

Implementation of Eid Savings Product Promotion at BMT NU Muncar Branch, Banyuwangi

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ABSTRAK

Penelitian ini dilatarbelakangi oleh perlunya strategi pemasaran yang tepat untuk meningkatkan jumlah nasabah produk Simpanan Hari Raya di KSPPS BMT NU Cabang Muncar. Tujuan penelitian adalah menganalisis strategi promosi yang diterapkan. Penelitian menggunakan pendekatan kualitatif deskriptif dengan metode pengumpulan data melalui wawancara, observasi, dan studi dokumentasi kepada manajemen dan nasabah. Hasil penelitian menunjukkan bahwa strategi promosi yang dilaksanakan mencakup pendekatan langsung di lapangan, pemanfaatan media sosial, distribusi brosur, dan pelayanan personal. Faktor penentu keberhasilannya adalah kepercayaan masyarakat, kualitas layanan, serta konsistensi informasi. Temuan juga mengungkap bahwa integrasi nilai-nilai syariah seperti kejujuran dalam promosi memperkuat citra positif lembaga. Disimpulkan bahwa penerapan strategi promosi yang terencana, komunikatif, dan berlandaskan nilai syariah dapat secara signifikan meningkatkan perolehan nasabah serta memperluas jangkauan layanan keuangan mikro di lembaga tersebut.

Kata Kunci: Promosi, Simpanan Hari Raya, Keuangan Mikro Syariah

ABSTRACT

This research is motivated by the need for appropriate marketing strategies to increase the number of customers for the Simpanan Hari Raya product at KSPPS BMT NU Muncar Branch. The study aims to analyze the implemented promotion strategies. Using a descriptive qualitative approach, data were collected through interviews, observation, and documentation studies involving management and customers. The results show that the promotion strategies include direct field outreach, social media utilization, brochure distribution, and personal service. The determining factors for success are public trust, service quality, and information consistency. The findings also reveal that integrating Islamic values such as honesty in promotion strengthens the institution's positive image. It is concluded that implementing a well-planned, communicative, and sharia-value-based promotion strategy can significantly increase customer acquisition and expand the reach of microfinance services at the institution.

Keywords:

Promotion, Eid Savings Product, Islamic Microfinance

1. INTRODUCTION

Introduction In the field of Islamic finance, marketing and promotion play a crucial role in introducing financial products and increasing member participation in the services of Islamic microfinance institutions. One of the institutions actively involved in empowering the community's economy is the Sharia Savings and Financing Cooperative (Koperasi Simpan Pinjam dan Pembiayaan Syariah/KSPPS) BMT NU East Java, Muncar Branch, Banyuwangi. The development of Islamic microfinance institutions in Indonesia has shown a positive trend in supporting the community's economy, particularly in the micro, small, and medium enterprise sectors. BMT operates as a financial institution based on Islamic principles with the objective of enhancing public welfare through savings, financing, and investment activities. Unlike conventional financial institutions, BMT does not solely focus on profitability but also emphasizes values of justice, transparency, and social welfare (Hidayat & Rahman, 2021)

In Islamic teachings, efforts to improve economic welfare are considered part of worship and social responsibility. The Qur'an states:

﴿يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَلْتَنْظُرْ نَفْسٌ مَّا قَدَّمَتْ لِغَدٍ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ خَبِيرٌ بِمَا تَعْمَلُونَ﴾

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“O you who have believed, fear Allah. And let every soul look to what it has put forth for tomorrow, and fear Allah. Indeed, Allah is All-Aware of what you do.” (Qur’an, Al-Hashr [59]: 18)

This verse conveys a moral message regarding the importance of financial planning and preparation for the future, including through savings instruments that provide benefits for community welfare. This principle is aligned with the objectives of Islamic financial products, such as the Eid Savings Product (Simpanan Hari Raya), which is designed to assist members in preparing financial needs ahead of religious festivities.

Practically, a gap has been identified between the planned promotional objectives and the level of community participation in the Eid Savings Product at BMT NU Muncar Branch. Several factors influence this condition, including limited public understanding, the effectiveness of promotional media, and the institution’s ability to build trust. Previous studies, such as (Yuliani & Rahmawati, 2021), found that socio-religious approaches were effective in increasing participation, while (Nurdiana, 2022) highlighted that the utilization of digital promotion in rural BMTs remains limited. This phenomenon raises questions regarding the optimization of promotional implementation and effectiveness in practice.

Theoretically, this study is grounded in the concept of the promotion mix while incorporating the values of Sharia marketing, such as honesty and public benefit (maslahah). Therefore, this study aims to analyze the implementation of the promotion of the Eid Savings Product, identify supporting and inhibiting factors, and propose effective promotional strategies that are aligned with Islamic principles. This research is expected to contribute to the development of Islamic marketing studies and enhance the competitiveness of Islamic microfinance institutions.

