Implementation of Hajj Savings Marketing Strategies To Attract Customer Interest (A Case Study At Bank Syariah Indonesia, Adam Malik Branch, Bengkulu City)

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Abstract

This study aims to analyze the implementation of the Hajj Savings marketing strategy, identify its supporting and inhibiting factors, and examine customer and bank perceptions of the strategy's effectiveness in attracting customer interest at Bank Syariah Indonesia (BSI), Adam Malik Branch Office, Bengkulu City. A descriptive qualitative approach was employed, involving seven informants selected through purposive sampling, including the branch manager, marketing officers, customer service staff, and customers. Data were collected through observation, interviews, and documentation and analyzed using the Miles and Huberman interactive model. The findings indicate that the implementation of integrated relationship-based and technology-supported marketing strategies has contributed to increasing customer interest in Hajj Savings products despite challenges related to Islamic financial literacy and promotional authority. The novelty of this study lies in its holistic analysis of marketing strategy implementation by integrating organizational, technological, and customer perspectives within the context of Islamic banking. The findings also demonstrate that the effectiveness of Hajj Savings marketing is influenced not only by promotional activities but also by service quality, digital innovation, and customer trust. Practically, this study provides recommendations for strengthening marketing strategies through enhanced Islamic financial literacy programs, broader digital promotion, and customer-oriented services. Theoretically, the findings contribute to the development of Islamic banking marketing literature by highlighting the importance of integrating relationship marketing and digital transformation to improve customer engagement and expand participation in Hajj Savings products.

Keywords: *Marketing Strategy, Hajj Savings, Customer Interest.*

Abstrak

Penelitian ini bertujuan untuk menganalisis implementasi strategi pemasaran Tabungan Haji, mengidentifikasi faktor-faktor pendukung dan penghambat, serta mengkaji persepsi nasabah dan pihak bank terhadap efektivitas strategi tersebut dalam menarik minat nasabah di Bank Syariah Indonesia (BSI) Kantor Cabang Adam Malik Kota Bengkulu. Penelitian ini menggunakan pendekatan kualitatif deskriptif dengan melibatkan tujuh informan yang dipilih melalui teknik purposive sampling, yaitu pimpinan cabang, petugas pemasaran, customer service, dan nasabah. Data dikumpulkan melalui observasi, wawancara, dan dokumentasi, kemudian dianalisis menggunakan model interaktif Miles dan Huberman yang meliputi reduksi data, penyajian data, serta penarikan kesimpulan. Hasil penelitian menunjukkan bahwa penerapan strategi pemasaran yang mengintegrasikan pendekatan hubungan dengan nasabah (relationship marketing) dan pemanfaatan teknologi digital mampu meningkatkan minat masyarakat terhadap produk Tabungan Haji, meskipun masih dihadapkan pada tantangan berupa rendahnya literasi keuangan syariah dan keterbatasan kewenangan cabang dalam melakukan promosi digital secara mandiri. Kebaruan penelitian ini terletak pada analisis implementasi strategi pemasaran yang mengintegrasikan perspektif organisasi, teknologi, dan nasabah dalam konteks pemasaran perbankan syariah. Secara teoretis, penelitian ini memperkaya kajian mengenai strategi pemasaran perbankan syariah dengan menunjukkan bahwa keberhasilan pemasaran tidak hanya ditentukan oleh kegiatan promosi, tetapi juga oleh kualitas layanan, inovasi digital, dan kepercayaan nasabah. Secara praktis, temuan penelitian ini memberikan rekomendasi bagi perbankan syariah untuk memperkuat strategi pemasaran melalui peningkatan literasi keuangan syariah, optimalisasi promosi digital, serta pengembangan layanan yang berorientasi pada kebutuhan nasabah guna meningkatkan partisipasi masyarakat dalam penggunaan produk Tabungan Haji.

