


# THE INFLUENCE OF PROMOTION IN DECISION-MAKING TO BECOME A HAJJ SAVINGS CUSTOMER AT BANK SYARIAH INDONESIA KCP PANGKALAN BRANDAN

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<p><b>Receive:</b> 17/06/2026</p> <p><b>Accepted:</b> 19/06/2026</p> <p><b>Publish:</b> 22/06/2026</p> <p>Correspondence*</p>  <p>This work is licensed under the <a href="https://creativecommons.org/licenses/by/4.0/">Creative Commons Attribution 4.0 International License</a>.</p>	<p><b>Abstract</b></p> <p><i>The development of Islamic banking in Indonesia has shown significant growth in line with the increasing awareness of the Muslim community in utilizing Sharia-based financial products. One of the superior products offered by Islamic banks is Hajj Savings, which functions as a financial planning instrument to carry out the Hajj. The public's decision to become a customer of Hajj savings is influenced by several factors, one of which is promotion. Promotion plays an important role in conveying information, building understanding, and forming a positive perception of hajj savings products offered by Islamic banks. This study aims to analyze the influence of promotion on the decision to become a hajj savings customer at Bank Syariah Indonesia (BSI) KCP Pangkalan Brandan. This study uses a quantitative approach using an associative method. The population consists of all hajj savings customers at BSI KCP Pangkalan Brandan, with a sample of 80 respondents selected through purposive sampling. Data were collected using questionnaires based on the Likert scale and analyzed through validity tests, reliability tests, classical assumption tests, and simple linear regression analysis using SPSS. The results of the study show that promotions have a positive and significant effect on the decision to become a Hajj savings customer. Therefore, an effective and sustainable promotion strategy is very important to increase public interest in choosing hajj savings products at BSI KCP Pangkalan Brandan.</i></p> <p><b>Keywords :</b> Promotion, Customer Decision, Hajj Savings, Islamic Banking</p>
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## Introduction

Islamic banking in Indonesia has experienced significant development in recent years. This is inseparable from the increasing awareness of the Muslim community on the importance of using financial products that are in accordance with Islamic sharia principles. One of the Islamic banking products that has a strategic role is Hajj Savings, which aims to help the community in preparing funds for the departure of the Hajj pilgrimage in a planned and sustainable manner. Indonesia as a country with the largest Muslim population in the world has great potential in the implementation of the Hajj pilgrimage. The high number of hajj registrants every year causes a relatively long waiting period for departures. This condition encourages people to do financial planning early through hajj savings products. Therefore, Islamic banking institutions are required to be able to provide competitive and accessible hajj savings products. Competition between Islamic banks in offering hajj savings products is getting tighter. Each bank seeks to attract public interest through various marketing strategies, one of which is through promotion. Promotion is an important means of conveying information related to the benefits, conveniences, and advantages of hajj savings products. Effective promotion is expected to be able to influence people's attitudes and behaviors in making decisions to become customers. Bank Syariah Indonesia (BSI) as a result of the merger of government-owned Islamic banks has an extensive

service network, including BSI KCP Pangkalan Brandan. However, there are still people who do not fully understand the hajj savings products offered. This shows the need to evaluate the promotion strategy carried out in order to improve people's decisions to become Hajj savings customers.

## Literature Review

The decision to become a customer is part of consumer behavior which is influenced by various internal and external factors. According to Kotler and Armstrong (2020), consumer decisions are a process that starts from the recognition of needs, information search, alternative evaluation, purchase decisions, to post-purchase behavior. In the context of Islamic banking, the decision to become a Hajj savings customer is not only based on economic aspects, but also on religious values and belief in sharia principles. Promotion is defined as a marketing communication activity that aims to convey information, persuade, and remind consumers about the products or services offered (Kotler & Keller, 2019). Promotions in Islamic banking must be carried out honestly, transparently, and not misleadingly in order to be in accordance with Islamic values. Forms of promotion can be advertising, personal sales, sales promotions, direct marketing, and public relations. Several previous studies have shown that promotions have a significant influence on customer decisions in choosing Islamic banking products. Sari (2021) research found that promotion intensity has a positive effect on the decision of hajj savings customers. Similar results were also stated by Widyasari and Sukaris (2022) who stated that informative and persuasive promotions are able to increase people's interest and decisions to become customers. In addition, the concept of promotion in an Islamic perspective emphasizes the principles of honesty and trust. The information conveyed must be in accordance with the actual conditions so as not to cause gharar (ambiguity). Thus, promotions that are in accordance with sharia principles are expected to be able to build customer trust and loyalty.

