

MARKETING STRATEGY FOR STUDENT SAVINGS PRODUCTS AT BANK SUMUT KCP SYARIAH HM JONI

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Abstract

The Student Savings Account (Simpel) program is a government initiative supervised by the Financial Services Authority (OJK) in collaboration with banking institutions in Indonesia, aimed at promoting financial education and cultivating a saving habit from an early age. Bank Sumut KCP Syariah HM Joni, as part of a growing Islamic bank, offers a student savings product based on the mudharabah contract. This study aims to analyze the marketing strategies employed by Bank Sumut KCP Syariah HM Joni toward Islamic College Al-Ulum School and to identify the supporting factors and obstacles in increasing students' interest in saving. A qualitative descriptive approach was used, involving interviews with the bank's marketing officer, direct observation, and documentation of customer growth data at Al-Ulum School. The findings reveal that although marketing efforts have been made through educational approaches, students' interest in saving remains low. The main contributing factors include a lack of financial literacy and awareness among students, teachers, and parents regarding the importance of saving from an early age as a foundation for financial management skills. This study recommends enhanced and continuous financial education and outreach to address challenges effectively.

Keywords: *Islamic Banking, Motivation, Students, Marketing Strategy, Student Savings.*

INTRODUCTION

The Islamic economy in Indonesia is growing very rapidly, this can be seen from the growth of Islamic financial institutions in Indonesia. (Kulsum & Rachmawati, 2022), Islamic Bank is a financial institution that carries out its business activities based on Islamic principles and in accordance with its category, Islamic banks consist of several parts, such as BUS (Islamic General Bank), UUS (Islamic Business Unit) and BPRS (Islamic People's Financing Bank). (Abrori, 2022). Banks act as financial intermediary institutions that transfer funds from parties who have excess funds (surplus units) to parties who need funds (deficit units). Banks are tasked with collecting funds from the public through various savings instruments such as current accounts, deposits, and savings. (Tarigan & Bagaskara, 2022).

The emergence of Islamic financial institutions has become a new phenomenon in the banking industry, Islamic financial institutions also offer other options in the banking system. (Syarvina, 2021). The growth of Islamic banking products including savings and financing products, is considered quite stable with a market share that continues to increase. This shows that banking services are increasingly gaining trust from the public. (Anggraeni, 2022). In facing the liquidity challenge, Islamic banking is required to implement strategies that are not only economically effective, but also in line with sharia principles. One effort that can be made is through the development of savings products, such as student savings, which not only encourage early financial inclusion, but also contribute to the stability of third party funds. (Soemitra et al., 2021).

Student savings products are not new to the public, this product has long been implemented in various Islamic financial institutions, including Bank Sumut KCP Syariah HM Joni (Toha & Ariniyah, 2023). Student savings are one of the government's policies with the aim of improving human resources in managing finances. (Sarwana & Priyanti, 2023). Student savings are a type of savings intended for students with requirements that are quite simple and easy to fulfill, and have a minimum deposit that is very affordable for students. (Wati & et al., 2023). Student savings are expected to improve the discipline of saving for the younger generation in managing finances, to be more aware of banking services, and most importantly, to develop a love of saving from an early age

for the sake of the child's future.(Rika Widianita, 2023). According to Philip Kotler, a product is anything that can be offered to the market with the aim of attracting attention to be purchased, used or consumed in order to fulfill consumer needs and desires.(Muhammad Lathief Ilhamy Nasution, 2018).According to Angipora (2015: 75), the product is the main element in the marketing mix. This is because the product is a combination of goods and services offered by individuals or institutions, in order to meet the needs and desires of the market. (Hulu, Mendrofa, & Kakisina, 2022).

Bank Sumut KCPShariaHm Joni uses promotional techniques to increase the marketing of the products they offer. According to Louis E. Boone & David L. Kurtz, promotion is an activity carried out to convince, convey information, and influence decisions in purchasing goods or services.(Riki & et al., 2023). By carrying out promotions, sales and marketing can be increased effectively towards the company's income.(Junaidi & Anggraini, 2024).