Kata Kunci: *Strategi Pemasaran, Tabungan Haji, Minat Nasabah.*

INTRODUCTION

The rapid growth of the Islamic banking industry in Indonesia has intensified competition among Islamic financial institutions in developing innovative products and marketing strategies that comply with Sharia principles (Amalina et al., 2023). As the country with the largest Muslim population in the world, Indonesia possesses enormous potential for the development of Islamic financial products, including Hajj Savings, which enables Muslims to prepare financially for the pilgrimage in a planned and Sharia-compliant manner. In Islamic banking, marketing is not solely aimed at increasing sales but also at delivering value based on Islamic ethical principles, including honesty (*ṣidq*), trustworthiness (*amanah*), justice (*'adl*), transparency, and social responsibility (Rosalina et al., 2025). These principles are embodied in Islamic Marketing Theory, which emphasizes that marketing activities should create mutual benefits while maintaining compliance with Islamic values. Furthermore, the effectiveness of Islamic banking marketing can be comprehensively analyzed through the 7Ps Marketing Mix framework product, price, place, promotion, people, process, and physical evidence which highlights that customer interest is influenced not only by promotional activities but also by service quality, organizational processes, human resources, and customer experience (Umrah, 2025). Therefore, integrating Islamic Marketing Theory with the 7Ps Marketing Mix provides a comprehensive conceptual foundation for understanding how Islamic banking institutions implement marketing strategies to attract and retain customers (Kumalasari et al., 2025).

As the largest Islamic bank in Indonesia, Bank Syariah Indonesia (BSI) plays a strategic role in supporting Islamic financial inclusion through various Sharia-based financial products, including Hajj Savings. This product is integrated with the Integrated Hajj Computerization System (SISKOHAT), allowing customers to secure their Hajj registration after fulfilling the required initial deposit (Rahayu, 2024). In addition to conventional banking services, BSI has strengthened its digital transformation through the BYOND by BSI application, enabling customers to access banking services more efficiently (Febrima et al., 2025). At the branch level, BSI Adam Malik Branch Office in Bengkulu City actively implements various marketing strategies, including relationship marketing, Islamic financial literacy programs, personal selling, digital promotion, and customer-oriented services (Hidayatullah, Irawan, Roziq, et al., 2023). These activities reflect the practical application of Islamic Marketing Theory and the 7Ps Marketing Mix by integrating ethical communication, technological innovation, and service excellence to increase customer interest in Hajj Savings products. Nevertheless, the implementation of these strategies continues to face challenges, including limited public understanding of Islamic financial products, increasing competition among financial institutions, and the need to strengthen digital marketing capabilities (Ruskiyanto et al., 2025).

Previous studies have consistently demonstrated that marketing strategy, service quality, promotion, trust, and religiosity significantly influence customer interest and loyalty in Islamic banking. However, most previous studies have predominantly employed quantitative approaches to examine the relationship between marketing variables and customer behavior (Setiawan et al., 2024). Other studies have mainly focused on measuring the effectiveness of the marketing mix without comprehensively explaining how Islamic marketing principles are translated into marketing practices within Islamic banking institutions (Setyawan et al., 2021). Consequently, the existing literature has paid limited attention to understanding the implementation process of marketing strategies, the interaction between organizational policies and customer perceptions, and the integration of Islamic values with the 7Ps Marketing Mix in promoting Hajj Savings products (Hidayatullah et al., 2023). This indicates that the current body of knowledge still lacks an in-depth qualitative understanding of how Islamic marketing strategies are implemented and experienced by both bank practitioners and customers (Wahyuni et al., 2024).

Based on the existing literature, the research gap in this study lies not merely in the different research location but in the conceptual and methodological limitations of previous studies. While earlier research primarily examined the influence of individual marketing variables through quantitative analysis, this study adopts a qualitative approach to explore how Islamic Marketing Theory and the 7Ps Marketing Mix are simultaneously implemented in marketing Hajj Savings products (Wahyuni, 2023). In addition, previous studies generally emphasized marketing outcomes, whereas this research focuses on the implementation process, supporting and inhibiting factors, and the perceptions of both bank employees and customers regarding marketing effectiveness (Fauni et al., 2021). Accordingly, the novelty of this study lies in integrating Islamic marketing values with the 7Ps Marketing Mix to provide a comprehensive understanding of Hajj Savings marketing implementation from organizational, technological, and customer perspectives within the context of Islamic banking (Almrafee, 2024).

