

ANALISIS PERAN BANK SYARIAH INDONESIA DALAM MENINGKATKAN MINAT NASABAH DALAM MENJALANKAN IBADAH HAJI

(Studi Pada Bank Syariah Indonesia KCP Lawang-Malang)

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ABSTARCT

This research investigates how Indonesian sharia banks influence customers to participate in the Hajj pilgrimage. A qualitative approach was employed, gathering data from staff and Hajj savings clients of an Indonesian Sharia Bank branch in Lawang-Malang, with seven participants selected based on specific criteria using field research. Data was collected through interviews, observation, and documentation. The findings suggest that the Hajj savings product at the Indonesian Sharia Bank branch in Lawang-Malang is effective, as seen through product bundling and increased customer interest demonstrated by more account openings. The bank utilizes a comprehensive marketing approach, collaborating with companies, KBIH (Guiding Group of Hajj Worship), and travel agencies, to promote Hajj savings. They also use direct offers to regular savings account holders and contact potential customers from their existing database. The marketing strategy combines digital methods via social media with traditional approaches like brochures to reach diverse customer segments.

Keywords: Hajj Saving, Marketing Strategy, Service Quality, Customer Interest

INTRODUCTION (11-pt Capital , Book Antiqua)

Put your text here (justified, 1-spaced and in 11-pt, Book Antiqua font). In the section, start by clearly defining the main problem your research addresses. Provide relevant background information to give context and explain why this problem is important. Identify gaps in existing literature or practices that highlight the need for further investigation. Describe the impact of the problem, emphasizing its significance and potential consequences if left unaddressed. Conclude this section by stating the purpose of your research, outlining how it aims to address or solve the identified problem, setting the stage for the research questions or hypotheses that follow. This section should effectively prepare the reader by emphasizing the importance and relevance of your study.

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exploration is needed. Following this, the section should outline the theoretical framework that underpins the study, explaining the key theories and concepts that inform the research. If multiple theories or models are utilized, it is important to describe how they interact or integrate to provide a comprehensive understanding of the research problem. The section concludes with the development of research hypotheses, clearly articulated and directly linked to the reviewed literature and theoretical constructs. Each hypothesis should be specific and justified, explaining the expected relationships between variables and how these hypotheses can be empirically tested. This section serves as a bridge between theory and empirical testing, providing a strong foundation for addressing the research questions posed in the study.

RESEARCH METHODS (11-pt Capital , Book Antiqua)

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