

Communication Skill Analysis in Marketing of iB Hijrah Savings

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ABSTRACT: *The research aims to examine marketing communication skills for iB Hijrah Savings at PT. Bank Muamalat Indonesia KCU Medan Baru, focuses on persuasive communication techniques and their impact on the perceptions and decisions of prospective customers. Evaluations were also carried out on communication methods such as the strong effect model, synthetic experience, and attribution theory, as well as the role of PR and 6P marketing strategies in building a positive image of the bank and increasing public awareness. This research uses a qualitative descriptive method to collect data about marketing communication skills at PT. Bank Muamalat KCU Medan Baru. Primary data from direct observation during a one-month internship and secondary data from literature, including persuasive communication theory, strong effects model, synthetic experience, and attribution theory in marketing. Data collection methods include informal interviews, participant observation, and document analysis, with data analysis to identify patterns of communication practice and relevant theories. The research results show that persuasive communication is important in influencing consumer perceptions and behavior towards Islamic banking products, with effective strategies such as crisis management, agenda setting, and elaboration likelihood models. Strategic PR integration builds a positive image of the product and good relationships with stakeholders, while the 6P marketing mix considers important elements such as product, price, place, promotion, people and process. The implementation of appropriate communication skills allows Bank Muamalat to increase the effectiveness of marketing campaigns and strengthen its position in the competitive sharia banking industry.*

Penelitian bertujuan untuk mengkaji keterampilan komunikasi pemasaran untuk Tabungan iB Hijrah di PT. Bank Muamalat Indonesia KCU Medan Baru, fokus pada teknik komunikasi persuasif dan dampaknya pada persepsi dan keputusan calon nasabah. Evaluasi juga dilakukan terhadap metode komunikasi seperti model efek kuat, pengalaman sintetik, dan teori atribusi, serta peran PR dan strategi pemasaran 6P dalam membangun citra positif bank dan meningkatkan kesadaran publik. Penelitian ini menggunakan metode deskriptif kualitatif untuk mengumpulkan data tentang keterampilan komunikasi pemasaran di PT. Bank Muamalat KCU Medan Baru. Data primer dari pengamatan langsung selama magang satu bulan dan data sekunder dari literatur, termasuk teori komunikasi persuasif, model efek kuat, pengalaman sintetik, dan teori atribusi dalam pemasaran. Metode pengumpulan data meliputi wawancara informal, observasi partisipatif, dan analisis dokumen, dengan analisis data untuk mengidentifikasi pola praktik komunikasi dan teori yang relevan. Hasil penelitian menunjukkan



Komunikasi persuasif penting dalam memengaruhi persepsi dan perilaku konsumen terhadap produk perbankan syariah, dengan strategi efektif seperti manajemen krisis, agenda setting, dan elaboration likelihood model. Integrasi PR strategis membangun citra positif produk dan hubungan yang baik dengan pemangku kepentingan, sementara bauran pemasaran 6P mempertimbangkan elemen penting seperti produk, harga, tempat, promosi, orang, dan proses. Implementasi keterampilan komunikasi yang tepat memungkinkan Bank Muamalat untuk meningkatkan efektivitas kampanye pemasaran dan memperkuat posisi di industri perbankan syariah yang kompetitif.

Keywords: *Muamalat Bank, Communication Skills, Marketing, iB Hijrah.*

I. INTRODUCTION

According to Law No. 21 of 2008 concerning Sharia banking, Sharia banks are financial institutions that carry out operations based on Sharia principles. They also function as financial intermediaries, collecting funds from people who experience surpluses (surplus) and channelling them to people who need funds (deficit) (Makhzuni et al., 2023).

Bank Muamalat Indonesia is the first commercial bank in Indonesia to apply sharia principles in its operations. Banks as financial institutions must introduce the products the Bank offers to the public. This is done so that the public knows, understands and is interested in using the products offered by the Bank to meet the needs and desires of the public or customers. Many products are offered by the Bank, both the newest and old products that have been developed. One of the products created by Bank Muamalat Indonesia is the iB Hijrah savings product (Abbas et al., 2019).

