

ASWAJA Value-Based Marketing Funding Officer in Increasing the Competitiveness of Hajj and Umrah Financing Products at BMT

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Abstract: The problem in this study lies in the lack of optimal internalization of the value of Ahlussunnah Wal Jamaah (ASWAJA) in marketing strategies by the Marketing Funding Officer (MFO), so that religious values have not been systematically integrated and have not been able to maximally increase the trust and competitiveness of Hajj and Umrah financing products. This study aims to analyze the internalization of ASWAJA values in marketing strategies and their implications for the competitiveness of Hajj and Umrah financing products at BMT Artha Buana Metro City. The research uses a qualitative approach, with field research involving observation, semi-structured interviews, and documentation of purposively selected MFOs, management, and customers. The results of the study show that needs-based marketing strategies, the role of MFO as an agent of trust through a social relations approach, and product excellence in the form of discount policies are the main factors of competitiveness. However, the internalization of ASWAJA values remains implicit and has not been standardized in marketing strategies or performance evaluations. The conclusion of the study emphasizes that strengthening competitiveness requires the systematic integration of ASWAJA values and optimizing the role of MFO as a spiritual companion to increase trust and loyalty of members.

Keywords: Marketing Strategy, Aswaja Value, Competitiveness, MFO, BMT

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INTRODUCTION

In Indonesia, Hajj and Umrah are not only understood as fulfilling religious obligations but also as indicators of religious maturity, social status, and financial planning skills. Hajj and Umrah are forms of practicing Islamic teachings that have spiritual and social dimensions. Its implementation is not only related to the individual obligations of a Muslim toward Allah SWT, but also reflects a person's social and economic readiness to perform worship (Wulandari et al., 2023). In recent years, public awareness of planning the implementation of Hajj and Umrah from an early age has increased, along with the development of religious patterns that are increasingly rational, planned, and long-term oriented (Evelyn, 2025).

Data from the Ministry of Religious Affairs of the Republic of Indonesia shows that the number of hajj registrants has exceeded 5.6 million, with the average waiting period in some regions reaching 26 years (*Kementrian Haji dan Umroh*,

2026). The high public interest in the hajj is reflected in the long national waiting list for departures. This condition encourages people to prepare for Hajj financing early through safe, reliable financial instruments that comply with Sharia principles. On the other hand, the implementation of Umrah has also experienced a significant increase after the COVID-19 pandemic, in line with the reopening of international travel and the public's increasing need for flexible, time-bound worship services (Pratama, 2024).

This shows that the need for Islamic financial services to support Hajj and Umrah preparations is increasing. Islamic financial institutions are not only required to provide financial products technically, but also to be able to answer the spiritual and psychological needs of the Muslim community. In this context, trust is a fundamental factor, as the funds managed are directly related to the intention of worship and the hope of blessings. If public trust in financial institutions is low, the use of Islamic financial products tends not to be optimal, even though, normatively, they are in accordance with Sharia principles.

Islamic microfinance institutions, both in the form of BSI banking and non-bank financial institutions such as Baitul Maal wat Tamwil (BMT), play a strategic role in meeting community needs, especially in financing. Unlike Islamic banks that operate broadly and formally, BMT is closer to the community, prioritizing personal relationships, social closeness, and cultural approaches. This characteristic makes BMT function not only as a financial institution, but also as a socio-religious institution that interacts directly with the Muslim community (Asnainia, 2024). Therefore, the success of Hajj and Umrah financing products at BMT is greatly influenced by the quality of social interaction, service ethics, and religious values embodied in the institution's operational practices.

BMT Artha Buana is a sharia microfinance institution that, since 2015, has developed Hajj and Umrah financing products as superior offerings to help people plan worship in a structured manner and in accordance with sharia principles. This product offers services based on social closeness, flexible deposit schemes tailored to members' abilities, assistance in obtaining portion numbers, affordable service fees, and information disclosure with a family approach to build long-term relationships. The main focus is on financing Hajj and Umrah as part of long-term worship planning. At the same time, the bailout serves only as a backup so members can obtain a portion of their number or depart sooner when funds are not fully available. In marketing, the approach is not only administratively rational but also emotional and spiritual, through the role of the Marketing Funding Officer, who builds a sense of security, empathy, and trust, fostering a relationship between the institution and members that develops into a family relationship based on commitment and mutual support.