Based on the data and information collected by the researcher through interviews with Mr. Safrudi as the marketing officer, it was stated that customers of Bank Sumut KCP Syariah Hm Joni at the Al-Ulum Islamic school experienced a decrease in interest in saving in the last 5 (five) years, where in 2020 there were 28 customers, in 2021 there were 35 customers, in 2022 there were 42 customers, in 2023 there were 35 customers and in 2024 there were 40 customers. Of the number of customers, only a few students are actively making savings deposits, so the funds collected have decreased.

The decline in students' interest in saving at Al-Ulum school is one of the objectives of this researcher. The objectives of this study are: 1) to determine the strategy used by Bank Sumut KCP Syariah HM Joni in increasing customer interest in saving, 2) what factors influence students' interest in saving, 3) the obstacles faced by Bank Sumut KCP Syariah HM Joni in marketing student savings products.

LITERATURE REVIEW

Several previous researchers have studied the Analysis of the Impact of the Covid-19 Pandemic on SimPel Savings (Student Savings) at Bank Sumut KC Syariah Padang Sidempuan. The study was conducted by Vivi Novika and Nursanti Yanti (2022), from the results of the study it can be concluded that the Covid-19 pandemic has an impact on the decline in the number of customers at Bank Sumut Syariah Branch Office Padang Sidempuan. One of the main factors that hinders marketing strategies is the government's policy of implementing online learning, thus limiting direct interaction with potential customers.

Research conducted by Dea Amanda Putri and Nikmah Dalimunthe (2025) which discussed the Marketing Strategy for Prize Savings Products in Attracting Customers' Interest in Saving at Bank Syariah Indonesia KCP Cemara Asri showed that in increasing customers' interest in saving, the popularity and reputation of Bank Syariah Indonesia was increased so that it became a consideration for customers in choosing a bank.(Dea Amanda Putri et al., 2025).

This study has several differences with previous studies. First, this study was conducted at Bank Sumut KCP Syariah HM Joni with a case study at the Al-Ulum Islamic school. Second, data collection in this study used direct interviews not only to bank employees, interviews were also conducted with students and parents of students.

1. Islamic Bank

A bank is an institution that carries out three main functions, namely collecting funds, distributing funds, and providing money transfer services. Meanwhile, Islamic banks are banks that operate in accordance with the principles of the Quran and Hadith. In order for Islamic banking activities to run well in accordance with Islamic principles, a strong foundation is needed in the form of correct beliefs.(Agustin, 2021).

In maintaining the effectiveness of each transaction, Islamic banks are supervised by the Sharia Supervisory Board (DPS) and the National Sharia Council.(Antonio, 2001). The main function of the National Sharia Council (DSN) is to supervise and ensure that the services and products offered by Islamic financial institutions are in line with sharia principles.(Ilyas, 2021). The task of the Sharia Supervisory Board (DPS) is to supervise all activities of sharia financial institutions to ensure that their operations are in accordance with sharia principles.(Lestari & et al., 2023).

2. Marketing strategy

Marketing strategy plays a crucial role and has various functions for a company. Business people realize that there are several reasons why understanding marketing strategy is very important for a company.(Darsana & et al., 2023). According to Kurtz (2008), marketing strategy is a series of programs designed by a company to determine market targets and meet consumer needs by combining various elements in the marketing mix such as product, distribution, promotion and price.(Haque-fawzi, Iskandar, & Erlangga, 2022).

According to Kotler (1997), marketing can be understood as a social and managerial process where individuals and groups can fulfill their needs and desires. This process involves creating, offering, and exchanging products

with other parties.(Atika Aini Nasution & Sutejo, 2022). Marketing requires a clear, measurable and planned concept, so that the organization's goals can be implemented well and lead to the continuity and sustainability of the company in the future.(Charviandi & et al., 2020).

In Islamic terminology, the concept of strategy is known as *assary attijiyah*, while marketing is known as *attasyuq*. In the context of Islamic economics, marketing activities are one form of activity that is permitted as long as all stages of the transaction are carried out in accordance with the established sharia principles.(Anggraini & Tambunan, 2023).