As the first commercial bank in Indonesia, Bank Muamalat Indonesia applies Sharia principles in its operations. Banks must show the goods they sell to the public as financial institutions. This is done to ensure that the public knows, understands and wants to use the products offered by the Bank to meet the needs and desires of the public or customers. The bank provides a variety of products, both the newest and the oldest in development. iB Hijrah Savings is one of Bank Muamalat Indonesia's products (Hidayat & Abdullah, 2022).

One way to attract customers is through marketing (Novitasari et al., 2022). Marketing is a social process in which individuals and groups get what they need and want through creating, offering, and exchanging valuable goods and services with others (Mirawati, 2021). A marketing strategy must be able to provide a clear and directed picture of how the business will exploit opportunities or opportunities in several markets. Many businesses are competing to create marketing strategies that attract customers. This also happens in the banking sector, including sharia banking. Likewise, Bank Muamalat continues to implement an integrated marketing strategy. especially by using sci-fi communication to market its products (Hernando et al., 2022).

Marketing focuses on communication to introduce, establish and create relationships with business partners and consumers as well as strengthening marketing strategies and communication applications that aim to help the company's marketing campaigns. Communication skills are the ability to convey, receive and understand messages



effectively using various media. Understanding non-verbal cues, writing, reading, speaking, and listening are all skills that fall into this category. Improved interpersonal relationships, work coordination, problem solving, negotiation, self-confidence, and reduced conflict are some of the benefits. It also increases career and educational opportunities. Individuals who have good communication skills can achieve marketing goals by improving the quality of interactions when marketing products (Vera et al., 2021).

Research Nurasikin (2019) discusses the marketing strategy for BSM Kendal Branch micro stalls, namely: (a) Product strategy with the motto "fairer and more reassuring" and brands (PUM Tunas, Madya, and Utama); (b) Pricing strategy with 12-48 month installments and fixed installments; (c) Location strategy with a pick-up and drop-off system and outlet locations near the customer's business; and (d) Promotion strategies through banners, brochures at sales outlets, and souvenirs for loyal consumers. This strategy is similar to BMI in marketing iB Muamalat Haji and Umrah savings, but BMI differentiates itself with the Rezeki Haji Berkah promotion which provides free Umrah prizes.

Research Nuraini & Manunggal (2023) This research discusses Muamalat Prima iB savings marketing strategy in increasing retail savings funds at Bank Muamalat Indonesia. This research examines the various approaches and methods Bank Muamalat uses to attract more customers and increase the funds stored in the Muamalat Prima iB savings product. The analysis includes promotional strategies, pricing, location selection, implemented customer service, and the impact of these strategies on the growth of retail funds and customer loyalty. This research also evaluates the effectiveness of marketing campaigns and identifies critical factors that contribute to the success of these savings products in a competitive market.

Research Abbas et al. (2019) discusses various strategies Bank Muamalat Manado Branch uses to market the iB Hijrah Plan savings product. The discussion includes an analysis of strengths, weaknesses, opportunities and threats (SWOT) in marketing the product, as well as marketing techniques such as promotion, pricing, distribution and improving customer service. The main objective is to increase product attractiveness, expand the customer base, and increase savings volumes through innovative and practical approaches in the Islamic banking environment.

This research has several differences and uniqueness compared to previous studies. The main difference lies in the focus of research which examines marketing communication skills, while previous research focuses more on marketing strategy in general. This research emphasizes the importance of persuasive communication skills in influencing consumers' views and choices towards the Hijrah iB savings product, which includes the use of the strong effect model, synthetic experience, and attribution theory to increase attractiveness and trust in the product. In addition, this research also utilizes a public relations approach and the 6P to build a positive image, increase public awareness, and maintain relationships with stakeholders, which provides a more holistic and integrative perspective. Another uniqueness of this research is the meticulous use of descriptive qualitative methods with primary data originating from interviews and direct observation in the field, as well as secondary data from the Google Scholar database, which allows for in-depth analysis of real communication practices used by marketing personnel at PT. Bank Muamalat Indonesia KCU Medan Baru. Bank Muamalat Indonesia KCU Medan Baru. This



provides a valuable contribution in understanding the dynamics of marketing communications in the Islamic banking sector, especially in the context of iB Hijrah savings, which is different from the focus of previous research which emphasized more on marketing strategies for other sharia products in different locations and times.

