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Third-Party Fund Mobilization Through The Rindu Hajj Savings Program: A Case Study of Bank Muamalat Indonesia Sumenep

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ABSTRACT

Third-party fund mobilization is essential to Islamic banking sustainability. This study examines the strategy, effectiveness indicators, and implementation challenges of the Rindu Hajj Savings Program at Bank Muamalat Indonesia, Sumenep. Using a descriptive qualitative approach, data were collected through interviews, observation, and documentation, analyzed using the Miles and Huberman interactive model, and validated through source and technique triangulation. The analysis integrates the resource-based view (RBV) and the seven-element service marketing mix (7P). Findings indicate that all seven marketing elements support program implementation, with the product element playing a central role through fresh-fund requirements, regular deposits via standing instructions, and reward incentives. Interviews and documentary evidence suggest growth in customer interest, customer numbers, and funds collected, indicating the program's potential contribution to fund mobilization. However, implementation faces constraints, including limited direct personal selling, uneven public understanding, competition from other Islamic banks' Hajj savings products, and reliance on extrinsic rewards. This study contributes contextual insights into reward-based savings as a fund mobilization mechanism by demonstrating how marketing practices interact with organizational resources. The findings inform strategies to strengthen customer engagement and sustain third-party fund growth in Islamic banking.

Introduction

Islamic banking in Indonesia continues to grow as public awareness of financial systems consistent with sharia principles increases. The prohibitions of riba (interest), gharar (excessive uncertainty), and maysir (gambling) distinguish its operations from conventional banking and make it a financial institution oriented not only toward profit but also toward justice and blessing (barakah). Collecting funds from the public, that is, third-party funds (TPF), is one of the core activities of an Islamic bank. The funds collected are reused to extend financing.[1] Banks must therefore have effective strategies to persuade people to deposit their money. Growing competition among financial institutions, both Islamic and conventional, pushes banks to innovate products. One such innovation is Hajj savings, which helps people prepare the cost of the pilgrimage in stages. This product matters given the strong interest of Indonesians in performing Hajj.

Bank Muamalat Indonesia, one of the pioneers of Islamic banking in Indonesia, launched the Rindu Hajj Program (Rincian Dana Untuk Haji). The program is integrated with the Tabungan iB Hijrah Haji savings account and gives rewards to customers who save regularly.[2] Besides making it easier for people to save for Hajj, the program is the bank's effort to increase its customer base and strengthen its position amid competition in the banking industry. At the branch level, however, its implementation faces challenges such as public understanding, competition from similar products, and the effectiveness of marketing strategy. A deeper study at Bank Muamalat Indonesia KCP Sumenep is therefore needed.

Previous Studies and Research Gap

Studies on Hajj savings at Islamic banks have addressed the application of the mudharabah contract, product implementation, and marketing strategy at Bank

[1]Defri Irham Gufronny et al., "Analisis Penghimpunan Dana pada Bank Syariah: Pengertian, Tujuan, Fungsi, dan Prinsip dalam Perspektif Ekonomi Islam [Analysis of Fund Mobilization in Islamic Banks]," *Jurnal Ekonomi Manajemen dan Bisnis (JEMB)* 3, no. 4 (March 10, 2026): 335–42; Yanti Mulyanti et al., "Analisis Kelayakan Penghimpunan Dana sebagai Sumber Pembiayaan pada Bank Syariah [Feasibility of Fund Mobilization as a Source of Financing in Islamic Banks]," *Jurnal Ekonomi Manajemen dan Bisnis (JEMB)* 3, no. 4 (March 9, 2026): 128–37.

[2]"Rindu Haji 2026 Bank Muamalat: Reward-Based Hajj Savings Program for Better Pilgrimage Planning," accessed October 19, 2026, https://www.bankmuamalat.co.id/index.php/en/article/rindu-haji-2026-bank-muamalat-reward-based-hajj-savings-program-for-better-pilgrimage-planning.