Based on these considerations, this study aims to analyze the implementation of the Hajj Savings marketing strategy at Bank Syariah Indonesia Adam Malik Branch Office, Bengkulu City, identify the supporting and inhibiting factors influencing its implementation, and examine customer and bank perceptions regarding the effectiveness of the strategy in attracting customer interest. The findings are expected to contribute theoretically by enriching the literature on Islamic banking marketing through the integration of Islamic Marketing Theory and the 7Ps Marketing Mix within a qualitative framework. Practically, the study provides recommendations for Islamic banking institutions to strengthen customer-oriented marketing strategies, improve Islamic financial literacy, optimize digital marketing, and enhance service quality, thereby supporting the sustainable development of Hajj Savings products and Islamic banking in Indonesia.

RESEARCH METHODS

This study employed a descriptive qualitative approach to obtain an in-depth understanding of the implementation of the Hajj Savings marketing strategy at Bank Syariah Indonesia (BSI) Adam Malik Branch Office, Bengkulu City. A qualitative approach was considered appropriate because the study sought to explore the implementation process, supporting and inhibiting factors, and the perceptions of both bank personnel and customers regarding the effectiveness of the marketing strategy. Rather than measuring causal relationships among variables, this approach emphasizes understanding meanings, experiences, and social interactions within their natural setting (Hanifah, 2023).

The research was conducted at Bank Syariah Indonesia (BSI) Adam Malik Branch Office, Bengkulu City, which was purposively selected because it actively promotes Hajj Savings products and serves customers from diverse socioeconomic backgrounds. Informants were selected using purposive sampling, based on their knowledge, experience, and direct involvement in the implementation or utilization of the Hajj Savings marketing strategy. The study involved seven informants, consisting of one Branch Manager, two Marketing Officers, two Customer Service Officers, and two Hajj Savings customers. The number of informants was determined based on the principle of data saturation, whereby data collection was discontinued after no new themes, categories, or relevant information emerged from subsequent interviews. The diversity of informant categories enabled the researcher to obtain comprehensive insights from managerial, operational, and customer perspectives, thereby strengthening the credibility and richness of the findings (Anisa et al., 2024).

The study utilized both primary and secondary data. Primary data were obtained through in-depth semi-structured interviews and direct observation of marketing and customer service activities related to Hajj Savings products. Secondary data were collected from company documents, product brochures, internal reports, official regulations, books, and relevant scientific journals. Data collection employed three complementary techniques: observation, interviews, and documentation. Observations were conducted to understand the actual implementation of marketing activities and service delivery. Semi-structured interviews allowed the researcher to explore participants' experiences while maintaining consistency with the research objectives. Documentation served to verify information obtained through interviews and observations by examining institutional records and other supporting documents (Batubara et al., 2025).

To ensure the trustworthiness of the findings, several data validation techniques were employed. Source triangulation was conducted by comparing information obtained from different categories of informants, including managers, marketing officers, customer service officers, and customers. Technique triangulation was applied by comparing findings derived from interviews, observations, and documentation to ensure consistency across different sources of evidence. In addition, member checking was carried out by returning interview summaries and preliminary interpretations to several key informants to confirm the accuracy of the researcher's interpretations and to minimize potential misinterpretation. These validation procedures enhanced the credibility, dependability, and confirmability of the research findings (Putri et al., 2025).