This research aims to study and evaluate the communication skills used by marketing personnel in promoting iB Hijrah savings products at PT. Bank Muamalat Indonesia KCU Medan Baru. The focus of this research is to identify persuasive communication techniques applied by marketing personnel, as well as how these techniques influence prospective customers' decisions and views on iB Hijrah savings products. This research also evaluates the effectiveness of various communication methods, including the use of strong effects models, synthetic experiences, and attribution theory, in increasing the attractiveness and trust in products. In addition, this research underscores the pivotal role of the public relations approach and 6P marketing strategy in building a positive image of the bank, increasing public awareness about products, and maintaining good relationships with stakeholders, thereby enhancing the audience's confidence in the bank's reputation.

II. METHOD

This research uses a qualitative descriptive method that focuses on collecting in-depth information about marketing communication skills at PT. Bank Muamalat KCU Medan Baru. Primary data was obtained through the author's direct observation during a one-month internship, from January 9 to February 9 2024. This observation provides direct insight into the marketing communication practices used by marketing personnel. Secondary data was obtained from various books and published journal articles documenting theories related to persuasive communication, the influence of the strong effects model, synthetic experience, and attribution theory in marketing. Data collection techniques include informal interviews with bank staff, participant observation during daily activities, and document analysis from relevant literature. Data analysis was carried out by identifying patterns in communication practices, comparing existing theories with direct observations, and concluding findings based on a comprehensive analysis of the primary and secondary data collected.

III. RESULT AND DISCUSSION

Persuasive Communication in Marketing iB Hijrah Savings

One of the most important skills in various aspects of human life is the ability to communicate effectively. Any action involving the exchange of information about another person's needs, perceptions, desires, knowledge, or affective states is termed communication. Information transmission forms the core of communication (Sanusi et al., 2023). Communication is considered a component of Islamic teachings (Komara, 2021). Good communication skills are not just a necessity, but a catalyst for career advancement. These non-technical skills, though abstract, play a pivotal role in business. At Bank Muamalat, social networking communication skills are crucial for marketing iB Hijrah



savings, as they enhance professionalism, foster teamwork, and cultivate a collaborative attitude (Morsidi et al., 2021).

Communicating effectively is crucial in business, particularly in advertising financial products like the iB Hijrah Savings offered by PT Bank Muamalat Indonesia. This includes the power to attract and convince customers to use the products offered. In the context of marketing sharia banking products, this skill becomes even more significant as it involves communicating sharia values accurately and attractively. Persuasive communication, a powerful tool, aims to influence the attitudes, beliefs, or behaviour of individuals or groups through the dissemination of specific messages. It empowers us to bring about stable changes in behavior, beliefs, and attitudes, not just because we wish it, but because the audience desires it (Mirawati, 2021).

iB Hijrah Savings is one of Bank Muamalat's superior products, offering various benefits, including usury-free Sharia principles. This product is intended to attract clients who want to save safely and by Islamic principles. However, the challenge in marketing this product is how to show these advantages and benefits to potential customers who may be new to Islamic banking (Februari, 2024).

To promote iB Hijrah Savings effectively, many persuasive approaches can be used (Khairi & Aggraini, 2023): *First*, the powerful effect model : emphasizes the power of mass media to influence audiences. Bank Muamalat advertising in mass media can increase customer awareness and perception of iB Hijrah Savings. Advertisements on television, radio and print media can instill a positive perception about these sharia products and make customers believe that they are a good choice. The benefits and advantages of iB Hijrah Savings can be promoted through a strong media campaign, so that it becomes popular among the public.

Second, the effect of synthetic experience : talks about how simulated or indirect experiences can influence consumer perceptions and choices. The iB Hijrah promotional video can be used by Bank Muamalat to show how the product can meet their financial needs in a way that complies with sharia principles. Potential customers can see products through attractive and realistic visualizations. This simulation experience helps potential consumers overcome doubts and makes iB Hijrah products more trustworthy.

