

THE URGENCY OF ISLAMIC BANKS FOR HAJJ FUND SERVICES

Sumarni, Malita Giani, Cici Agustina, M. Abdul Arif, Muhammad Galang Rivaldo, Doni Damara, Noprianto

Universitas Islam Negeri Raden Fatah Palembang, South Sumatra

E-mail: nisumar417@gmail.com

ABSTRACT

The high level of public interest in the products and services of financial institutions, especially banks, is followed by the increasing selectiveness of the public in choosing financial institutions. This is done by the community to guarantee a protected and quality product. Only financial institutions that have a high commitment and are trusted will be chosen by the public. The success of a financial institution is marked by the number of consumers who are loyal to it. When consumers are loyal to companies or financial institutions, consumers will tend to buy and use, even make repeat purchases of the company's products or services. Consumers have a high level of loyalty which can be seen from the continuous use of a product or service. Management of Hajj fund services carried out by Islamic Banks for prospective hajj pilgrims is fully said to be optimal in providing services, it has almost been fulfilled only in terms of promoting Hajj savings products, Islamic Banks are still lacking because they have not been able to convince the public, for this reason people do not know related information regarding Hajj savings products at Islamic Banks.

Keywords : Islamic Bank, Hajj Fund, Management Service

INTRODUCTION

Hajj is essentially a means and media for Muslims to carry out worship to the Baitullah from time to time, efforts to reorganize the management of the pilgrimage continue to be voiced. Starting from the government as the organizing authority that connects with Saudi Arabia, private bureaus providing Hajj service packages, to the public as service users. Hajj affairs in Indonesia are entrusted to the Ministry of Religion (Kemenag) in accordance with the mandate of the law. This ministry is tasked with implementing and overseeing the implementation of the

pilgrimage in the country. The Ministry of Religion acts as a player as well as a "controller" referee in this matter. The basis and legal umbrella for the implementation of the pilgrimage is based on Law Number 13 of 2008 concerning the implementation of the Hajj. The existence of Law Number 13 of 2008 has not answered the demands and expectations of the people. Because the substance and scope have not been fully able to present the implementation of the pilgrimage in a complete (professional) manner.

Currently, many companies are opening Hajj travel agencies, as well as sharia banking. In accordance with law Number 17 of 1999 article 10 paragraph 1 the payment of the Hajj Pilgrimage Implementation Fee (BPIH) is made to the account of the Minister of Religion through a government bank or private bank appointed by the Minister of Religion after receiving consideration from the Governor of Bank Indonesia, there are several sharia banks that are used the government in the process of saving Hajj funds, namely Bank Muamalat, Bank Syariah Mandiri, Bank BNI Syariah and Bank BRI Syariah (<http://www.haji.depag.go.id>).

To be able to survive and dominate the competition, the right marketing strategy is needed. As long as the company can perform certain activities better than its competitors, the company will be able to gain a competitive advantage. Thus, the company must be able to provide satisfaction to its customers through the delivery of products and services. Thus, it is clear that a high quality product accompanied by good service provided by the bank will encourage customers to buy the products offered.

The high level of public interest in the products and services of financial institutions, especially banks, is followed by the increasing selectiveness of the public in choosing financial institutions. This is done by the community to guarantee a protected and quality product. Only financial institutions that have a high commitment and are trusted will be chosen by the public. The success of a financial institution is marked by the number of consumers who are loyal to it. When consumers are loyal to companies or financial institutions, consumers will tend to buy and use, even make repeat purchases of company products or services. Consumers have a high level of loyalty which can be seen from the continuous use of a product or service. Talking about services in banking institutions, there are still many banks that have not provided good service. Both banks are located in urban and

rural areas. In the world of banking, excellent service is needed to provide a sense of satisfaction to customers, so that customers feel that they are prioritized or cared for as they should. Sharia Banks are one of the banks that issue products based on sharia principles. Even though Islamic Banks are still relatively young, their existence among the public is not inferior to other conventional banks. One of its products that is specifically for Muslims to meet the expenses of the pilgrimage trip is Hajj savings.