The goal of the marketing strategy is to increase the number of customers, maintain customer loyalty, and expand market share.(Dimas Realino & et al., 2023). Here are some of the main objectives in marketing

- a) Expanding products so that they can reach more consumers in order to attract customers to carry out transactions on products offered by the bank on an ongoing basis.
- b) Increase customer satisfaction by providing various services according to customer needs and desires.
- c) develop a variety of products by providing various types of banking services, so that customers have more options in choosing products.
- d) Improving the quality of life by providing various conveniences for customers and creating an efficient corporate environment.

3. Savings

According to Law No. 10 of 1998, Article 1, paragraph 5 concerning banking, savings are deposits of funds that can only be withdrawn in accordance with agreed provisions. Withdrawals of savings funds cannot be made using checks, demand drafts, or other instruments that have similar functions.(Gusvita & Salwa, 2023).According to Ismail (2010:67), savings are a type of savings that are already widely known in society. Since sitting on elementary school benches, children have been introduced to the concept of saving, although still in a simple form in the school environment.(Tarisa, 2022).

The main purpose of saving in economics is to provide financial security for individuals and businesses.(Raiha Ravitta Putri & et al., 2024). Student savings are also designed to instill a culture of saving from an early age. This program is aimed at both public and private schools with the aim of providing education on learning to save and providing education to parents and teachers about student savings products.(Hero, 2023). Financial management is not just about recording income and expenses. Rather, financial management is very important to teach children from an early age, because it can help children get used to saving and managing their finances well.(Harahap & Aulia, 2020).

4. Student Savings (SimPel)

According to the Financial Services Authority (OJK), student savings are savings products aimed at students with easy and simple requirements and attractive features that aim to encourage the habit of saving from an early age.(Wati & et al., 2023). Student savings are designed to instill a culture of saving from an early age.(Hero, 2023). Because at an early age is the right time to start teaching and providing an understanding of the concept of saving, because at this moment they have a high curiosity and can absorb information more easily.(Mahdi Igamo & et al., 2021).

The contract used in student savings products is the *mudharabah* contract, referring to DSN fatwa No. 07/DSN-MUI/IV/2000, *mudharabah* is a cooperation contract between two parties, where the first party is the capital owner (*shahibul mal*) while the other party is the manager (*mudharib*), and the profits are divided between the two parties according to the agreement at the beginning of the contract, but if a loss occurs it will be borne by the *shahibul mal* (Sudiarti, 2018).

Mudharabah savings are a type of savings owned by customers, where the process of depositing and withdrawing funds can be done at any time in accordance with the provisions previously agreed between the customer and the bank.(Lubis, Putri, & Nasution, 2022).

The benefits of student savings are as follows:

- 1) Providing education to all students about the importance of saving from an early age.
- 2) Get into the habit of saving from an early age.
- 3) Guiding students in managing finances.
- 4) Free of administration fees.
- 5) Can improve students' understanding of banking services.
- 6) The security of student funds is guaranteed.

METHOD

This study uses a descriptive qualitative approach with a case study design. This approach was chosen in order to understand in-depth the phenomenon of the marketing strategy implemented by Bank Sumut Syariah in promoting student savings products at Al-ulum schools and how this strategy can influence interest in saving.(Abdul Fattah Nasution, 2023). By using case studies, researchers can analyze marketing phenomena in detail in a particular context.

This research was conducted at the Bank Sumut KCP office ShariaHm Joni Medan, and Al-ulum Islamic school. The subjects of this study include marketing staff, students/customers and parents of students who use simple savings products. Furthermore, the selection of participants was carried out using purposive sampling techniques, According to Sugiyono (2018:85), the purposive sampling technique is a sample selection method based on certain criteria or considerations.(Fitriani, 2022). The following is a sample of the research This :

- a) Marketing staff who play a role in implementing marketing strategies.
- b) Students of the Al-Ulum Islamic School.
- c) Parents of students.

Data collection in this study was carried out using three methods, namely:

- a) Interview, is a process of asking questions systematically with the aim of obtaining relevant information. The interview was conducted in depth with Mr. Safrudi as the marketing officer of Bank Sumut Kcp ShariaHM Joni In order to obtain data and information on student savings products, as well as problems faced in marketing savings products, interviews were also conducted with customers and parents of customers regarding student savings.
- b) Observation is a method used to collect data and information, as well as a description of Bank Sumut KCP Syariah hm joni, student savings products, and the management system implemented in the bank.
- c) Documentation is the process of recording and collecting data, where researchers analyze marketing strategies, media used in marketing and customer growth data at the Al-Ulum Islamic school.