Third, elaboration likelihood model (ELM) : states that there are two paths of persuasion: the central path and the peripheral path. The central pathway uses critical analysis of the message, while the peripheral pathway relies on simple cues such as source credibility. Bank Muamalat can utilize these two channels in advertising. For customers who think critically, information about the features, advantages and benefits of iB Hijrah Savings can be provided in detail and logically through brochures, articles and presentations. On the other hand, customers who are more swayed by simple cues can utilize testimonials from respected public figures, scholars, or influencers to increase the product's credibility and appeal.

Fourth, disonansi kognitif : refers to the discomfort felt when there is an inconsistency between a person's behavior and beliefs. By emphasizing how iB Hijrah Savings meets sharia values, Bank Muamalat can capitalize on this idea. Muslim consumers will feel more comfortable and in line with their beliefs by emphasizing that this product is usury free

and in accordance with Islamic principles. By reducing this cognitive dissonance, customers will be more likely to choose and retain iB Hijrah products because they believe that their choice reflects their personal values.

Fifth, attribution theory : provides an explanation of how people interpret the reasons behind their own and others' behavior. Bank Muamalat has the ability to influence customers in marketing iB Hijrah Savings by showing that saving at iB Hijrah is a rational decision and is not influenced by external factors. By showing that this is a smart and moral choice, customers will feel that saving at iB Hijrah is a logical action and in line with their values. Makes customers more confident in their choice and makes them more likely to recommend the product to others, increasing word-of-mouth marketing opportunities.

To promote iB Hijrah Savings successfully, marketers must understand their target audience, including features, benefits, needs and customer preferences. The use of real evidence and testimonials from satisfied customers can increase the credibility and attractiveness of the product. In addition, conveying an emotionally appealing message to the audience, such as emphasizing that Islamic savings provide security and peace of mind, is very effective. Knowledgeable and professional bank officers foster trust as well. Choosing the right media to communicate about sharia finance, such as seminars and workshops on social media, can help reach a wider audience and educate customers about iB Hijrah Savings so that they are interested in purchasing Bank Muamalat products.

Marketing iB Hijrah Savings through Public Relations

Public relations is a powerful tool that influences consumers' perceptions and evaluations of a product or company. In the marketing of iB Hijrah Savings, public relations is instrumental in maintaining the company's product image and introducing the product to a wider audience. It increases consumer interest, enhances product quality, and ensures that the product is introduced effectively (Imelda et al., 2022).

Marketing of iB Hijrah Savings uses public relations (PR) to communicate product values, benefits and superiority to the public. Public relations aim to build and maintain positive relationships between Bank Muamalat Indonesia as a product provider and the various parties involved, such as consumers, potential consumers, communities, business partners and the general public. In this way, the public can better understand the sharia principles that form the basis of the system.

Public relations also helps build a positive image of the product. Company reputation and image are essential in Sharia banking because they are closely related to public trust in Sharia principles. Bank Muamalat built a strong reputation as a Sharia-compliant, transparent and socially responsible financial institution with the help of public relations. Public relations also plays a vital role in maintaining good relationships with stakeholders. To ensure the success of the iB Hijrah Savings product, Bank Muamalat needs to establish good relationships with customers, potential customers, business partners, regulators and the general public.

In the context of marketing iB Hijrah Savings, the strategic role of public relations (PR) is very important to manage public perception of the product. PR focuses not only on direct promotion, but also on building a company's reputation and strong relationships with various stakeholders. Theoretically, PR acts as a bridge between organizations, including

customers, potential customers, the general public, and other parties who have an interest in the bank. PR theory emphasizes the importance of effective two-way communication, where banks not only convey information to the public, but also receive useful feedback to further improve communication strategies.

One of the relevant PR theories is crisis management theory. In the context of marketing iB Hijrah Savings, Bank Muamalat needs to be prepared to face various problems that can affect the product's reputation, such as financial problems, customer service, or policy changes. PR must be able to act quickly and effectively in responding to the crisis to minimize the negative impact on the bank's image. Apart from that, agenda setting theory also plays an important role in this context. This theory suggests that mass media have the power to set the agenda and attract public attention to certain issues. PR can use mass media and social media platforms to position iB Hijrah Savings as a relevant and significant topic for society. Through advertising campaigns, positive news and informative content on social media, Bank Muamalat can influence people's perceptions and preferences for their products.