A bank is supposed to provide more satisfaction to customers. This must be done not just to show gratitude for using the bank's services but at the same time to help increase customer trust. As in the case of Hajj fund services, banks must of course provide a sense of comfort and confidence to the public as customers in using the products offered by the bank.

RESEARCH METHOD

The research method is a scientific method that is used to obtain data with a specific purpose. (Lasa, 2009). Literature study is a data collection method that is directed at finding data and information through documents, both written documents, photographs, images, and electronic documents that can support the writing process. "Research results will also be more credible if supported by photographs. or existing academic and artistic writings." (Sugiyono, 2005:83). Literature study is So it can be said that literature study can influence the credibility of the results of the research conducted.

RESULTS AND DISCUSSION

The term Islamic banking is a new phenomenon in the modern economic world. Its emergence stems from the incessant efforts made by Islamic sharia experts/experts in supporting the Islamic economic system. A system that is believed to be able to replace and improve the conventional economic system that has taken root and is based on interest. Therefore, Islamic banks come with an interest free system. Islamic banks are defined as banks that operate according to the principles of Islamic law, by referring to the Al-Quran and al-Hadith as the legal and operational basis. In Law Number 21 of 2008 concerning Islamic Banking, it is stated that Islamic banking is everything related to Islamic banks and Islamic Business Units (UUS), including institutions, business activities and methods and processes

of carrying out their business activities. As with conventional banks, Islamic banks are also institutions that carry out three main functions, namely receiving money deposits, lending money, and serving remittance traffic services.

Creative in creating more innovative products. To describe the application of management to hajj fund services carried out by Bank Syariah Mandiri (BSM) Parepare City Branch. A survey of the public shows the image of Bank Syariah Mandiri as a Hajj service bank. From all the data obtained in 2017 BSM throughout Indonesia, the integrated Hajj registration (Siskohat) reached 23% or the number of pilgrims who had received the portion of the pilgrimage, in Parepare City alone there are already 12 hajj portions that are ready to make payments this year, through which the bank has also formed a special haj and umrah work unit to focus on developing haj and umrah fund services.

The quality of service to Hajj funds at Islamic Banks makes it a benchmark indicator for success in a service, the higher the percentage of public interest in Hajj savings products offered by Islamic Banks, the more successful the benchmark for customer loyalty is taken into account. Islamic banks also provide several services in the form of products that are introduced to customers by providing an explanation that is easy for customers to understand. The management used in the services provided by Islamic Banks is really needed in increasing customer loyalty in terms of service management theory as follows:

1. Reability

Sharia Bank employees provide friendly service, using sentences that are very easy and quickly understood by customers, especially customers who come from rural areas. This is a supporting factor in building a sense of customer loyalty using Hajj tube products.

Every employee who works at a Sharia Bank has capabilities in their respective fields, such as a reliable Castemer Service in the service sector, a reliable Marketing Head in the field of marketing such as products and others, all of whom have different abilities and each must account for answer. Reliability is indeed one of the keys to measuring the quality of service in a company/institution because it includes the ability to provide

promised services promptly, accurately and of course satisfactorily for customers.

2. Responsiveness

Each employee has different responsibilities according to the placement of their respective fields, as is the case in the Customer Service sector which specifically serves customers, each employee is able to provide the promised service immediately and provide responsive service. For example, during the account opening process, prospective customers experience difficulties in filling out forms, Islamic banks will help write down data or explain things that are difficult for prospective customers to understand, this is due to speeding up the data processing.

In the service process, every employee, whether in any field, must have fast response, easily know the situation and really pay attention to the surrounding conditions and quickly know and be aware of the symptoms that arise and provide the right solution when serving customers.

3. Assurance

Islamic Bank employees have competent knowledge in their respective fields, this is done so that customers trust the Islamic Bank. In this case, it is hoped that the process of providing Hajj funds will ensure that employees, especially Customer Service, truly understand the Hajj products offered by Bank Syariah Mandiri. Not only guaranteeing the convenience of the customer's goods or money that is authorized to us by the bank, we also try to guarantee guarantees for knowledge, ability, courtesy and a sense of doubt, that's why in opening job vacancies we really select people who we consider to meet the criteria from the face alone customers who come can already guarantee a sense of trust and comfort.