After collecting the required data and sources, the next step is to process the data by sorting and identifying it so that the analysis results can be presented so that the data is easy to understand.

RESULTS AND DISCUSSION

The author conducted a study on PT. Bank Sumut KCP Syariah HM Joni and conducted an interview with one of the employees of Bank Sumut Syariah Hm Joni aimed to obtain information about marketing strategies and obstacles faced in marketing student savings products. The following is a table of the number of student savings customers at the Al-Ulum Islamic School at Bank Sumut KCP Syariah HM Joni.

Table 1. Number of Student Savings Customers of Bank Sumut KCP Syariah HM Joni at Al-ulum Islamic School in 2020-2024.

No	Year	Number of Customers
1	2020	28 people
2	2021	35 people
3	2022	42 people
4	2023	35 people
5	2024	40 people

Source: Bank Sumut KCP Syariah HM Joni (2025).

Based on the data above, it can be seen that the number of customers at the Al-Ulum Islamic School in 2020 was 28 customers, in 2021 it was 35 customers, in 2022 it was 42 customers, in 2023 it was 35 customers, and in 2024 it was 40 customers. Of the number of customers, there are several students who are less active in making savings deposits. The researcher conducted a survey to the private elementary school al-ulum located at Jalan Puri No.154/346 Medan, Kota Matsum II, Kec. Medan Area, Medan City. Based on the survey results, it can be seen that the total number of students at the private elementary school al-ulum is 770 students consisting of 402 male students and 368 female students.

The number of customers at Bank Sumut KCP Syariah HM Joni is still relatively low when compared to the number of students at Al-Ulum Elementary School, out of 770 students only 152 students have joined as student savings customers, with a large number of students it should be able to attract more customers to save at Bank

Sumut. One of the obstacles for Bank Sumut KCP Syariah HM Joni in marketing its products is during the Covid-19 pandemic which has had a significant impact on the effectiveness of the student savings program. So that in 2020 the number of student savings customers at Al-Ulum School only reached 28 people, this is due to the government's policy in carrying out online learning activities so that it can hinder the marketing of student savings products to students.

In facing the digital era and pandemic conditions, the marketing strategy for bank sumut savings products can be improved through the integration of biometric-based digital payment technology such as face recognition. This is very relevant to the needs of customers who prioritize efficiency and hygiene, especially in savings-based banking services. Therefore, the adoption of technology like this can be a strategic selling point in marketing bank savings products to the digital generation and post-pandemic society.(Muhammad Irwan Padli Nasution, Nurbaiti, Nurlaila, Rahma, & Kamilah, 2020).

Marketing Strategy for SimPel Products (Student Savings) in Attracting Customers to Save at Bank Sumut KCP Syariah HM Joni.

Marketing is a very important activity carried out in a banking company, with marketing more and more products and services are offered to customers so that they can provide opportunities to use the company's services or products. Bank Sumut KCP Syariah HM Joni is an institution that operates in the economic sector to serve the community. To increase the number of customers saving in student savings products at Bank Sumut KCP Syariah HM Joni has implemented several marketing strategies as follows:

1) Cooperation

In the context of Islamic economic-based marketing strategies, the principle of ta'awun or equal cooperation is an important foundation in building ethical business relationships. Muslims are encouraged to establish collaborations based on the intention to obtain the pleasure of Allah SWT, and are prohibited from engaging in acts that violate the law or are contrary to its provisions.(Marliyah, Nawawi M Zuhri, 2022).

Mr. Safrudi stated that before carrying out marketing at Al-Ulum schools, Bank Sumut KCP Syariah HM Joni first collaborated with the school, the collaboration that was carried out was as follows:by means of school funds and payment of teacher and employee salaries from the al-ulum foundation (payroll) managed by Bank Sumut KCP Syariah HM Joni. Bank Sumut had the opportunity to conduct socialization to the foundation and employees to introduce student savings products intended for students and the school provided access to Bank Sumut to open student savings to students under the direction of the Al-ulum Islamic School Foundation.