Data were analyzed using the interactive model of Miles and Huberman, consisting of data reduction, data display, and conclusion drawing/verification. During the data reduction stage, interview transcripts, observation notes, and documentary evidence were carefully reviewed, coded, categorized, and organized according to themes derived from the research objectives and the conceptual framework of Islamic Marketing Theory and the 7Ps Marketing Mix. The categorized data were subsequently presented in the form of thematic narratives, matrices, and relationships among categories to facilitate interpretation. Finally, conclusions were developed through an iterative process of comparing evidence across data sources, identifying recurring patterns, interpreting the relationships among themes, and continuously verifying the findings throughout the research process. This analytical procedure ensured that the conclusions were grounded in empirical evidence and accurately reflected the perspectives and experiences of the participants (Halim et al., 2025).

DISCUSSION

1. Overview of the Research Object

Bank Syariah Indonesia (BSI) Adam Malik Branch Office, Bengkulu City, represents one of the strategic branch offices responsible for expanding Islamic financial inclusion through various Sharia-compliant financial products, including Hajj Savings. As a relatively new branch, BSI Adam Malik not only performs its operational function as a banking institution but also serves as an intermediary in promoting public awareness of Islamic financial planning for the Hajj pilgrimage. The branch operates within a heterogeneous market consisting of civil servants, private employees, entrepreneurs, academics, and the general public. Such diversity requires marketing strategies that are adaptive to different customer characteristics rather than relying on a single promotional approach. Therefore, understanding the implementation of Hajj Savings marketing strategies in this branch provides an important context for explaining how Islamic banking institutions translate marketing concepts into practical actions that meet both business objectives and Sharia values.

2. Implementation of the Hajj Savings Marketing Strategy

The findings indicate that the implementation of the Hajj Savings marketing strategy at BSI Adam Malik Branch Office is not merely focused on increasing the number of new accounts but is designed to establish long-term relationships with prospective customers. Rather than emphasizing transactional promotion, the branch prioritizes customer education, relationship building, and service quality as the foundation of its marketing activities. This finding suggests that the marketing orientation adopted by the branch reflects the principles of Islamic Marketing Theory, in which marketing is regarded as a process of creating mutual benefit through honesty, trustworthiness (*amanah*), transparency, and social responsibility rather than simply maximizing sales (Ningruma et al., 2026).

From the perspective of the 7Ps Marketing Mix, the implementation of the marketing strategy demonstrates an integrated approach across all marketing dimensions. The product element is reflected in the availability of Hajj Savings integrated with the Integrated Hajj Computerization System (SISKOHAT), providing customers with both financial security and administrative convenience. This integration increases the perceived value of the product because customers are not only saving money but also preparing for religious obligations through a structured and government-recognized mechanism. Consequently, the attractiveness of the product is derived not only from its financial features but also from its religious value, an aspect that distinguishes Islamic banking products from conventional financial services (Fianto et al., 2025).

The price strategy also contributes to increasing customer interest. The relatively affordable initial deposit reduces financial barriers and enables individuals from various economic backgrounds to participate in Hajj financial planning (Atmaja et al., 2025). This finding indicates that pricing in Islamic banking should not merely be interpreted as affordability but as an instrument for improving financial accessibility. In this context, the pricing strategy supports the broader objective of Islamic financial inclusion by encouraging early participation in Hajj savings regardless of customers' income levels (Leuhena et al., 2023).

The implementation of the place and process dimensions reflects the transformation of Islamic banking services from conventional branch-based services to integrated digital services. The strategic location of the branch office remains important for maintaining direct interaction with customers; however, the availability of the BYOND by BSI application significantly extends service accessibility beyond physical boundaries. This finding demonstrates that digital technology does not replace face-to-face interaction but complements it by providing continuous access to banking services. The simplified account-opening procedures and transparent service processes further strengthen customer confidence, indicating that process efficiency has become an important determinant of customer satisfaction in Islamic banking (Chandra et al., 2024).