2. METHOD

This study employs a descriptive qualitative approach, aiming to describe and understand in-depth how the promotion of the Simpanan Hari Raya product is implemented at BMT NU's Muncar Branch, Banyuwangi. This approach was chosen as the research does not focus on numbers or statistics, but rather on understanding the processes, behaviors, and meanings behind the social phenomena occurring in promotional activities. According to (Sugiyono, 2022), qualitative research is conducted in natural settings where the researcher is the primary instrument for data collection and analysis. This approach allows the researcher to delve deeper into the promotion strategies applied by BMT NU, the encountered constraints, and how the community responds to these promotional activities.

The research was conducted at BMT NU's Muncar Branch, Banyuwangi Regency, East Java, selected because it is an active BMT branch with promotional activities for sharia savings products, especially Simpanan Hari Raya. This product helps the community prepare funds ahead of religious holidays such as Eid al-Fitr. The research took place during October 2025, covering stages of field observation, interviews, and the collection of supporting data such as promotional brochures and institutional annual reports. This timeframe was deemed appropriate as it precedes the month of Ramadan when savings product promotion activities typically increase. The study population includes all parties directly or indirectly involved in promoting the Simpanan Hari Raya product, namely the branch manager, marketing staff, tellers and administrative staff, and participating customers. Purposive sampling was selected, as in qualitative research, the depth of information is prioritized over the number of respondents.

Data sources in this study consist of primary and secondary data. Primary data was obtained directly from the field through interviews, observation, and documentation involving marketing staff, tellers, the branch manager, and customers of the Simpanan Hari Raya product. Secondary data was obtained from institutional documents such as annual reports, promotional brochures, and other archival records.

Data collection techniques were carried out in three ways: 1) **direct observation** of promotional activities in the field, including interactions between officers and potential customers and the media used; 2) **in-depth interviews** conducted semi-structured with employees and customers to obtain detailed and flexible information; and 3) **documentation** by gathering supporting evidence such as brochures, photos of promotional activities, and institutional reports.

Data analysis was performed using an interactive model, involving the processes of data reduction, data presentation, and drawing conclusions/verification. Thematic analysis was utilized to

identify patterns and themes related to the research focus, which encompasses promotional media, promotional constraints, and promotional effectiveness. This analytical process ensures that the findings provide a comprehensive and factual picture of the promotion practices for sharia financial products in a rural community setting.

3. RESULT AND DISCUSSION

Result

The The research findings on the Implementation of the Simpanan Hari Raya Product Promotion at BMT NU Muncar Branch, Banyuwangi, reveal several key outcomes. This institution, as part of KSPPS BMT NU East Java, plays a crucial role in providing sharia financial services to coastal and rural communities, grounded in values of justice, togetherness, and mutual assistance. The Simpanan Hari Raya product is a flagship program that has shown consistent annual growth, effectively meeting community needs in preparing funds for major Islamic holidays like Eid al-Fitr.

The promotional strategy implemented combines direct (personal selling) and indirect (mass promotion) approaches. These include visits to markets, mosques, and community events, the distribution of brochures, and publications via social media such as WhatsApp and Facebook. These methods, which emphasize religious and familial approaches – particularly through religious activities like *pengajian* and *majelis taklim* – have successfully resonated with the local community's strong socio-religious character. The use of varied promotional media, from brochures and banners to digital platforms, aligns with the findings of (Nurdiana, 2022).on the efficacy of digital promotion in reaching modern audiences.

Despite its success, the implementation faced challenges, including limited human resources in the marketing division, suboptimal employee skills in managing digital media, and the low level of financial literacy among the rural population. These factors, as also noted by (Fitriani, 2021). in a study at BMT Al-Hikmah Jember, occasionally hindered promotional effectiveness.

Nevertheless, the data indicates a significant positive impact on customer acquisition. The number of Simpanan Hari Raya customers grew from 180 in 2022 to 350 in 2025, representing an average annual growth rate of 24.6%. The most substantial increase occurred in 2023, coinciding with the more intensive use of digital promotion and socio-religious activities.

Table 1. Growth of Simpanan Hari Raya Customers (2022–2025)



The consistent growth trend shown in Table 1 demonstrates the positive impact of a sustained, value-based promotional strategy. This outcome reinforces the finding of (Yuliana, 2023) that the synergy between conventional and digital promotion can enhance customer loyalty and trust in Islamic financial institutions. In conclusion, the consistent, targeted, and Islamic value-based implementation of promotion has been a primary factor in the success of BMT NU Muncar Branch in increasing public interest and participation in the Simpanan Hari Raya product, while simultaneously strengthening the institution's positive image as a safe, trustworthy, and beneficial sharia financial service provider.