2) Personal Selling

According to Kotler and Armstrong, personal selling is a direct presentation carried out by a company's marketing staff with the aim of increasing sales and establishing good relationships with customers.(Alvin Hidayatullah, 2023).

Every personal selling activity has an important role in its implementation so that it can run smoothly without any obstacles. Here are the main functions of personal selling(Kurniaty, nd) :

- a) *Prospecting*, namely looking for potential buyers and building relationships with them.
- b) *Targeting*, namely managing the sales force's time effectively to serve potential buyers.
- c) *Communicating*, namely conveying information to customers regarding the products offered by the company.
- d) *Selling*, namely approaching, presenting, demonstrating, handling objections, and selling products to customers.
- e) *Servicing*, namely providing various services and support to customers.
- f) *Information Gathering*, namely conducting research and collecting information about the market.
- g) *Allocating*, namely the process of determining consumers who will be targeted and distributing products to customers.

During an interview with Mr. Safrudi, how is the system implemented by Bank Sumut KCP Syariah HM Joni in marketing products by way of outreach and the purpose of outreach, based on the results of the interview with Mr. Safrudi as the marketing officer of Bank Sumut KCP Syariah HM Joni, he said that "Bank Sumut KCP Syariah HM Joni carries out a personal selling strategy, namely by outreach or directly going into the field to be able to find out the needs and establish brotherhood with customers. Bank Sumut KCP Syariah HM Joni goes directly into the

field by opening a booth stand at the al-ulum school, Mr. Safrudi also said that Bank Sumut KCP Syariah HM Joni opens a booth stand twice a week, namely on Tuesday and Wednesday, Mr. Safrudi also said that the purpose of holding this outreach is to make it easier for students to make savings deposits, and also with the hope that the bank can socialize with students to invite students to save ".

3) Advertising

Advertising is a form of communication that conveys information about a product or brand to consumers with the aim of encouraging a response that is in accordance with the expectations of the advertisement. Advertising covers various aspects such as direct sales or marketing, sales promotions, digital banners, logo or brand animations, and utilizing other information technologies.(Thariq, 2021).

As conveyed by Mr. Safrudi as the marketing officer of Bank Sumut KCP Syariah HM Joni stated that "the next marketing strategy is to use print media and direct socialization to students. The print media that we use in marketing is in the form of brochures, then distributed directly to students and parents so that they can learn more about the products offered by Bank Sumut. In conducting socialization, we from Bank Sumut also have the opportunity to explain the system and advantages of student savings products to students and explain the benefits of saving from an early age for the future, we also invite students to learn to manage finances by setting aside their pocket money to be saved ".

Based on the results of the interview with the Marketing Officer of Bank Sumut Syariah KCP HM Joni, the marketing strategy implemented to attract students' interest in saving includes direct socialization to schools, cooperation with schools, financial education, and providing incentives. Socialization is carried out through direct visits to Islamic schools Al-Ulum, where the bank provides an understanding of the benefits of saving from an early age. In addition, the bank cooperates with schools to facilitate the administration of opening student accounts. To increase students' interest in saving, the bank also provides prizes for students who actively save. This strategy is considered quite effective in increasing the number of customers from among students (interview, 01/15/2025).

The strategy explained above is a marketing strategy that can influence and attract students' interest in using student savings products. In marketing, the bank also continues to improve and evaluate the marketing of products so that students are more interested in saving.

Factors Influencing Students' Interest in Saving at Bank Sumut KCP Syariah HM Joni

Based on the results of the interview with Mr. Safrudi as the marketing officer of Bank Sumut KCP Syariah HM Joni, he stated that there are several factors that influence students' interest in saving in student savings products.

- a) Conducting socialization and education to students about the importance of saving at an early age so that students have the awareness and desire to save.
- b) Support from parents for saving habits.
- c) Students feel safe and secure with their savings deposited in the bank.
- d) Support and cooperation from schools to open student savings accounts.
- e) Easy process and requirements when opening a savings account.
- f) Student savings products are free from admin fees and use profit-sharing principles in accordance with sharia principles.
- g) Bank Sumut provides access to outreach services so that it can make it easier for students to make savings deposits.