Apart from its role in influencing perceptions, PR also helps increase community involvement. By utilizing social media, Bank Muamalat can interact directly with customers and potential customers, provide relevant information, answer questions, and collect feedback that can be used to improve products and services. This not only strengthens relationships with the community, but also increases customer loyalty and strengthens the bank's overall image. In the modern marketing era, PR also plays an important role in expanding the reach of advertising campaigns. By working with influencers, disseminating viral content, and implementing other digital strategies, PR can reach a wider audience and create greater awareness of Tabungan iB Hijrah. Overall, the integration of PR theory in the marketing strategy of iB Hijrah Savings not only strengthens external communications, but also builds a solid foundation for the bank's long-term reputation. With a good understanding and implementation of PR principles, Bank Muamalat can optimize their marketing efforts, increase public trust, and achieve their business goals in the competitive sharia banking industry.

Marketing Strategy for iB Hijrah Bank Muamalat Savings

For the iB Hijrah Savings product offered by Bank Muamalat Indonesia KCU Medan Baru, this approach uses the 6P mix and segmentation model proposed by Philip Kotler and Gerry Armstrong, which includes (Arka & Mukarromah, 2022):

1. Product

Goods that are marketed to meet customer demand are called products. Finding product advantages (core benefits) and the actual product (augmented product) is part of the process that a marketer must understand when bringing a product. products related to the design, features and benefits of iB Hijrah Savings. Consumers want to save in a way that complies with sharia principles, such as fairness in profit sharing and investment security, with this product. This product also has features such as an easy account opening process, convenient digital banking services, and ease of transactions.

2. Price

One important component in the marketing business is price. Because price is one of the factors that determines how good or bad the products and services offered are, pricing is very important to pay attention to. The iB Hijrah Savings Value is used to determine the price. Product prices that are reasonable and comparable to the benefits offered greatly influence customers' decisions to open a savings account at Bank Muamalat. Prices in Islamic banking not only represent costs and profits, but also reflect the fairness and transparency of the financial system.

3. Place

With an extensive branch network and sophisticated digital banking services, Bank Muamalat ensures that iB Hijrah Savings is easily accessible to customers. Bank Muamalat KCU Medan Baru is located on Jalan Iskandar Muda, which is a strategic location with many branches nearby. Increasing product accessibility for potential customers in various regions is assisted by strategic branch offices and easy-to-use online platforms.

4. Promotion

Bank Muamalat promotes iB Hijrah Savings through various means, such as advertising, social media, public relations, community events and other marketing activities. By carrying out effective promotions, Bank Muamalat can increase consumer awareness about its products and strengthen its reputation as a financial institution that adheres to sharia principles.

5. People

People refer to banking jobs where they interact directly with clients. Bank Muamalat KCU Medan Baru employees must be well trained to serve customers in a friendly, professional and informative manner. In addition, they are responsible for building good relationships with consumers, answering consumer questions, and providing information about the products they need.

6. Process

One important component of the 6P mix is the service process or system. Bank Muamalat must ensure that the account opening process, transactions and other customer services run smoothly and efficiently. A pleasant and satisfying user experience when using the iB Hijrah Savings product will increase customer satisfaction and their loyalty to Bank Muamalat.

IV. CONCLUSION

Persuasive communication influences consumer perceptions and behaviour towards Sharia banking products. Effective communication strategies, including using theories such as crisis management, agenda setting, and elaboration likelihood models, are vital in building awareness and trust in iB Hijrah Savings. Integrating Public Relations (PR) strategies also plays a crucial role in creating a positive image of the product and maintaining good relationships with stakeholders. In addition, the integration of the 6P

marketing mix in marketing strategy also shows the importance of considering product, price, place, promotion, people and processes in reaching and serving customers effectively. By understanding and implementing the right communication skills, Bank Muamalat can maximize the effectiveness of its marketing campaigns and strengthen its position in the competitive Islamic banking industry.

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