Syariah Indonesia.[3] Other work addresses third-party fund mobilization strategy in Islamic banks in general.[4] The studies cited in this manuscript point to three gaps:

1. The object of study is usually regular Hajj savings, not a reward-based program that requires fresh funds and regular deposits.
2. Studies of Bank Muamalat at the level of a sub-branch office in a district are still limited.
3. Strategy and effectiveness are rarely analyzed together with a resource framework (RBV), so it remains unclear which internal resources support the strategy.

Novelty and Research Objectives

The novelty of this study lies in three aspects: (1) its object is a reward-based Hajj savings program at Bank Muamalat, (2) its location is a sub-branch office in Sumenep, and (3) its analysis combines the 7P marketing mix with RBV and assesses effectiveness against explicitly stated indicators. The study aims to:

1. analyze the fund mobilization strategy of the Rindu Hajj Program at Bank Muamalat Indonesia KCP Sumenep;
2. assess indications of the strategy's effectiveness in increasing the number of customers and TPF;
3. identify the obstacles encountered and the efforts made to overcome them.

Theoretical Framework

1 Resource-Based View (RBV)

RBV holds that sustained competitive advantage comes from internal resources that are valuable, rare, inimitable, and non-

[3]Nurul Ajizah, "Penerapan Akad Mudharabah pada Produk Tabungan Haji Perbankan Syariah Indonesia [Application of the Mudharabah Contract in Hajj Savings Products of Indonesian Islamic Banks]," *HARAMAIN: Jurnal Manajemen Bisnis* 2, no. 3 (September 10, 2022): 264–69; Azhari, "Implementasi Produk Tabungan Haji di Bank Syariah Indonesia KCP Stabat [Implementation of Hajj Savings Products at Bank Syariah Indonesia, Stabat Sub-Branch]," *Jurnal Ekonomi dan Keuangan Syariah* 3, no. 1 (May 31, 2024): 849–61; Silvia Dewi Saputri, Ahmad Syahrizal, and Nurrahma Sari Putri, "Strategi Pemasaran Produk Tabungan Haji pada Bank Syariah Indonesia KCP Jambi Sipin Bakaruddin [Marketing Strategy of Hajj Savings Products at Bank Syariah Indonesia, Jambi Sipin Bakaruddin Sub-Branch]" (2023); Isma Yeni, Muhammad Iqbal Fasa, and Suharto, "Strategi Pemasaran Tabungan Haji di Bank Syariah Indonesia [Marketing Strategy for Hajj Savings at Bank Syariah Indonesia]," *Holistic Journal of Management Research* 8, no. 1 (July 31, 2023): 57–68.

[4]Aisyah Amelia Purba, Noer Natasya, and Mawwadah Irham, "Strategi Penghimpunan Dana Pihak Ketiga pada Bank Syariah Menggunakan Metode Kualitatif Deskripsi [Third-Party Fund Mobilization Strategy in Islamic Banks]," *Digital Bisnis: Jurnal Publikasi Ilmu Manajemen dan E-Commerce* 4, no. 1 (January 27, 2025): 137–59.

substitutable, abbreviated VRIN.[5] In this study VRIN is not assumed to be met. It is used as a lens to test the resources that emerge from the data, such as reputation and customer trust, product design, human resources, and the service network. A resource that is valuable but easy to imitate gives only a temporary advantage.

2 Service Marketing Mix (7P)

The service marketing mix extends the four elements of product marketing (product, price, place, promotion) with three further elements: people, physical evidence, and process.[6] All seven elements are used in this study. RBV and 7P complement each other: RBV asks which resources the bank holds, while 7P explains how those resources are turned into marketing action, as shown in Table 1.

Table 1. Relationship between 7P elements and resources or capabilities (RBV)

7P element	Resource or capability that supports it
Product	Product innovation and design (fresh fund, regular deposits, rewards)
Price	Capability to set affordable deposit schemes
Place	Location asset and accessibility
Promotion	Marketing capability: brochures, outreach, personal selling, public relations, and word of mouth
People	Human resources and work culture (AKHLAK values)
Physical evidence	Physical assets: building, parking area, and visual materials
Process	Operational capability: account opening and the standing-instruction system

3 Fund Mobilization, Contracts, and Gifts from a Sharia Perspective

Islamic banks mobilize funds using contracts that comply with sharia principles. Two contracts commonly used for savings are wadiah (safekeeping) and mudharabah (profit sharing).[7] In Hajj savings, the

[5]Jay Barney, "Firm Resources and Sustained Competitive Advantage," *Journal of Management* 17, no. 1 (1991): 99–120.