BMT Artha Buana has experienced fluctuating growth in Hajj and Umrah financing members since 2021, with a cumulative increase of around 65 percent since the product launch, but has not fully optimized the market potential. A significant decline occurred due to the COVID-19 pandemic until early 2021; thereafter, public interest began to recover in 2022, along with the return of Hajj and Umrah activities. However, the growth rate remains unstable and is influenced by the level of member trust and the effectiveness of marketing strategies (*Pra Observasi BMT Artha Buana Metro*, 2025). The role of the Marketing Funding Officer (MFO) is a key factor because it not only markets products, but also educates and builds long-term trust. Given that products are related to worship funds and

spiritual values, MFOs must maintain high integrity, ethics, and credibility to increase competitiveness and sustain member trust.

The marketing performance of Hajj and Umrah financing at BMT Artha Buana Metro City has not been fully optimal due to several key problems. First, product socialization has not been carried out systematically and has not reached all potential members of society. Second, marketing messages still focus on technical aspects such as deposit schemes and service facilities, so the institution's distinguishing values, such as social proximity and a religiously based approach, have not been highlighted consistently. Third, there is no standardized communication strategy formulation to emphasize product positioning compared to other BMTs. As a result, BMT Artha Buana's actual competitive advantage has not been effectively conveyed, so perceptions, trust, and the interests of prospective members have not developed optimally.

This condition becomes even more important when associated with the socio-religious character of the people of Metro City, the majority of whom are affiliated with the values of Ahlussunnah Wal Jamaah (ASWAJA). Values such as trust, honesty (*sidiq*), justice (*al-'adl*), (helpfulness), (*ta'âwun*), and moderation (*tawâsut*) are living principles that serve as guidelines in the social and economic life of the community. In the context of Islamic financial institutions, these values should ideally not only serve as a normative identity but also be internalized in marketing and service practices, especially by the Marketing Funding Officer, who serves as the institution's direct representative to the public.

The problems that arise stem from the underuse of *ta'âwun* values in marketing practices. Conceptually, *ta'awun* emphasizes the spirit of helping and accompanying the community in goodness, including in planning Hajj and Umrah. However, in practice, the marketing approach remains oriented towards delivering product information and achieving targets, so the participatory and sustainable mentoring function does not appear strong. MFO has not fully positioned itself as a worship partner that is personally present to understand prospective members' conditions, abilities, and needs.

As a result, the relationships formed remain limited to service relationships, not yet developed into collaborative relationships that reflect the spirit of mutual help. This condition makes the value of *ta'awun*-based differentiators feel less real in the community. It has not been able to maximize the products' attractiveness and trust.

The excellence of deposit schemes, ease of procedures, or completeness of service facilities does not solely determine the competitiveness of Hajj and Umrah financing products in Islamic microfinance institutions. Still, it is also greatly influenced by public perception of the institution's integrity and ethical consistency. The Marketing Funding Officer is a key actor because he deals directly with prospective members and shapes the institution's image through his attitudes, communication, and product education.

If the values of Ahlussunnah Wal Jamaah only stop at the normative level and are not manifested in concrete behaviors such as honesty, information disclosure, empathy, and continuous mentoring, then the advantages of the product are difficult to be felt in real terms by the community. Therefore, the internalization of ASWAJA values by MFO is a strategic factor that directly shapes trust and loyalty and ultimately determines the competitiveness of Hajj and Umrah financing products at BMT Artha Buana Metro City.

Based on a previous research study, conducted by (Nurisah, 2023). entitled Analysis of Public Interest in Hajj and Umrah Financing Products at BPRS Aman Syariah Probolinggo East Lampung stated that the public's lack of trust in Hajj and Umrah financing products issued by BPRS Aman Syariah Probolinggo stated that the public's lack of trust in Hajj and Umrah financing products issued by BPRS Aman Syariah Probolinggo.

Meanwhile, Roanna's (2020) research titled "Umrah Financing Through Umrah Bailout Funds: Fatwa Perspective" of the National Sharia Council, Indonesian Ulema Council, stated that Umrah financing with bailout funds at PT. FIF (Federal International Finance) is not fully compliant with the DSN-MUI Fatwa because there remain unclear administrative costs and weaknesses in the financing analysis, even though it uses a multi-service ijarah contract (Roanna, 2020).