Regarding promotion, the findings reveal that educational activities and personal selling are more influential than conventional promotional media. This result should not merely be interpreted as evidence that face-to-face promotion is effective; rather, it indicates that prospective customers require opportunities to discuss financial and religious aspects of Hajj Savings before making decisions (Harmoko, 2022). Through direct interaction, marketing officers are able to explain Sharia contracts, Hajj registration procedures, fund security, and the long-term benefits of early financial planning. Therefore, promotion functions not only as persuasive communication but also as a mechanism for reducing uncertainty and strengthening customer trust. This interpretation extends previous studies by demonstrating that educational communication constitutes an essential component of Islamic banking marketing rather than simply supporting promotional activities (Aprilya, 2026).

The people dimension emerged as one of the most influential factors in the implementation of the marketing strategy. Marketing officers and customer service personnel perform roles that extend beyond product promotion by acting as financial educators and consultants (Suhairi et al., 2023). Their competence in explaining Islamic banking principles, communicating transparently, and responding to customer concerns contributes significantly to the formation of customer trust. This finding supports the argument that human resources represent the primary interface between Islamic banking institutions and customers. However, this study further indicates that staff competence alone is insufficient unless accompanied by ethical communication and consistent implementation of Sharia values throughout customer interactions (Saputri et al., 2023).

Similarly, physical evidence contributes indirectly to customer perceptions. Comfortable service facilities, professional office layouts, informative promotional materials, and a strong institutional identity reinforce customers' confidence in the credibility of the bank. Although physical evidence is often considered a supporting element within the 7Ps framework, the present findings suggest that it strengthens customers' initial impressions and complements other marketing activities by reflecting organizational professionalism (Bara et al., 2025).

Compared with previous studies, this research offers several important contributions. Earlier studies generally concluded that personal selling and promotional activities significantly influence customer interest in Islamic banking products (Rahmawati & Agustianto, 2024). However, the present study demonstrates that marketing effectiveness cannot be attributed to individual promotional techniques alone.

Instead, successful implementation results from the interaction among relationship marketing, digital service innovation, ethical communication, and Sharia-based customer trust. These factors operate simultaneously rather than independently, indicating that the effectiveness of Hajj Savings marketing depends on the bank's ability to integrate Islamic values with modern service innovation (Sukawati et al., 2023).

This finding represents the principal scientific contribution of the study. Rather than viewing digital transformation and relationship marketing as separate strategies, the findings demonstrate that digital services reinforce interpersonal relationships by increasing convenience, transparency, and service continuity. Consequently, customer trust is developed not only through direct communication but also through positive service experiences facilitated by digital technology. This integrated relationship among Islamic values, relationship marketing, and digital transformation provides a broader conceptual understanding of Islamic banking marketing than previous studies that primarily focused on measuring the effects of individual marketing variables.

3. Supporting Factors for the Implementation of the Hajj Savings Marketing Strategy

The findings reveal that the successful implementation of the Hajj Savings marketing strategy at BSI Adam Malik Branch Office is supported by the interaction of organizational, human, technological, and customer-related factors. Rather than operating independently, these factors reinforce one another in creating an effective marketing system. This finding suggests that marketing effectiveness in Islamic banking should not be viewed solely from promotional performance but from the bank's overall capability to integrate organizational resources with customer expectations (Mujiatun et al., 2023).

One of the most influential supporting factors is the organizational commitment demonstrated through management support and strategic policy direction. The branch receives clear performance targets and operational guidance from the regional office, enabling marketing activities to be implemented systematically. This finding confirms that successful marketing implementation requires organizational alignment between strategic planning and operational execution. Unlike previous studies that primarily focused on individual marketing activities, this research indicates that institutional commitment plays a significant role in ensuring the consistency of marketing practices at the branch level (Hidayah et., 2026).

Another important factor is the quality of human resources, particularly the competence of Marketing Officers and Customer Service personnel. The findings indicate that customers are more likely to trust information delivered by employees who demonstrate professional knowledge, effective communication skills, and a strong understanding of Sharia principles. This observation supports the People dimension of the 7Ps Marketing Mix while simultaneously reinforcing the principles of Islamic Marketing Theory, which emphasize honesty, trustworthiness, and transparency in business interactions. However, this study extends previous findings by demonstrating that employee competence contributes not only to service quality but also to reducing customer uncertainty regarding Islamic financial products. Consequently, employees function not merely as product promoters but as educators who facilitate customers' financial decision-making (Rahayu, 2024).

