which is prohibited in Sharia. By not imposing these fees, Bank Muamalat ensures that customers' funds are not subject to unjust enrichment.

Moreover, the registration procedure and deduction of funds are carried out transparently and based on mutual consent, as stipulated in the initial agreement. This approach helps avoid gharar, which refers to uncertainty or ambiguity in contracts that could lead to exploitation. By clearly outlining the terms of the contract and ensuring that both parties are fully informed, the bank aligns with the principles of justice (al-'adl) and transparency under Sharia law.

Bank Muamalat also guarantees fairness by providing information through an educational approach and socialization efforts directed at educational institutions, offices, and the general public. In practice, the bank avoids aggressive promotional tactics and instead uses a **personal** selling approach and social media, with a focus on Sharia-compliant messaging that emphasizes the spiritual benefits and ease of worship associated with Hajj.

Therefore, Sharia principles are not only the foundation for developing the products but also guide the marketing strategies, ensuring that all actions taken are ethical, transparent, and aligned with the *maqāṣid al-sharī‘ah* (objectives of Sharia). This approach fosters trust and ensures that the entire process remains compliant with Islamic law.

The concept of *maqāṣid al-sharī‘ah* has been elaborated by scholars such as Al-Ghazali and Al-Syatibi, who emphasized that the ultimate goal of Sharia is to promote the welfare of humanity by ensuring justice and preventing harm. Al-Ghazali articulated that the objectives of Sharia are to safeguard human dignity and ensure that societal actions align with the protection of essential values such as faith, life, intellect, progeny, and wealth. This framework allows for the interpretation of Islamic law in a way that balances both the material and spiritual needs of individuals (Al-Ghazali, n.d.). Similarly, Al-Syatibi expanded on this by emphasizing that the *maqāṣid* are not just about the preservation of these values but also about ensuring that human actions lead to the greater good, enhancing both individual welfare and societal harmony (Al-Syatibi, 1997).

The Sharia principles implemented by Bank Muamalat KCP Sukaramai align closely with the objectives of *maqāṣid al-sharī‘ah*, which aim to preserve and promote the welfare of society in a manner that is just and ethical. By ensuring transparency, fairness, and mutual consent in their financial dealings, the bank upholds the primary goals of Sharia, such as the protection of wealth (*hifz al-māl*), the promotion of social justice (*al-‘adl*), and the facilitation of ease in fulfilling religious duties (*hifz al-dīn*). The bank's approach to avoiding *riba* and *gharar*, along with its emphasis on educating and informing customers, supports the broader aim of *maqāṣid al-sharī‘ah* to create a harmonious balance between the spiritual and material aspects of life.

Moreover, the bank's marketing strategies are in full compliance with the fatwas of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI), which guide the practices of Islamic financial institutions in Indonesia. Specifically, DSN-MUI Fatwa No. 01/DSN-MUI/IV/2000 and No. 02/DSN-MUI/IV/2000 on *wadiah* and *mudharabah* contracts ensure that all products offered by Bank Muamalat are structured in a manner that respects both Sharia law and the economic welfare of the community. By adhering to these fatwas, Bank Muamalat not only guarantees the Sharia-compliant nature of its products but also strengthens

public trust and loyalty, further enhancing its role in promoting economic justice and supporting the religious aspirations of its customers.

Impact of Regulatory and Fatwa Compliance on Haji Savings Acquisition at Bank Muamalat KCP Sukaramai

Compliance with sharia and government regulations has a direct impact on the level of public trust and interest, as seen from the increase in the number of hajj savings customers at Bank Muamalat KCP Sukaramai from 35 people in 2021 to 104 people in 2024. This significant spike, especially in 2024, cannot be separated from the optimization of marketing strategies that are in line with the DSN-MUI fatwa and BPKH regulations, which are the main references for the public in choosing an institution where to save hajj funds. On the other hand, the new regulations governing the transfer of hajj fund management to BPKH also encourage Bank Muamalat to strengthen transparency in the transaction process, including in providing digital information through the BMI Mobile and SISKOHAT applications. This provides a sense of security and increases customer loyalty. However, there are a number of obstacles, such as limited reach of socialization in remote areas, low sharia financial literacy of some communities, and the need to develop digital features to reach the younger generation. Therefore, cross-sector cooperation, including the involvement of millennial communities and strengthening sharia-compliant digital innovation, is a strategic step forward.

Conclusion

This study analyzes the marketing strategy of Bank Muamalat KCP Sukaramai in increasing the acquisition of Hajj portions in Medan City, considering the principles of Sharia Economic Law. The key strategies implemented include public education and socialization, the use of digital technology through BMI Mobile, and Sharia-based promotional programs such as direct prizes and cashback. These strategies are in line with Sharia principles, avoiding usury (riba), gharar (uncertainty), and maysir (gambling), while upholding justice and transparency as outlined in the DSN-MUI fatwa concerning wadiyah and mudharabah contracts for Hajj savings products. The study also highlights how adherence to Sharia Economic Law contributes to the effectiveness of these strategies, ensuring that the bank's marketing approach remains ethically sound and legally compliant. Furthermore, the compliance with government fatwas and regulations, such as fund management through SISKOHAT and BPKH, plays a crucial role in increasing public trust and interest in opening Hajj savings accounts. This is evident in the significant growth in the number of Hajj savings customers from 2021 to 2024.

This study has several limitations. It focused only on Bank Muamalat KCP Sukaramai in Medan, limiting the ability to generalize findings to the entire Bank Muamalat network or other Islamic banks. Additionally, the effectiveness of marketing strategies was not quantitatively assessed. Future research should compare marketing strategies across multiple Islamic banks, examine the role of Sharia regulations and DSN-MUI fatwas, and analyze the impact of Sharia marketing on customer growth, retention, and satisfaction. These approaches will provide deeper insights into the development of Sharia-compliant financial products.

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