In this guarantee, it is not only a guarantee of goods entrusted by the customer to the bank, but also a guarantee of knowledge, ability, courtesy and trustworthiness possessed by employees free from danger, risk and doubt.

4. Empathy

In cultivating a sense of customer loyalty to services at Islamic Banks, the bank must instill a sense of empathy for prospective customers of various ages, services in Hajj savings products carried out by Islamic Banks, namely, after the customer obtains the initial deposit of BPIH (Service

Organizer Fee). Hajj), this is not disbursed if it has not been paid off, the customer must submit data.

The BPIH goes to the Ministry of Religion of the City of Parepare, if the customer is old enough (elderly) or in a sick condition the Bank of the Sharia Bank will take it to the Ministry of Religion of the City. The service system implemented by Islamic Banks can foster a sense of customer loyalty and this can make it an advantage over other banks.

5. Tangible

When customers of prospective pilgrims come to the Sharia Bank office, employees from Islamic Banks, especially those in the Customer Service section, are required to look attractive but still comply with Islamic law, be neat, clean, speak polite and gentle words. This includes physical evidence referred to in the implementation of service management, especially fund services at Islamic Banks. Physical evidence includes, physical facilities, equipment, quality of employees and supporting means of communication.

6. Compliance

Savings related to Hajj funds are a funding product from Islamic Banks that aim to assist the implementation of the pilgrimage. For the Hajj program itself, Islamic Banks provide 2 Hajj savings products and this depends on the age of the depositor, for those aged 17 and over they can enter the registration of the Mabrur Syariah Savings Bank or those aged 17 and under can also enter the Junior Syariah Savings Bank, so, the public can enroll their children early.

In this case the Islamic Mabrur Savings Bank and Mabrur Junior Islamic Savings Bank use light initial deposits and are based on sharia principles using the contract process, where customers will get competitive profit sharing based on the ratio set by the bank.

7. Satisfaction

During the account opening process until the submission of the initial BPIH deposit is appropriate, the Sharia Bank will give attractive prizes to customers. This is a form of feedback provided by Islamic banks.

Table 1. List of Queues for going to Hajj in 2013-2019

Year	Number of Registrants	Waiting Year	Collected Funds (rp)
2013	2.400.000 J	11 t	60.000.000.000.000
2014	2.750.000 J	13 t	68.750.000.000.000
2015	3.100.000 J	14 t	77.500.000.000.000
2016	3.440.000 J	16 t	86.000.000.000.000
2017	3.740.000 J	17 t	93.500.000.000.000
2018	4.040.000 J	19 t	101.000.000.000.000
2019	4.750.000 J	21 t	125.000.000.000.000.
Difference	350.000 J	2 t	8.750.000.000.000

Sources: Zaida (2019)

The services provided by Islamic Banks can be said to be able to maintain a sense of customer loyalty and can be a supporting factor in increasing the presentation of interest in Hajj savings at Islamic Banks. Applying a systems approach which is a combination of sub-systems that interact with the environment. From the systems approach contained in contemporary theory, it is an extension of the human perspective which describes organizations as open systems with entropy characters. Based on this theory, there is a mutual need between one another because it can give effect.

The division of contemporary theory, namely as follows:

1. Situational approach

From the problem solving carried out by the Islamic Bank, identify the background cause of the problem. This is a strategy carried out by a manager by looking at the conditions, time and situation. The point is in applying a situational approach, you must know the background of the problems that occur and must master good communication techniques, so that familiarity is created between employees and prospective customers so that an attitude of openness occurs.

2. Human Relations Approach

This approach sees that humans are emotional, intuitive and creative beings. So this concept focuses on the overall management of providing quality to customers. This is done by the Islamic bank that each customer

has a different level of satisfaction with the services that have been provided, a fairness for the Islamic bank if the customer makes a complaint.