It is well known that most studies on financing for Hajj and Umrah within Islamic financial institutions continue to focus on contract terms, sharia compliance, service quality, and institutional management. Research on the values of Ahlussunnah Wal Jamaah is generally studied in the context of Islamic education or institutional governance and has not directly addressed field marketing practices. In addition, studies that specifically position Marketing Funding Officers as the main actors in internalizing the value of ASWAJA to build product competitiveness in Islamic microfinance institutions, such as BMT, remain very limited.

Based on the description above, there is a research gap regarding how the values of Ahlussunnah Wal Jamaah are actually internalized into marketing strategies by the Marketing Funding Officer and how this affects the increase in the competitiveness of Hajj and Umrah financing products at BMT Artha Buana Metro City.

Therefore, this study aims to examine in depth the ASWAJA value-based MFO strategy using a qualitative approach to understand members' practices, experiences, and perceptions of the application of religious values in marketing activities. Through this approach, a comprehensive picture of the role of ASWAJA values in building trust and strengthening the competitiveness of Islamic microfinance institutions will be obtained.

RESEARCH METHODS

This research uses a qualitative approach (field research) that aims to understand social phenomena in depth in a natural context by emphasizing meaning, experience, and social processes (Safrudin et al., 2023). This approach was chosen because the research focuses on how the Marketing Funding Officer (MFO) internalizes the values of Ahlussunnah Wal Jamaah (ASWAJA) in the marketing strategy for Hajj and Umrah financing products at BMT Artha Buana Metro City.

The research was conducted at BMT Artha Buana, located in Metro City, for approximately 3 months, as the institution is active in developing Hajj and Umrah financing products and operates in a community environment rich in ASWAJA values. The research subjects were selected using purposive sampling techniques, including MFO, marketing management, and relevant customers, ensuring the data obtained were truly in line with the research needs.

The research data consists of primary and secondary data. Primary data were collected through direct observation, semi-structured interviews, and field notes, while secondary data were obtained from internal institutional documents, the scientific literature, and other supporting sources. Data collection is conducted

through observation, interviews, and documentation to ensure data completeness and validity. The main instrument of the research is the researcher himself, which is supported by interview guidelines, observation sheets, and documentation. Data validity is assessed through credibility, transferability, dependability, and confirmability.

Meanwhile, the data analysis technique uses the Miles and Huberman interactive model, which includes data reduction, data presentation, and inductive and interpretive conclusions, to produce a comprehensive understanding of the phenomenon being studied (Sarosa, 2021).

RESULTS

1. Application of Aswaja Values by MFO in the Marketing Strategy of Hajj and Umrah Financing Products

Based on the results of an interview conducted with the manager Tri Setyo, M.E on March 31, 2026, and MFO at BMT Artha Buana, Metro City, as a direct result, it was found that the application of the values of Ahlussunnah Wal Jamaah (ASWAJA) in the marketing strategy of Hajj and Umrah financing products by the Marketing Funding Officer (MFO) was not carried out through formal rules or written guidelines, but through a cultural approach that is already inherent in the institutional system.

This starts from the employee recruitment process, where BMT requires that all prospective employees must have a background in Ahlussunnah Wal Jamaah practice. Thus, values such as *amânah* (trustworthiness), *sidq* (honesty), *ta'âwun* (helpfulness), and *tawâsut* (moderate attitude) have been instilled in employees before they assume their duties as MFOs.

In marketing practices in the field, the application of ASWAJA values by MFOs can be seen in several tangible forms:

- a. Customer-oriented marketing approach. Hajj and Umrah financing products are not only offered as commercial products but also developed as solutions to members' financial limitations. For example, members who do not have enough funds for the initial Hajj deposit can still get a portion number with financing assistance from BMT. This shows that the marketing strategy is not only profit-oriented but also focused on helping members realize worship.
- b. The application of the values of honesty and openness in marketing communication. MFO explained in detail to the members about the financing mechanism, including the *ijarah* contract, the installment system, and the *ujrah* (fee) charged. No misleading information or offer manipulation was found, so members understood the product in its entirety before making a decision.
- c. The application of *ta'awun* values through pick-up services. MFO actively visits members at their homes or places of business to conduct transactions and promotions. This approach provides convenience for members, especially those who have limited time and access to the office. In addition, this pattern also reflects the spirit of helping and accompanying members directly.
- d. Formation of social relationships that are family-oriented. In daily interactions, MFOs not only act as marketing officers but also as close partners with members. The communication tends to be polite, friendly, and empathetic, creating a relationship that is more than just an economic transaction.

