

ABSTRAK

Skripsi dengan judul “Strategi Menarik Minat Masyarakat Membuka Rekening Tabungan Haji Melalui *Mobile Branch* Di Bank Muamalat Cabang Kediri”. Di tulis oleh Agnesia Jovita Putri, NIM 12401173509, Jurusan Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, Institut Agama Islam Negeri Tulungagung, di bimbing oleh Prof. Dr. Ahmad Tanzeh, M.Pd.I.

Manajemen berarti seni dan pengelolaan yang berisi atau berfungsi untuk melaksanakan perencanaan, pengorganisasian, pengarahan dan Pengawasan. Manajemen perbankan Syariah berarti seni dan ilmu mengelola usaha jasa perbankan Syariah, Setiap perbankan syariah memang dituntut untuk inovatif serta kreatif dalam memasarkan maupun dalam pelayanan melihat semakin ketatnya persaingan. Maka dari itu Bank Muamalat mengeluarkan inovasi *Mobile Branch*. Dengan demikian, peneliti tertarik untuk melakukan penelitian lebih mendalam terkait Manajemen Bank Muamalat Menarik minat nasabah melalui *Mobile Branch*.

Fokus penelitian skripsi ini adalah (1) Perencanaan Bank Muamalat Cabang Kediri Menarik Minat Nasabah Membuka Rekening Tabungan Haji Melalui *Mobile Branch* (2) Pelaksanaan Bank Muamalat Cabang Kediri Menarik Minat Nasabah Membuka Rekening Tabungan Haji Melalui *Mobile Branch*. (3) Pengawasan Bank Muamalat Cabang Kediri Menarik Minat Nasabah Membuka Rekening Tabungan Haji Melalui *Mobile Branch*. Penelitian ini jika dilihat dari sumber datanya, penelitian ini menggunakan data primer dan data sekunder. Penelitian ini termasuk penelitian kualitatif yang menghasilkan penjelasan deskriptif. Sumber data yang diambil dari Marketing Tabungan Haji, *Frontliner*, *Security*, dan nasabah. Teknik pengumpulan data dilakukan dengan mengadakan observasi, wawancara, dan dokumentasi. Data yang sudah terkumpul kemudian dianalisis secara induktif dengan tiga tahap, yaitu reduksi data, penyajian data, dan penarikan kesimpulan.

Hasil dari penelitian ini meliputi, (1) dalam Perencanaan menghasilkan pengelolaan dana Tabungan iB Muamalat Haji Dan Umroh menggunakan *akad wadiah* serta bauran pemasaran yaitu: Strategi Produk, strategi tempat, strategi harga, strategi promosi, strategi orang, proses, dan bukti fisik. (2) Dalam pelaksanaan meliputi prosedur pembukaan rekening yang mudah dan cepat sesuai dengan SOP didukung dengan fasilitas yang memadai (3) Fungsi pengawasan untuk menarik

minat masyarakat membuka rekening tabungan haji melalui Mobile Branch didasari atas dua hal yakni pengawasan dan motivasi , disamping dari sisi kinerja juga ditambahkan dari sarana dan prasana dari adanya fasilitas penunjang lainnya.

Kata Kunci : Manajemen Bank, Minat Masyarakat, Tabungan Haji, *Mobile Branch*

ABSTRACT

Thesis with the title " Strategies to Attract Public Interest in Opening Hajj Savings Accounts Through Mobile Branches at Bank Muamalat Kediri Branch ". Written by Agnesia Jovita Putri, NIM 12401173509, Department of Islamic Banking, Faculty of Islamic Economics and Business, Tulungagung State Islamic Institute, supervised by Prof. Dr. Ahmad Tanzeh, M.Pd.I.

Management means the art and management that contains or serves to carry out planning, organizing, directing and supervision. Sharia banking management means the art and science of managing Islamic banking services business, Every Islamic banking is required to be innovative and creative in marketing and in services to see increasingly fierce competition. Therefore, Bank Muamalat issued a Mobile Branch innovation. Thus, researchers are interested in conducting more in-depth research related to The Management of Mualamat Bank Attracting customer interest through Mobile Branch.

The focus of this thesis research is (1) Planning of Bank Muamalat Kediri Branch Attracting The Interest of Customers Opening Hajj Savings Account Through Mobile Branch (2) Implementation of Bank Muamalat Kediri Branch Attracting Customer's Interest In Opening Hajj Savings Account Through Mobile Branch. (3) Supervision of Bank Muamalat Kediri Branch Attracts Customers to Open Hajj Savings Account Through Mobile Branch. This research, when viewed from the source of the data, this study uses primary data and secondary data. While the type of approach used includes qualitative research that produces descriptive explanations. Sources of data were taken from Marketing Savings Hajj, Frontliner, Security, and customers. Data collection techniques are carried out by conducting observations, interviews, and documentation. The data that has been collected is then analyzed inductively with three stages, namely data reduction, data presentation, and drawing conclusions.

The results of this study include, (1) in Planning to produce the management of iB Muamalat Haji And Umrah Savings fund using wadiah agreements and marketing mixes, namely: Product Strategy, place strategy, price strategy, promotional strategy, people strategy, process, and physical evidence. (2) In the implementation includes easy and fast account opening procedures in accordance with the SOP supported by adequate facilities (3) The supervisory function to attract

the interest of the public to open a Hajj savings account through mobile branch is based on two things, namely supervision and motivation, in addition to performance also added from the facilities and infrastructure of other supporting facilities.

Keywords: Bank Management, Community Interest, Hajj Savings, Mobile Branch