[6]Booms, B. H., and M. J. Bitner, "Marketing Strategies and Organization Structures for Service Firms," in *Marketing of Services*, ed. J. H. Donnelly and W. R. George (American Marketing Association, 1981), 47–51.

[7]Septi Dwi Wulandari et al., "Analisis Perbedaan Prinsip Produk Penghimpunan Dana (Funding) Perbankan Syariah dan Perbankan Konvensional [Differences in Principles of Funding Products between Islamic and Conventional Banking]," *Kajian Ekonomi dan Akuntansi Terapan* 1, no. 3 (June 29, 2024): 44–52;

contract differs from bank to bank.[8] This study does not examine the contract in detail, so the discussion is limited to this general basis. Because the program gives gifts to savers, DSN-MUI Fatwa No. 86/DSN-MUI/XII/2012 on Gifts in Fund Mobilization by Islamic Financial Institutions serves as the reference for discussing the reward component.[9]

2.4 Fund Mobilization Strategy, Hajj Savings, and Customer Interest and Trust

Fund mobilization strategy is the effort of a financial institution to attract public funds through savings products; in an Islamic bank it must comply with sharia principles and give customers convenience and benefit.[10] Hajj savings help people prepare the cost of the pilgrimage gradually, with a low initial deposit and a link to the national Hajj system.[11] Customer interest is shaped by trust, ease of service, conformity with sharia principles, and clarity of the contract.

2.5 Program Effectiveness

Effectiveness is understood as the degree to which set targets are achieved, following the concept put forward by Mardiasmo. At this stage, the program's effectiveness is read from three things: public interest in the program, the number of customers, and the funds collected. All three are traced through informants' statements and bank documents. An assessment based on comparing targets with realization requires the bank's internal data and will be added when the manuscript is refined.

2.6 Conceptual Framework

This is a descriptive qualitative study and does not test hypotheses. The analysis is guided by three research questions: how the 7P strategy is carried out and which resources support it, how far the program shows indications of effectiveness, and which obstacles arise and what efforts have been made to address them.

Dewan Syariah Nasional–Majelis Ulama Indonesia, *Fatwa DSN-MUI No. 02/DSN-MUI/IV/2000 tentang Tabungan* [Fatwa on Savings] (2000).

[8]Ajizah, "Penerapan Akad Mudharabah".

[9]Dewan Syariah Nasional–Majelis Ulama Indonesia, *Fatwa DSN-MUI No. 86/DSN-MUI/XII/2012 tentang Hadiah dalam Penghimpunan Dana Lembaga Keuangan Syariah* [Fatwa on Gifts in Fund Mobilization by Islamic Financial Institutions] (2012).

[10]Purba et al., "Strategi Penghimpunan Dana Pihak Ketiga"; Yeni et al., "Strategi Pemasaran Tabungan Haji".

[11]Azhari, "Implementasi Produk Tabungan Haji".

Research Methodology

Approach and Location

This study uses a descriptive qualitative approach with a single-case study design at PT Bank Muamalat Indonesia Tbk KCP Sumenep, Jl. Trunojoyo No. 214, Sumenep, East Java. It focuses on the fund mobilization strategy of the Rindu Hajj Program.

Data Sources and Informants

Data sources consist of primary and secondary data. Primary data were obtained through direct interviews with bank staff involved in marketing, serving, or managing the Rindu Hajj Program, selected purposively because they know how the program is run. Secondary data were obtained through documentation consisting of product brochures, internal reports, the official Bank Muamalat article, and supporting literature such as relevant books and journals.