However, the interview results also show that the application of ASWAJA values remains limited. The absence of written guidelines or operational standards

means the implementation of values depends heavily on the character and understanding of each MFO. As a result, although the value has been applied in general, there is no guarantee of consistent implementation

2. The Role of ASWAJA Value-Based MFO in Building the Competitiveness of Hajj and Umrah Financing Products

Based on the results of interviews conducted with Manager Tri Setyo, M.E on March 31, 2026, and Marketing Funding Officer, one of whom is Suyatno S.E on March 31, 2026, directly stated that Marketing Funding Officer has a very significant role in building the competitiveness of Hajj and Umrah financing products at BMT Artha Buana Metro City. The role can be explained through the following aspects:

- a. MFO is the main liaison between institutions and members. In BMT's operational system, MFO is the spearhead of marketing, interacting directly with members. They not only offer products, but also serve transactions, raise funds, and provide product-related information. In practice, one MFO can handle up to 80 members per day.
- b. MFO as a trust builder. In products related to worship, such as Hajj and Umrah, trust is the main factor. Through direct interaction, intense communication, and an honest, friendly attitude, MFO fosters members' trust in the institution. This trust then affects the member's decision to use the financing product.
- c. MFO is a provider of convenience services. MFO's pick-up strategy provides significant added value compared to other institutions. Members do not need to come to the office to save or make transactions. This not only increases convenience but also encourages member discipline in saving.
- d. MFO is a conveyor of product excellence. MFO plays a role in explaining the advantages of products, such as payment flexibility and discount policies (muqosa) for ujah. This policy is the main attraction because it provides fee relief for members and reflects the orientation of institutions that are not solely profit-driven.

However, the interviews also show that the role of MFO remains dominant in the technical aspects of marketing and service. The role of a spiritual companion who provides motivation and education for worship has not been fully realized because no system specifically directs MFO in this regard.

DISCUSSION

1. Analysis of the Application of ASWAJA Values in Marketing Strategy

Based on the research results, the application of ASWAJA (*Ahlussunnah Wal Jamaah*) values in BMT Artha Buana's marketing strategies is ongoing. Still, it remains at the cultural (implicit) level rather than the systematic level. The application of ASWAJA values in marketing strategies at BMT Artha Buana has basically gone well in daily practice. These values are evident in MFOs' behavior and interactions with members, but they remain habitual and have not been structured into a standardized system. This shows that the implementation of values is still at the cultural stage and has not been fully systematically integrated into the organization.

The study's findings show that the values of ASWAJA are not implemented through formal systems such as SOPs or written guidelines, but rather through an organizational culture that has taken root. The internalization of values occurs implicitly through habits, leadership examples, and daily interactions among

employees. This condition makes these values "alive" in real practice, but they have not been documented and systematically structured within an institutional framework.

This cultural approach has several strengths. Its flexibility makes the values more acceptable to the Marketing Funding Officer (MFO), as it does not feel like administrative pressure. In addition, this approach encourages the cultivation of sincerity and personal awareness in work, so that marketing practices are not only oriented toward the target but also toward religious values (Siagian et al., 2025). The work environment naturally creates a religious climate that supports value-based marketing activities. Thus, ASWAJA is not perceived as a formal rule but as part of the institution's identity and character.

However, the absence of formal rules also poses significant weaknesses and risks. The lack of standardization leads to different values being applied across MFOs, depending on each individual's understanding and commitment. This creates a strong reliance on the personal aspect, making it difficult to evaluate the success of internalizing values objectively. In addition, practices on the ground are potentially inconsistent and less controlled, which can ultimately undermine the institution's strategic direction.

In the context of Hajj and Umrah financing marketing strategies, this cultural approach has an ambivalent impact. On the one hand, strong religious overtones can build customer trust, an important asset for Islamic financial institutions. On the other hand, without clear system support, these values have not developed into a structured, sustainable competitive advantage (Elsa, 2023). As a result, marketing strategies still tend to be normatively value-oriented rather than optimal within a measurable strategic framework.