Discussion

In This study provides a comprehensive discussion on the implementation and effectiveness of promotional strategies for the Simpanan Hari Raya product at BMT NU Muncar Branch. The findings answer the primary research problem by demonstrating that the promotion's success hinges on a synergistic blend of modern marketing techniques and socio-religious approaches. This dual strategy not only introduces the product but also serves as a medium for Islamic economic *dakwah*, embedding values of spirituality, community, and economic self-reliance.

The interpretation of these findings confirms and extends existing theoretical frameworks. The integrated approach combining personal selling (e.g., visits to markets, schools) and mass promotion (e.g., social media, banners) aligns with sharia marketing theory, which emphasizes spirituality, ethics, and emotional engagement in building long-term trust and relationships with customers, beyond mere transactional sales (Kartajaya & Sula, 2020). This research validates earlier work by (Rahmawati, 2021), which found that religion-based promotions significantly enhance public trust. The active use of religious gatherings (*pengajian*) by BMT NU Muncar as a promotional platform exemplifies this effective, trust-building method.

Furthermore, the adaptation to digital promotion through platforms like WhatsApp and Facebook supports the findings of (Nurdiana, 2022) and (Rohman & Aziz, 2023), who highlight the increased effectiveness, efficiency, and enhanced institutional image resulting from digital strategies. However, the study also integrates the critical constraints identified in the literature. The encountered obstacles—limited human resources, low employee technological literacy, and low community financial literacy (Sari & Abdullah, 2024) are consistent with known challenges in rural Islamic microfinance. The institution's response, an educational approach embedding Islamic economic messages within promotions, presents a practical solution to these barriers.

The quantitative result—a 94% growth in customers from 180 in 2022 to 350 in 2025 serves as a robust indicator of the strategy's effectiveness. This growth pattern reinforces the conclusions of (Yuliana, 2023) and (Fadilah, 2025) regarding the power of combining community based and digital promotion and the strong appeal of spirituality-based marketing for Muslim communities, which values transactional safety and blessings.

In integrating these findings into the existing body of knowledge, this research significantly enriches the discourse on sharia marketing. It strengthens the concepts of *trust-based marketing* and *Islamic relationship marketing*, providing empirical evidence that promotion strategies rooted in spirituality and community are not only relevant but highly effective in rural contexts. Practically, it contributes by recommending the essential integration of digital and socio-religious promotional elements. This model ensures institutions are not solely profit-oriented but also deliver profound social and spiritual value, a measure of success for Islamic financial entities as emphasized by (Amirullah & Nurhayati, 2021). Therefore, the promotion of Simpanan Hari Raya at BMT NU Muncar Branch emerges as a sustainable, adaptive, and value-based model that makes a tangible contribution to local community economic development.

4. CONCLUSION

In conclusion, this study demonstrates that the promotion of the Simpanan Hari Raya product at BMT NU's Muncar Branch successfully integrates modern marketing strategies with socio-religious approaches aligned with Islamic sharia values. The promotion serves not only to increase customer numbers but also functions as a tool for public education and Islamic economic outreach. The research findings confirm that a hybrid strategy is highly effective in this context: personal selling through community visits and religious gatherings builds essential emotional closeness and trust, while the complementary use of digital media like WhatsApp and Facebook effectively expands promotional reach. The significant 94% growth in customers from 2022 to 2025 stands as clear evidence of the strategy's overall effectiveness in enhancing public participation. Ultimately, this case strengthens the theoretical understanding of trust-based and Islamic relationship marketing, highlighting the critical role of honesty, integrity, and community-oriented values in forging durable bonds between Islamic financial institutions and their clients.

Based on these conclusions, several suggestions are offered. For the management of BMT NU Muncar Branch and similar Islamic microfinance institutions, it is recommended to institutionalize and formalize the successful hybrid promotional model. This should include developing a structured training program to enhance the digital literacy and technological skills of marketing staff, thereby overcoming a key implementation barrier. Furthermore, the educational component of promotions should be strengthened by creating simple, visual content (e.g., short videos, infographics) that explains both the financial benefits and the underlying sharia contracts of products, addressing the challenge of low public financial literacy.

For future researchers, this study suggests conducting longitudinal or comparative studies to measure the long-term impact of such spiritual-community marketing on customer loyalty and lifetime value. Additional research could also quantitatively analyze the individual ROI of different promotional channels (e.g., direct visits vs. specific social media platforms) within the Islamic microfinance context to optimize resource allocation.

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