## Methodology

This study uses a quantitative approach with the type of associative research. The independent variable in this study is promotion, while the dependent variable is the decision to become a Hajj savings customer. The research population is all hajj savings customers at Bank Syariah Indonesia KCP Pangkalan Brandan. The sampling technique used purposive sampling with a sample of 80 respondents. Data was collected through the distribution of questionnaires compiled based on promotion indicators and customer decisions using the Likert scale. Data analysis was carried out through validity tests, reliability tests, classical assumption tests, and simple linear regression analysis with the help of SPSS.

## Results and Analysis

The results of the validity test showed that all statement items in the promotion variable and the decision to become a customer had a correlation value greater than the value of the  $r$ -table, so it was declared valid. The reliability test showed a Cronbach's Alpha value greater than

0.70, which means the research instrument is reliable. The results of a simple linear regression analysis show that promotions have a positive and significant effect on the decision to become a Hajj savings customer. The positive regression coefficient value indicates that the better and more intensive the promotion carried out by BSI KCP Pangkalan Brandan, the higher the people's decision to become a hajj savings customer. These findings are in line with marketing theory which states that promotion is an effective communication tool in influencing consumer attitudes and behaviors. Promotions that are carried out consistently, informatively, and in accordance with sharia principles are able to increase public trust in hajj savings products.

Based on the results of the testing of the research instruments that have been carried out, it is known that all statement items on the promotion variables and the decision to become a Hajj savings customer are declared valid. This is indicated by the value of the correlation coefficient of each item which is greater than the value of the  $r$ -table. Thus, it can be concluded that all statements in the questionnaire are able to measure the variables being studied appropriately and in accordance with the purpose of the research. In addition, the results of the reliability test showed a Cronbach's Alpha value greater than 0.70, which means that the research instrument has a good level of internal consistency and is trustworthy. Valid and reliable instruments are a strong basis for continuing data analysis at the next stage, so that the results of the research obtained can be scientifically accounted for.

The results of a simple linear regression analysis showed that promotions had a positive and significant effect on people's decisions to become Hajj savings customers at BSI KCP Pangkalan Brandan. The regression coefficient with a positive value indicates that any increase in promotional activities will be followed by an increase in people's decisions to open hajj savings. In other words, the better the quality of the promotion carried out by the bank, both in terms of intensity, clarity of information, and the way it is delivered, the greater the likelihood that people will decide to become Hajj savings customers. These findings are in line with marketing theory which states that promotion is one of the important elements in the marketing mix that functions as a communication tool between companies and consumers. Through promotions, companies can convey information about the products and services offered, persuade consumers, and influence consumer attitudes and behaviors in the decision-making process. In the context of Islamic banking, promotion has a broader role because it not only aims to increase sales, but also builds public understanding and trust in the sharia principles that are the basis of bank operations.

Hajj savings products are one of the Islamic banking products that have special characteristics. This product is directly related to the implementation of the hajj pilgrimage which requires long-term preparation of funds and a high level of trust from the community. Therefore, the promotion of hajj savings must be able to provide clear and transparent information about the benefits of the product, the registration mechanism, the ease of deposits, and the guarantee of the safety of funds managed in accordance with sharia principles. Promotions that are carried out in an informative and educational manner will help the public understand the product thoroughly, so that it can reduce doubts and increase confidence in making decisions. At BSI KCP Pangkalan Brandan, hajj savings promotion activities are carried out through various forms of promotional mixes, such as advertising, personal sales, sales promotion, direct marketing, and public relations. Advertising plays a role in increasing public awareness of the existence of hajj savings products. The media used, both print media, banners, and digital media, are important means to convey promotional messages widely. The

information conveyed through the media helps the public get to know Hajj savings products and foster initial interest in finding more information.