Theoretically, these findings show that the internalization of religious values in Islamic financial institutions is still at the stage of Cultural Embedded, which is embedded in the organizational culture, but has not yet reached the stage of system embedded, which is formally integrated in institutional systems, policies, and procedures (Santoso, 2024). This shows a gap between value practices and the managerial systems that support them.

To optimize the implementation of ASWAJA values, several development steps are needed. Institutions need to develop value-based guidelines or SOPs as formal references, accompanied by structured training for MFOs to ensure a more uniform understanding (Anesta, 2023). In addition, it is important to develop a value-based evaluation system (value-based performance) to objectively measure the success of internalization. The integration of value into marketing strategies must be explicitly implemented to become a real competitive force.

Overall, these findings show that the application of ASWAJA values at BMT Artha Buana has been ongoing and has become part of daily practice, but it remains cultural rather than systematic. This condition undermines the effectiveness of its support for marketing strategies. Therefore, integrating cultural and structural approaches is an important key to future development, ensuring that values are not only alive in culture but also strong in systems.

Conceptually, ASWAJA values such as trust, honesty, and ta'awun should not only be individual character traits but also be translated into organizational systems, including marketing strategies. This shows that the success of value implementation does not depend solely on personal awareness but also requires a system that can maintain the consistency and sustainability of its implementation.

Without a clear system, these values can be applied differently by each individual (Hasan, 2024).

In this study, these values have indeed been reflected in MFO behavior, including an honest attitude toward explaining products, empathy for members' conditions, and efforts to assist members in obtaining financing. This indicates that, in practice, the internalization of values is already underway, though it remains individual and not fully structured within the organization.

A marketing strategy based on members' needs aligns with the principles of sharia marketing, i.e., providing solutions to the community's needs. This emphasizes that marketing in Islamic financial institutions does not focus solely on profits but also prioritizes usefulness and blessings for members. This approach reflects a shift in orientation from profit-oriented to value-oriented. Financing products are not positioned as tools of economic exploitation, but as means of assisting members in achieving worship goals. Thus, this strategy not only has an economic impact but also has social and religious values that are the main characteristics of sharia-based marketing (Nurzanah, 2024).

The main drawback is the lack of standardization. Without written guidelines, these values lack clear indicators for measurement and evaluation. This has the potential to cause inconsistencies, leading to differences in service quality and the application of values across MFOs. This condition shows that the application of values is not fully institutionalized within the organizational system but remains personal. This is an important challenge because, without standards, it is difficult for institutions to consistently maintain service quality and ensure that ASWAJA values are applied optimally and sustainably.

Thus, it can be understood that BMT's main strength lies in its strong values, but it still needs to be strengthened as a system to become a more targeted and sustainable marketing strategy.

2. Analysis of the Role of ASWAJA Value-Based MFO in Building Competitiveness

The role of MFO in building product competitiveness can be analyzed as a form of value-based competitive advantage (Heng, 2021). In the context of Islamic microfinance institutions, competitiveness is determined not only by the product, but also by the quality of the relationship with the members. This shows that in Islamic microfinance institutions, the aspects of relationship and trust are important factors that distinguish them from other institutions (Permana, 2025). MFO is the main actor in building these relationships through direct interaction.

The Marketing Funding Officer (MFO) plays a strategic role in enhancing the competitiveness of Hajj and Umrah financing products at BMT Artha Buana. MFO serves as the main link between institutions and members through direct interaction in marketing, service, and delivery of product information. This role is reinforced by MFO's ability to build trust (Trust Builder), especially because the product relates to worship, which is highly dependent on faith (Pauji, 2018).

In addition, the MFO strategy "Jemput Bola" provides ease of service for members, thereby increasing comfort and discipline in saving. MFO also plays a role in conveying product advantages, such as payment flexibility and fee waiver policies (*Muqosa*), which are the main attractions for members (Nuringsih, 2023).

The magnitude of MFO's role also shows a strong dependence on individual quality. Without a structured standard or system, the implementation of these roles

is potentially inconsistent between MFOs and difficult to evaluate objectively (Sihaloho, 2024). As a result, although in practice MFO can increase product competitiveness, its sustainability and consistency are not fully guaranteed. Therefore, it is necessary to strengthen the system and standardize roles so that MFO's contribution can be more optimal and equitable.