The study also highlights the strategic role of digital technology in strengthening marketing implementation. The BYOND by BSI application enables customers to access banking services efficiently while improving transaction convenience and information accessibility. Previous research generally regarded digital banking as an additional service feature; however, the present findings indicate that digital technology has become an integral component of relationship marketing. Digital services maintain customer engagement beyond face-to-face interactions, allowing continuous communication between the bank and its customers. Therefore, digital transformation should be interpreted as a strategic instrument that enhances customer trust and service continuity rather than merely improving operational efficiency (Febrima et al., 2025).

Another supporting factor identified in this study is institutional credibility. Customers perceive BSI as a trustworthy Islamic financial institution because of its strong reputation, compliance with Sharia principles, and official integration with the national Hajj registration system (SISKOHAT) (Ruskiyanto et al., 2025). This finding suggests that institutional reputation significantly influences customers' willingness to participate in Hajj Savings programs. While previous studies often emphasized trust as an individual psychological factor, this study demonstrates that trust is also shaped by institutional legitimacy, organizational reputation, and regulatory support. This broader interpretation contributes to the literature by explaining that customer trust in Islamic banking is constructed through both interpersonal relationships and institutional credibility (Hidayatullah et al., 2023).

Overall, these supporting factors demonstrate that the effectiveness of Hajj Savings marketing is determined by the integration of organizational commitment, competent human resources, digital innovation, and institutional credibility. This integrated perspective represents a broader understanding of Islamic banking marketing than previous studies, which tended to analyze these factors separately.

4. Inhibiting Factors for the Implementation of the Hajj Savings Marketing Strategy

Despite the positive implementation of marketing strategies, the study identifies several challenges that influence marketing effectiveness. These challenges originate from both external and internal factors, indicating that marketing performance is affected not only by the bank's internal capabilities but also by broader social and organizational conditions (Setiawan et al., 2024).

The most significant external challenge is the limited level of Islamic financial literacy among the community. Many prospective customers still possess inadequate knowledge regarding the characteristics of Hajj Savings products, the Sharia contracts applied, and the procedures for obtaining Hajj registration numbers (Hanifah, 2023). However, this finding should not simply be interpreted as a lack of public knowledge. Instead, it reflects a gap between the availability of Islamic financial products and the effectiveness of financial communication (Batubara et al., 2025). In other words, the challenge lies not only in educating customers but also in designing communication strategies that are capable of translating technical banking information into concepts that are easily understood by the public. This interpretation extends previous research by positioning financial literacy as a communication issue rather than solely an educational issue (Anisa et al., 2024).

Another challenge relates to human resource capacity, particularly the limited availability of specialized training for Hajj Savings marketing. Although employees demonstrate strong commitment and initiative, several informants acknowledged that they rely heavily on self-directed learning to improve their understanding of product characteristics (Halim et al., 2025). This finding indicates that organizational learning remains an important issue in strengthening marketing performance. Continuous professional development and structured training programs are therefore essential to ensure consistency in service quality and communication effectiveness across different customer segments (Putri et al., 2025).

The findings also reveal that competition within the banking industry has become increasingly intense. Islamic banks are no longer competing only with conventional financial institutions but also with other Islamic banks offering similar Hajj-related financial products. This competitive environment requires banks to differentiate themselves through superior customer experience rather than relying exclusively on product features or promotional activities. The present study therefore supports the argument that sustainable competitive advantage in Islamic banking depends on service innovation, relationship quality, and customer trust rather than price competition alone (Ningruma et al., 2026).