Data Collection Techniques

1. **Interviews** were conducted directly with bank staff on the 7P strategy, program effectiveness, obstacles, and efforts to overcome them.
2. **Observation** covered the office location, the placement of brochures at the customer service desk, physical facilities, and account-opening service.
3. **Documentation** included product brochures, the official Bank Muamalat article on the Rindu Hajj Program, and internal reports. Documents were used to check interview statements.

Data Analysis

Analysis followed the Miles and Huberman interactive model,[12] through three activities carried out repeatedly. In data reduction, interview, observation, and document data were sorted and grouped into categories drawn from the theoretical framework: the seven 7P elements, effectiveness, obstacles, and efforts. In data display, the data were presented as narrative and summary tables for each category. In conclusion drawing, conclusions were reached by comparing across sources and checking their consistency with theory.

[12]Matthew B. Miles, A. Michael Huberman, and Johnny Saldaña, *Qualitative Data Analysis: A Methods Sourcebook*, 3rd ed. (SAGE, 2014).

Data Trustworthiness

Trustworthiness was tested through source and technique triangulation. Source triangulation compared the statements of the bank staff interviewed. Technique triangulation compared interview results with observation and documents. For example, the statement that brochures are displayed at the customer service desk was checked through observation, and statements about program terms were checked against the brochure and the bank's official article.

Results And Discussion

Overview of the Rindu Hajj Program

The Rindu Hajj Program (Rincian Dana Untuk Haji) is a Hajj savings program integrated with the Tabungan iB Hijrah Haji account. It is intended for customers who want to prepare Hajj funds gradually through an initial deposit and regular monthly deposits, and it offers incentives in the form of direct gifts and a grand prize.[13] The main terms are summarized in Table 2.

Table 2. Main terms of the Rindu Hajj Program

Component	Term
Initial deposit	At least IDR 2.5 million or IDR 5 million
Regular deposit	At least IDR 100,000 or IDR 250,000 per month via standing instruction
Fresh fund	Funds must come from outside Bank Muamalat accounts
Reward	Direct gifts and a grand prize based on growth in average balance

Source: program brochure and the official Bank Muamalat article.[14]

The program has four characteristics: it is based on long-term financial planning, uses staged deposits, is integrated with sharia Hajj savings so that funds are not mixed with other needs, and includes a motivational element in the form of rewards. It therefore functions as an instrument of Islamic financial planning that combines financial and spiritual aspects, amid rising Hajj costs and long departure waiting times. This description presents the program's design according to the bank, not its results.

[13]"Rindu Haji 2026 Bank Muamalat".
[14]"Rindu Haji 2026 Bank Muamalat".

Fund Mobilization Strategy through the Rindu Hajj Program

Fund mobilization strategy is the bank's effort to attract and manage public funds in the form of deposits such as savings, current accounts, and time deposits. In an Islamic bank, it also takes sharia values and the public's spiritual needs into account. KCP Sumenep carries it out through the seven 7P elements, summarized in Table 3 and described below.

Table 3. Summary of 7P implementation in the Rindu Hajj Program at KCP Sumenep

Element	Practice found	Data source
Product	Initial and regular deposits, fresh fund, rewards	Documents and interviews
Price	Affordable and flexible deposit amounts	Documents and interviews
Place	Office in a busy area near residences and traffic	Observation
Promotion	Brochures, outreach, personal selling, public relations, word of mouth	Observation and interviews
People	AKHLAK work values and the role of funding officers	Interviews
Physical evidence	Building, parking area, brochures	Observation
Process	Account opening and standing instruction	Interviews and observation

Product

Product is the most prominent element. The program is designed not as a simple deposit but as a structured program that encourages balances to rise in stages. Customers make an initial deposit (IDR 2.5 million or IDR 5 million) and activate regular deposits of at least IDR 100,000 or IDR 250,000 per month.[15] Rewards in the form of direct gifts and a chance at the grand prize are given based on growth in average balance, so the product also serves as a motivational tool for saving.