As for looking at customer satisfaction, there are 5 indicators that must be met in providing services to prospective customers, namely:

1. Product Quality

Customers will be satisfied if the results of their evaluation show that the products used show quality in accordance with what they need, as is the case with products offered by Islamic Banks in Hajj services, parties from Islamic Banks have a desire to make it easier for their customers, so that these customers can realize their wishes. in performing the pilgrimage. Therefore Islamic banks open services related to Hajj funds, namely:

a. Mabrur Hajj Savings Sharia Bank

BSM Mabrur Haj Savings is a savings account in the rupiah currency to help carry out the Hajj and Umrah pilgrimages based on sharia principles with a Mudharabah Mutlaqah contract. The savings products offered by Islamic Banks are products that show a good presentation, but what is not supported by promotions carried out by Islamic Banks is that it is evident that most prospective pilgrims are only registered with conventional banks with the excuse of not knowing this.

b. BSM Mabrur Junior Hajj Savings

BSM Mabrur Junior Haj Savings is a saving in the rupiah currency to assist the implementation of Hajj and Umrah specifically for those under 17 years of age. Based on the data obtained, the Mabrur Junior savings product grew very well, namely 52% of enthusiasts. This is because Hajj requires an allocation of costs and a long waiting time and needs to be planned early. However, the BSM Mabrur Junior Savings service program cannot be said to be able to attract the public's interest, especially for women, this can be seen because there has been no registration or customers who open savings accounts. BSM Mabrur Junior due to the ignorance of the community and lack of promotion.

Hajj Mabrur Savings is shown to Muslims who are able to perform the pilgrimage until old age. Meanwhile, mabrur junior savings are aimed at prospective pilgrims or customers who are 17 years old.

2. Product Prices

The price of the product will be proportional to the use of the service, setting a lower price will provide an assessment of customers and attract curiosity, this happens with products related to Hajj savings with a price offer that can be reached by all levels of society. The amount of the initial deposit in the Hajj Mabrur savings account is IDR 500,000 as compensation. Meanwhile, the initial deposit for mabrur junior savings is IDR 100,000. These savings are savings that help customers or prospective pilgrims to get the portion number. 19 We already know that Hajj Mabrur savings at Bank Syariah Mandiri are travel savings during the Hajj and Umrah pilgrimages. This savings is related to the existence of products on haj bailouts and is one of the savings to make it easier for customers or prospective pilgrims to depart to the holy land. Many people at large know about the existence of Hajj savings, but in these savings, many people do not understand the management process of these savings.

3. Quality of service

In principle, service quality focuses on efforts to fulfill needs and desires as well as the accuracy of delivery to match customer expectations. The quality of services is an important thing and must really be considered because that is where the customer's evaluation of the financial company/industry starts, or in other words, it becomes a benchmark for comparison with other banks. The relationship between service quality and customer satisfaction is very closely related, because this is a supporting factor in enhancing the image of the company or financial institution itself. If the service received or perceived is in accordance with expectations, then the service quality is perceived as very good and of good quality, conversely if the service received is lower than expected, then service quality is perceived as poor.

4. Emotional

Customers will feel proud and get comfort from using the product, as evidenced by their admiration and level of satisfaction. Satisfaction is not due to product quality but a sense of pride and self-confidence that arises from the customer. Customer satisfaction will have an impact on loyalty in using the products offered, consumer satisfaction and dissatisfaction is the

impact of the comparison between consumer expectations of the products used.

5. Cost and ease of obtaining products and services

Customers will feel satisfied and happy if it is relatively easy and efficient to get products and services. Because customers do not need to waste time to get products or services. From the 5 dimensions listed above regarding service, through the 5 dimensions in providing KCP services at Bank Syariah Mandiri, Parepare City, it has been said to be feasible, especially in the application of Management Services in serving customers in haj savings products (Yuliana, 2018).

CONCLUSION

The role of Islamic banking as part of organizing the Hajj/Umrah pilgrimage can strengthen the growth of Islamic banking in Indonesia. The growth of Islamic banking in Indonesia will be even better by being used as a receiving bank for haj financing deposits and an instrument for placing hajj funds by the government through BPKH. Management of Islamic Bank services for Hajj funds carried out by Islamic Banks, especially for customers who use Hajj savings services, namely BSM Mabur Hajj Savings and Mabur Savings Junior is considered very important, because it can be seen from the point of view of solving the problem that the bank has provided maximum service, as is the case in the bookkeeping provisions for Hajj savings accounts which are basically the same as the procedures and bookkeeping provisions of other Islamic banks. However, in terms of service, it can form a sense of customer loyalty Islamic Bank.

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