A further challenge concerns the limited authority of branch offices in digital promotion. Although digital platforms have become an important marketing channel, promotional activities remain largely centralized at the head-office level. As a result, branch offices have limited flexibility to develop promotional content that reflects local customer characteristics and regional market conditions (Hidayatullah et al., 2023). This finding introduces a new organizational perspective that has received little attention in previous studies. It suggests that the effectiveness of digital marketing is influenced not only by technological availability but also by organizational governance and decision-making structures. Greater flexibility in localized digital communication could therefore enhance the responsiveness and effectiveness of branch-level marketing strategies (Ruskiyanto et al., 2025).

Taken together, these findings indicate that the barriers to Hajj Savings marketing are multidimensional, involving customer knowledge, organizational capability, human resource development, and institutional policy. Consequently, overcoming these challenges requires an integrated strategy that combines continuous employee development, customer-oriented communication, digital innovation, and greater organizational flexibility. This holistic interpretation provides a broader understanding of marketing implementation than previous studies, which generally examined each obstacle separately without considering their interrelationships.

5. Customer and Bank Perceptions of the Effectiveness of the Hajj Savings Marketing Strategy

The findings indicate that both bank employees and customers perceive the Hajj Savings marketing strategy implemented at BSI Adam Malik Branch Office as effective in attracting customer interest. However, the significance of this finding extends beyond the positive evaluation itself. The consistency between the perceptions of internal stakeholders and customers suggests that the marketing strategy has been implemented coherently across different stages of service delivery. This consistency indicates that customers experience the marketing values communicated by the bank in actual service encounters, thereby reducing the gap between organizational intentions and customer experiences (Febrima et al., 2025).

From the bank's perspective, the effectiveness of the strategy is reflected not only in the increasing number of Hajj Savings accounts but also in stronger customer engagement throughout the marketing process. Employees emphasized that personal selling, relationship building, and customer education remain the most influential approaches because they enable direct interaction with prospective customers (Rahayu, 2024). Nevertheless, these findings should not be interpreted merely as evidence that face-to-face communication is superior to other promotional methods. Instead, they demonstrate that Islamic banking products require a higher level of information exchange than conventional financial products because customers seek assurance regarding Sharia compliance, fund security, and religious obligations before making financial decisions. Consequently, marketing effectiveness depends on the bank's ability to facilitate informed decision-making rather than simply encouraging product adoption (Umrah, 2025).

From the customers' perspective, positive perceptions were primarily influenced by transparency, service quality, and the professionalism of bank employees. Customers appreciated clear explanations regarding the Hajj Savings mechanism, Sharia contracts, and administrative procedures, which reduced uncertainty and strengthened their confidence in the product (Rosalina et al., 2025). Interestingly, customers also regarded digital banking services as an important complement to direct interaction rather than as a substitute. This finding indicates that customers continue to value interpersonal communication while simultaneously expecting efficient digital services. Therefore, customer satisfaction is shaped by the integration of human interaction and digital convenience, highlighting the complementary roles of relationship marketing and digital transformation (Kumalasari et al., 2025).

These findings provide empirical support for Islamic Marketing Theory, which argues that customer trust is established through ethical business practices rather than promotional intensity alone. The implementation of honesty, transparency, and responsibility throughout the marketing process appears to strengthen customers' willingness to engage with Islamic financial products (Bara et al., 2025). Furthermore, the findings reinforce the 7Ps Marketing Mix, particularly the dimensions of People, Process, and Promotion, by demonstrating that customer decisions are strongly influenced by service interactions, communication quality, and efficient service delivery. However, the present study extends these theoretical perspectives by showing that these marketing dimensions are interconnected and should not be evaluated independently (Sukawati et al., 2023).

Compared with previous studies, the present research offers a broader explanation of marketing effectiveness in Islamic banking. Earlier studies generally concluded that customer interest was influenced by individual variables such as promotion, service quality, or trust. While those findings remain valid, the present study demonstrates that customer interest emerges from the interaction of multiple organizational and marketing factors rather than from isolated variables. Specifically, relationship marketing, digital service innovation, institutional credibility, and the consistent application of Islamic values operate together to influence customer perceptions and marketing outcomes. This integrated perspective represents a more comprehensive explanation of Hajj Savings marketing effectiveness than the fragmented approaches commonly reported in previous research.