From a fund mobilization standpoint, this design aims to increase TPF, especially low-cost funds. The fresh-fund requirement ensures that deposits come from outside Bank Muamalat accounts and so add to the bank's total funds. The regular-deposit requirement keeps the inflow continuing rather than

[15]"Rindu Haji 2026 Bank Muamalat".

occurring only at the start. The product is also need-based, because it answers the strong desire of Muslims to perform Hajj.[16]

Price

The pricing strategy sets relatively light limits for the initial and regular deposits, so the program is affordable across many segments of society. The fresh-fund condition means every deposit adds to TPF, so price here both attracts customers and secures an increase in funds.

Place

The KCP Sumenep office is at Jl. Trunojoyo No. 214, Ruko Graha Adi Poday, Kav. Blok A, Sumenep, East Java. Observation shows that it is in a busy urban area, close to residences and traffic routes, and therefore easy for customers to reach, which contributes to fund mobilization.

Promotion

Promotion is carried out in five ways:

1. **Advertising.** The bank uses print and online media. A framed Rindu Hajj brochure is placed at the customer service desk so that customers making any transaction can easily see it.
2. **Outreach.** The bank conducts direct outreach to introduce the program to the public.[17]
3. **Personal selling.** Funding officers contact customers who are potential prospects or whose balances meet targets, offer the program, and invite them to come to the bank.
4. **Public relations.** The bank educates the public on the importance of planning for Hajj.
5. **Word of mouth (WOM).** Customers' positive experiences are passed on to others and can encourage them to start saving.[18]

People

Employees are equipped with the AKHLAK work values (Amanah/trustworthy, Kompeten/competent, Harmonis/harmonious, Loyal,

[16]Purba et al., "Strategi Penghimpunan Dana Pihak Ketiga".

[17]Suryo Budi Santoso and Herni Justiana Astuti, "A Framework for Conceptualizing Islamic Bank Socialization in Indonesia" (2019).

[18]Dedi Suselo and Devi Novitasar, "Jurnal Ekonomi, Manajemen, Bisnis, dan Sosial (EMBISS) Volume 2, Nomor 4, Agustus 2022," vol. 2 (2022).

Adaptif/adaptive, and Kolaboratif/collaborative) as the basis of their conduct. Trustworthiness means holding firmly to the trust given and taking responsibility; competence means continuing to learn in order to meet change and work at the highest quality; harmony means caring for one another and respecting differences; loyalty means dedication and protecting the institution's good name; adaptiveness means continuing to innovate in the face of change; and collaboration means building cooperation that adds value. Trustworthiness and competence are the most relevant to this program, because fund mobilization depends on customer trust and on staff, especially funding officers, being able to explain the product.

Physical Evidence

When choosing a bank, customers tend to judge its physical appearance. Observation shows that the office building stands solidly and that the large parking area holds customers' and staff's vehicles, both motorcycles and cars. The Rindu Hajj brochure is also displayed at the customer service desk.

Process

The process element supports fund mobilization through easy and smooth service, especially quick account opening and the standing-instruction system that encourages customers to save consistently.

Indications of the Effectiveness of the Fund Mobilization Strategy

Effectiveness is read from public interest, the number of customers, and the funds collected, as set out in section 2.5. The bank's official article is used to understand how the program works, not as evidence of results, because it describes the program's design. The program shows indications of effectiveness through growing public interest in joining Hajj savings. This is supported by the ease of the deposit scheme and the link to Hajj savings, which gives customers a clear goal. The program design also supports this result through three mechanisms: fresh funds that add to TPF, standing instructions that keep funds flowing, and rewards that encourage balances to grow.[19]

In consumer behavior theory, incentives can raise a person's motivation to act. Consistent with this, the study found a tendency for customers to

[19]"Rindu Haji 2026 Bank Muamalat".

increase their savings, and even competition among customers to reach certain targets. This suggests that the program not only attracts new customers but also raises the saving intensity of existing ones, affecting both the number of customers and the volume of funds collected.

This assessment is descriptive, covers one branch, and rests on informants' statements and documents. Figures for targets and realization are not yet presented in this draft, so an assessment based on target achievement will be completed with the bank's internal data. The assessment also does not prove a causal relationship between the program and growth in TPF. The program's effectiveness still depends on the quality of promotion and service in the field: if promotion is not optimal or its reach is limited, the potential increase in funds is not fully tapped.