The pick-up approach carried out by the Marketing Funding Officer (MFO) is an effective strategy because it increases the accessibility of services for members, allowing them to make transactions without coming to the office, which is very helpful for members with limited time and mobility. This strategy not only improves service efficiency but also demonstrates the institution's concern for members with limited time and mobility (Wahyuni et al., 2024).

In addition, regular direct interactions allow for stronger social closeness between MFOs and members, so that the relationship created is not only formal but also more personal and familial, ultimately increasing members' trust and loyalty (Sechan, 2025). This proactive service pattern also creates a different experience compared to other financial institutions, which are generally passive in waiting for customers to come. Hence, members feel more cared for and well served, and derive greater value not only in terms of service but also on an emotional level. This is an added value because members feel more cared for and appreciated, not only in terms of service but also on an emotional level. Thus, this strategy can strengthen product competitiveness by combining service quality with close relationships with members (Ningtyas, 2025).

ASWAJA's values, reflected in MFO's attitude, such as honesty and empathy, are important factors in building trust. This attitude not only reflects work ethic but also serves as the basis for creating a sense of security and comfort among members in transactions. When members feel honesty and concern in service, trust will grow, which is the main foundation of long-term relationships. This builds trust, then becomes important capital for increasing member loyalty. Loyalty is not only shown through continuous product use but also through members' belief in the Institution (Fauziyah, 2024). Thus, this value-based trust will ultimately affect the sustainability of product use and strengthen the institution's position amid competition.

Actually, the role of MFO is not limited to marketing personnel; it has wider potential as a spiritual companion (spiritual advisor). This shows that MFO can be a figure who not only offers products but also provides added value through a religious approach in serving members. This role is a distinct advantage in Islamic financial institutions, because members not only need financial services, but also direction, motivation, and guidance in planning worship, especially in financing Hajj and Umrah. Thus, MFO can make a more holistic contribution, integrating economic and spiritual aspects, thereby strengthening relationships with members while increasing the value of trust and the meaning of services.

The role of ASWAJA value-based MFO has not run optimally because there is no special training that specifically equips MFO in internalizing these values in marketing practices, and there are no value-based performance indicators to measure the extent to which values such as trust, honesty, and ta'awun are actually applied in services (Wulandari, 2025). In addition, MFO's work orientation still tends to focus on achieving quantitative marketing targets, so the value aspect has not been a top priority in performance evaluation. This condition makes MFO's contribution to building product competitiveness more dominant in service and

social relations, such as proximity to members and ease of service. Still, it has not fully developed in the spiritual dimension, which should be the main characteristic in Ahlussunnah Wal Jamaah value-based marketing.

To sustainably strengthen product competitiveness, more systematic efforts are needed by integrating ASWAJA values into a formal marketing strategy, so that it becomes not only a culture but also a clear operational guideline. The role of the Marketing Funding Officer (MFO) needs to be developed not only as a marketing professional but also as a spiritual companion who can provide education, motivation, and direction to members in planning Hajj and Umrah (Irmayanti, 2024). On the other hand, preparing a value-based performance evaluation system is also important so that values such as trust, honesty, and ta'awun can be consistently measured and controlled. With these steps, product competitiveness is not only shaped by economic factors but also strengthened by social and religious values that are the main characteristics of Islamic financial institutions. To increase competitiveness, it is necessary to have a clear system for implementing ASWAJA values. MFO also needs to be developed as a spiritual companion, and an evaluation system is created so that these values can be applied consistently.

CONCLUSION

This study confirms that the competitiveness of Hajj and Umrah financing products at BMT Artha Buana is not solely determined by the technical aspects of the products, but is also greatly influenced by the quality of their internalization of the values of *Ahlussunnah Wal Jamaah* (ASWAJA) in marketing practices. Key findings show that values such as trust, honesty, and ta'awun have been implemented by Marketing Funding Officers (MFOs) through cultural approaches, particularly through needs-based marketing, strong social relationships, and pick-up services that build member trust. However, the internalization of these values remains implicit and has not been systematically integrated into marketing strategies and performance evaluation systems, potentially leading to inconsistencies. Therefore, the urgency of this research is answered by the fact that strengthening product competitiveness requires a transformation from simply applying individual values to integrating ASWAJA values in a structural and standardized manner, while optimizing the role of MFO not only as a marketer, but also as a spiritual companion who can increase trust and loyalty of members sustainably.

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