Personal selling is a form of promotion that is very influential in influencing the decision to become a customer. Through direct interaction between bank employees and prospective customers, information about hajj savings can be conveyed in more detail and persuasively. Two-way communication allows potential customers to convey questions, concerns, or doubts related to the products offered. Bank employees can then provide appropriate and convincing explanations, so that prospective customers feel more confident and comfortable in making decisions. In addition, sales promotion and direct marketing also play a role in encouraging people's decisions to open hajj savings. The ease of account opening requirements, fast service processes, and the delivery of information directly to potential customers are supporting factors that can strengthen public interest. Promotions that emphasize convenience and comfort provide a positive perception that hajj savings can be accessed by various levels of society without significant barriers.

Public relations activities carried out by BSI KCP Pangkalan Brandan also strengthen the effectiveness of the promotion of hajj savings. Through the bank's involvement in social and religious activities in the community, the bank's image as an Islamic financial institution that is trustworthy, professional, and cares about the needs of the community can be built well. This positive image indirectly affects people's decisions, because trust in institutions is one of the main considerations in choosing Islamic financial products. The results of this study also support previous research that stated that promotion has an important role in improving customer decisions on Islamic banking products. The similarity of the results of this study shows that promotion is a consistent factor in influencing consumer behavior in the Islamic banking sector. Thus, promotion can be used as one of the main strategies in an effort to increase the number of hajj savings customers. In addition, the results of this study also support previous research that stated that promotion has an important role in improving customer decisions on Islamic banking products. Therefore, BSI KCP Pangkalan Brandan needs to continue to develop innovative and educational promotional strategies in order to reach more people.

## Discussion

Promotion is one of the important elements in the marketing mix which functions as a means of communication between the company and consumers. In the context of Islamic banking, promotion has a very strategic role because it not only aims to convey information about products and services, but also builds public understanding, trust, and confidence in the sharia principles applied by banks. Promotion can be interpreted as a series of marketing communication activities that are carried out in a planned and continuous manner to provide information, persuade, and influence consumers to be interested and encouraged to use the products or services offered. Through promotional activities, Bank Syariah Pangkalan Brandan seeks to introduce hajj savings products to the wider community. The promotion is carried out to explain the benefits of the product, the registration mechanism, the ease of deposit, and the guarantee of the safety of funds managed in accordance with sharia principles. In addition, promotion also serves to build a positive image of the bank as a trustworthy, professional, and trusted Islamic financial institution. This positive image is very important considering that hajj savings products are directly related to worship that requires a high level of trust from the

community. The promotion mix used in the marketing activities of Hajj savings at Bank Syariah Pangkalan Brandan includes advertising, personal selling, sales promotion, direct marketing, and public relations. Advertising is carried out through print media, banners, and digital media to increase public awareness of the existence of hajj savings products. Personal sales are carried out by bank employees through direct interaction with prospective customers, both at the bank office and in socialization activities in the community. Through this two-way communication, prospective customers can get more detailed explanations and ask questions related to the products offered. Direct sales and marketing promotions serve as a means to provide additional encouragement to the public to be interested in opening hajj savings. This form of promotion can be in the form of ease of requirements, fast service, and the delivery of information directly to potential customers. Meanwhile, public relations activities play a role in building and maintaining the positive image of Bank Syariah Pangkalan Brandan through involvement in social and religious activities in the community.

## Conclusions

The results of the study showed that all statement items on the promotion variable and the decision to become a Hajj savings customer were declared valid and reliable. The larger correlation values of the  $r$  table as well as Cronbach's Alpha above 0.70 prove that the research instrument is worth using. A simple linear regression analysis shows that promotion has a positive and significant effect on people's decision to become Hajj savings customers at BSI KCP Pangkalan Brandan. The better and more intensive the promotion carried out, the higher the public's interest in opening hajj savings. Promotions through advertising, personal sales, sales promotion, direct marketing, and public relations are able to increase public knowledge and trust in hajj savings products. Clear information, good service, and a trustworthy bank image encourage people to be more confident in making decisions. These results confirm that promotions are an important factor in increasing the number of Hajj savings customers and need to continue to be developed consistently.

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