Obstacles in Fund Mobilization

The obstacles found come from internal and external factors and are summarized in Table 4.

Table 4. Obstacles to fund mobilization through the Rindu Hajj Program

Obstacle	Description	Basis of finding
Limited personal selling (internal)	Offers are made mostly to close contacts or by phone and have not extended to door-to-door visits, so promotional reach is below its potential	Observation and interviews
Uneven public understanding (external)	Some people do not understand the benefits and mechanism of the program, so interest is limited to certain groups	Interviews
Product competition (external)	Other Islamic banks also offer Hajj savings, so Bank Muamalat needs more innovative strategies	Interviews
Dependence on rewards (internal)	Customer motivation that rests on gifts may make it hard to keep consistency in the long term	Authors' analysis of the program design

Efforts Already Made to Overcome the Obstacles

The efforts made by KCP Sumenep include direct outreach to the public, personal selling by funding officers using data on potential customers, and communication media to convey program information. Ideas not yet carried

out, such as wider use of digital media and door-to-door visits, are presented as recommendations in section 5.2.

Discussion

Analysis through RBV

Against the VRIN criteria, reputation and customer trust as a pioneering Islamic bank are valuable and relatively hard to imitate because they are historical. By contrast, the reward-based product design is valuable but not rare, since other Islamic banks also offer Hajj savings, so it is easy to imitate and its advantage tends to be temporary. The more durable resources, customer trust and the quality of human resources, are not yet fully used because personal selling remains limited. This explains why promotion is the weak point of the strategy. The analysis is tentative and should be deepened with additional field data.

Analysis through 7P

Of the seven elements, product carries the greatest fund mobilization function, while place and physical evidence are relatively static. Promotion and people determine how far the product design reaches the public. Marketing strategy for Hajj savings has also been the focus of earlier studies.[20] A detailed comparison of this study's findings with those studies will be developed when the manuscript is refined.

Reward-Based Programs: Opportunities and Limits

Rewards help attract customers and raise saving intensity, but motivation that rests on external gifts risks weakening after the reward period ends, so funds may move to other products. Because the fresh-fund requirement draws funds from outside the bank, balance retention after the program period is an important indicator for the bank to monitor. From a sharia standpoint, gifts in fund mobilization are regulated by DSN-MUI Fatwa No. 86/DSN-MUI/XII/2012.[21] This study did not examine whether the gift and grand prize scheme complies with that fatwa, so the matter needs further study together with the Sharia Supervisory Board.

[20]Saputri et al., "Strategi Pemasaran Produk Tabungan Haji"; Yeni et al., "Strategi Pemasaran Tabungan Haji"; Azhari, "Implementasi Produk Tabungan Haji".

[21]DSN-MUI, Fatwa No. 86/DSN-MUI/XII/2012.

Limitations

This study covers one branch, so its findings cannot be generalized. The informants come from the bank, so customers' perspectives are not represented. The study is descriptive and does not test causal relationships, and quantitative data on program performance have not yet been presented.

Conclusion

Conclusions

First, the fund mobilization strategy of the Rindu Hajj Program at Bank Muamalat Indonesia KCP Sumenep is carried out by applying all seven elements of the service marketing mix (product, price, place, promotion, people, physical evidence, and process). Product is the most dominant element because it rests on the fresh-fund requirement, regular deposits through standing instruction, and rewards. Affordable prices, an accessible location, and promotion through brochures, outreach, personal selling, public relations, and word of mouth complete the strategy. Second, according to informants and documents, the program shows indications of effectiveness in the form of growing public interest, number of customers, and funds collected, driven by the reward and grand prize system. This assessment is descriptive for one branch and not yet supported by target and realization figures, so it does not show a causal relationship. Third, the obstacles found are limited personal selling, uneven public understanding, competition from other Islamic banks' Hajj savings products, and dependence on rewards. The bank's efforts so far include direct outreach, personal selling using customer data, and communication media. From the RBV perspective, product design is easy to imitate, so its advantage is temporary, whereas customer trust and human resources are more durable resources that can still be used further.

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