6. Theoretical Implications

Theoretically, this study contributes to the development of Islamic banking marketing literature by integrating Islamic Marketing Theory with the 7Ps Marketing Mix within a qualitative research framework. Previous studies have predominantly applied these theories separately or used them mainly to examine the influence of marketing variables quantitatively. In contrast, this study demonstrates how Islamic marketing values are operationalized through the elements of the marketing mix during the implementation of Hajj Savings marketing strategies. The findings therefore provide a more contextual understanding of how ethical values, organizational processes, and customer experiences interact to influence marketing effectiveness.

Moreover, this research proposes that customer trust should not be viewed solely as an outcome of marketing activities but as a dynamic process that is continuously developed through consistent organizational behavior, transparent communication, and technology-supported service delivery. This interpretation expands existing theoretical discussions by positioning trust as the central mechanism connecting Islamic values, relationship marketing, and digital innovation.

7. Practical Implications

Practically, the findings provide several recommendations for Islamic banking institutions. First, marketing strategies should prioritize relationship-building and customer education rather than relying predominantly on promotional campaigns. Second, continuous investment in employee competency development is essential because employees serve not only as marketers but also as financial educators representing the ethical values of Islamic banking. Third, digital banking services should be integrated with interpersonal communication to create seamless customer experiences. Finally, branch offices should be provided with greater flexibility in implementing localized digital marketing initiatives that respond to regional customer characteristics while remaining aligned with institutional policies.

Scientific Contribution of the Study

The principal scientific contribution of this research lies in the identification of an integrated Islamic marketing implementation model for Hajj Savings products. Unlike previous studies that examined promotion, service quality, digital banking, or trust as separate determinants of customer interest, this study demonstrates that marketing effectiveness results from the interaction of four interrelated dimensions: relationship marketing, digital service innovation, institutional credibility, and Islamic ethical values. These dimensions collectively shape customer trust, which subsequently influences customer interest in Hajj Savings products.

This integrated perspective represents a conceptual advancement in Islamic banking marketing because it explains that successful marketing is not achieved through a single marketing instrument but through the alignment of organizational commitment, ethical communication, service quality, and digital transformation. Accordingly, the study extends existing Islamic Marketing Theory by illustrating how Sharia values are translated into practical marketing activities within contemporary Islamic banking institutions. It also enriches the application of the 7Ps Marketing Mix by demonstrating that its dimensions operate as an interconnected system rather than as independent marketing variables. Therefore, the findings provide both theoretical enrichment and practical guidance for developing more sustainable and customer-oriented marketing strategies in Islamic banking.

CONCLUSION

This study demonstrates that the effectiveness of the Hajj Savings marketing strategy at Bank Syariah Indonesia (BSI) specifically the Adam Malik Branch in Bengkulu City is determined not only by promotional activities but also by the bank's ability to integrate relationship marketing, Sharia financial education, digital services, and the application of Sharia marketing values. These findings contribute theoretically to the development of Islamic Marketing Theory and the 7P Marketing Mix by showing that the successful marketing of Sharia banking products results from a synergy between human resource quality, educational communication, digital innovation, and customer trust. Thus, this study enriches the literature on Sharia banking marketing strategy implementation through a qualitative approach that emphasizes the importance of long-term relationships between the bank and its customers.

The findings of this study imply that BSI needs to strengthen its digital marketing strategy by optimizing social media, providing continuous Sharia financial education content, and leveraging digital applications to enhance customer interaction. Furthermore, Sharia financial literacy programs should be expanded through collaborations with schools, universities, government agencies, and community groups to improve understanding of Hajj Savings products. Future research is advised to test this marketing strategy implementation model across several BSI branches or to employ a mixed-methods approach, thereby developing a more comprehensive and generalizable marketing model for Hajj Savings.

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