Obstacles Faced by Bank Sumut KCP Syariah Hm Joni in Marketing Student Savings Products at Al-ulum Islamic Schools.

Every time you do marketing, you don't always get the results you want. There are definitely obstacles and challenges that you face. Likewise, Bank Sumut KCP Syariah HM Joni experienced obstacles when marketing student savings products to customers. In the interview results with Mr. Safrudi as the marketing officer of Bank Sumut KCP Syariah HM Joni in asking about the obstacles faced by Bank Sumut KCP Syariah HM Joni in marketing student savings products, Mr. Safrudi explained several obstacles faced by Bank Sumut KCP Syariah HM Joni in marketing products, namely:

a) Unstable finances

Mr. Safrudi as the marketing officer of Bank Sumut KCP Syariah HM Joni said that one of the obstacles experienced by Bank Sumut in marketing student savings products is the decline in the community's economy so that children's pocket money is not enough to be set aside in savings.

b) Lack of support from schools and parents in guiding students to save.

Parenting patterns and school environment have a big influence on the formation of consumer habits in the use of pocket money in early childhood. Therefore, guidance from parents and teachers at school is very necessary in providing education to children about the use and function of money.(Nandang & Hurri, 2023).

The results of the interview conducted with Mr. Safrudi as *marketing officer* Bank Sumut KCP Syariah HM Joni said that the lack of interest in students to save was due to the lack of support and supervision from parents and schools regarding saving activities, Mr. Safrudi also said that if we do not supervise small children in managing their finances, they will definitely run out of money to buy snacks.

In the interview results, it can be concluded that there is a lack of support and supervision from parents and schools in supervising students in managing their finances. An interview was also conducted with one of the students of the Al-Ulum Islamic School who said that he often forgot to set aside his pocket money to save and used it up to buy food. With this incident, it is hoped that parents and schools will participate in supervising students' finances in order to support the government's program in creating a generation that loves to save.

c) Lack of human resources in marketing carried out in outreach services.

Mr. Safrudi said that in carrying out outreach marketing, the obstacle was the lack of human resources when carrying out direct marketing in the field, so that outreach services could only be carried out twice a week.

d) Lack of collaboration with other schools.

During an interview with Mr. Safrudi, why did Bank Sumut KCP Syariah HM Joni not market and cooperate with other schools, especially those in the vicinity of HM Joni, Mr. Safrudi then stated that Bank Sumut KCP HM Joni had marketed to other schools and invited them to cooperate, but none of the schools had accepted the invitation to cooperate.

Based on the results of the interview with Mr. Safrudi as Marketing Officer of Bank Sumut KCP Syariah HM Joni, several obstacles were found in marketing student savings products at Bank Sumut Syariah KCP HM Joni. The main obstacle faced is the lack of financial education for students and parents of students, so that awareness of saving is still low. In addition, the role of schools in encouraging savings habits is also still minimal, due to the absence of a special program that facilitates students to save regularly. Another challenge faced is the limited human resources in marketing, especially in outreach services which cause limited promotional reach. Therefore, a more effective strategy is needed, such as increasing socialization, closer cooperation with schools, and adding marketing staff so that services can reach more students (interview 01/15/2025).

CONCLUSION

Based on research on marketing strategies for student savings products (SimPel) in attracting customers to save at Bank Sumut Syariah KCP HM Joni, the strategies used include active promotion in schools, Islamic financial literacy education, ease of opening savings accounts, and incentive programs and attractive prizes for students. The main factor driving the success of this marketing is that Bank Sumut collaborates with schools, a persuasive approach through direct socialization to students, and the use of digital and print media as a promotional tool. However, there are several challenges faced in marketing, namely the lack of student understanding of the benefits of saving in Islamic banks and the lack of support from teachers and parents in increasing student awareness and interest in saving from an early age. Therefore, Bank Sumut Syariah is advised to strengthen Islamic financial education, increase digital service innovation, and provide education to teachers and parents of students on the importance of saving from an early age for children's future needs.

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