

CHAPTER I

INTRODUCTION

A. Background Of Study

Hajj is one of the five pillars of Islam.¹ As ordered by Allah SWT; in the Al-Qur'an of surah Al-Hajj Verse 27, which reads:²

وَأَذِّنْ فِي النَّاسِ بِالْحَجِّ يَأْتُوكَ رِجَالًا وَعَلَى كُلِّ ضَامِرٍ يَأْتِينَ
مِنْ كُلِّ فَجٍّ عَمِيقٍ

Means:

“And proclaim the Pilgrimage among men: they will come to thee on foot and (mounted) on every kind of camel, lean on account of journeys through deep and distant mountain highways;“

From this verse, we can understand that Allah SWT has commanded for every Muslim to perform the hajj from wherever they are and however they come to make hajj. In Indonesia, as a country with a Muslim majority population, of course, thousands of pilgrims are sent every year from Indonesia to carry out the pilgrimage to the holy land.³ This is indicated by the total quota for pilgrims in Indonesia in 2018 reaching 221,000.⁴ Based on the statement, according to what has been presented by the Ministry of Religion in November 2018 in Jakarta precisely in the parlement site that the quota for hajj pilgrims consisted of 204,000 pilgrims regular hajj

¹ Riko Nazri, “Bank Haji Indonesia: Optimalisasi Pengelolaan Dana Haji Untuk Kesejahteraan Jama’ah Haji Indonesia (Sebuah Gagasan)“, *Jurnal Khazanah*, Vol.6, No.1, Yogyakarta: EI FIAI UII Yogyakarta, Juni 2013, p. 13

² Al-Qur’anul Karim, Surah Al-Hajj, Ayat 27

³ Ahmad Bahrin Nada, B, “Konsep Istita’ah dalam al-Qur’an dan implementasinya pada Ibadah Haji di Indonesia “ *Doctoral dissertation*, Surabaya: UIN Sunan Ampel Surabaya, 2019, p.15

⁴ Detik News, “Manasik Haji“, Access On Maret 2019, (Q), Times.10.36

and 17,000 hajj pilgrims of specifically.⁵ The decision of the quota in 2018 reason of waiting for improvements to facilities the Hajj in Mina.⁶ The large number of Muslim people who want to perform the hajj brought also increase the number of hajj registrants in Indonesia.

This condition affects a waiting list for the departure of prospective pilgrims to the pilgrimage to Baitullah which is also getting longer each year. The longer waiting list in Indonesia has made it impossible to manage it manually (conventionally) by relying on a pile of files or using a computer system that is not connected by a network.⁷ This will slow down the performance of public service institutions in the Ministry of Religion too.

The Presidential Decree No. 7 of 2018 about the Cost of Hajj Pilgrimage (BPIH) in 1439 Hijriyah or 2018 is the cheapest cost of 31.09 million per person (Aceh embarkation) and the most expensive is 38.79 million per person (Lombok embarkation). In the registration of prospective pilgrims to be able getting a Hajj Registration Letter (SPPH) and the queue number must a deposit the Hajj Pilgrimage coordination registration fees for worship of Hajj (BPIH) approximately 25 million. With a queue, a period can achieve 10-20 years.⁸

Because of the large number of the registrants for Hajj pilgrims, then surely good management of Hajj funds is also needed. The existence of Hajj savings products makes an important role in the presence of Islamic banking. Although this today, the Hajj fund from prospective pilgrims has

⁵ Kemenag, "Haji", Diakses pada Maret 2019 (<http://haji.kemenag.go.id>), Pukul 10.35

⁶ Munawaroh, Z. "Efektivitas sistem informasi dan komputerisasi haji terpadu (Siskohat) dalam penyelenggaraan ibadah haji di kantor wilayah Kementerian Agama Provinsi Jawa Tengah tahun 2015", *Doctoral dissertation*, Semarang : UIN Walisongo, 2015, p.15

⁷ Zahrotun M, M. Mudhofi, Dedy Susanto, "Sistem Informasi dan Komputerisasi Haji Terpadu (SISKOHAT) dalam Penyelenggaraan Ibadah Haji", *Jurnal Ilmu Dakwah-Efektivitas*, Jawa Timur: MTS Darul Falah Pati, Desember 2015, p.226

⁸ Ojk, "Tips Keuangan - Ayo Menabung Sejak Dini Agar Ibadah Bukan Hanya Mimpi!", Accessed On 6 September 2019, (<https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/Article/10457>), Times. 10:22

achieved 40.6 trillion; but unfortunately, the management of Hajj funds managed by Islamic Banks is still small. Only about 30 % of all Hajj funds have been managed through the Islamic Banking sector. The remaining 70 percent is still managed by Conventional Banks.⁹

Agus Raharjo Dan Dewi Mardiani asked in a statement in a private electronic news media stating that is according to Riawan Amin as Islamic Bank Observer : “there is no reason that hajj funds are not managed through Islamic Banks only because of the problems of Sharia Bank which make hajj funds not yet placed in Islamic Bank all or because of to insurer capital which is still small from Islamic Bank too. Thus, the Sharia Bank is categorized as not yet strong if it must receive Hajj funds as much as now...“.¹⁰

Benny N. J quote from one of electronic news in that The Directorate General of Hajj and Umrah Management (PHU) of the Ministry of Religion, Anggito Abimanyu in his presentation at the national seminar, UIN Sunan Kalijaga Yogyakarta in 2012, also said that “... every year the challenge of organizing the hajj worship is greater, by therefore next year the government will hold five pillars of improvement, are including reformation, optimization of the management of the hajj funds, modernization of the hajj information system, improvement of hajj rituals and revitalization of hajj halls and hajj assets...“.¹¹

With the above statement, it can prove that the application of information technology in the management of a Hajj service is important and needed. Nevertheless, technological developments from time to time are also accompanied by developments in several other fields of life, such as education, economic development, technological and socio-cultural

⁹ Agus Raharjo Dan Dewi Mardiani, “Bank Syariah Belum Mampu Tampung Dan Haji“, Launching On 5 October 2012, Times. 15:17 and Accessed On 6 September 2019, (<https://www.google.com/amp/s/m.republika.co.id.amp/mbev0x>), Times. 9:44

¹⁰ Ibid

¹¹ Benny N. J, “Anggito: Kemenang Membuka Diri Perbaiki Haji“, Launching On 23 Desember 2012, Times. 23:12 and Accessed On 3 Mei 2020, (<https://www.google.com/amp/s.kompas.com/nasional/read/2012/12/23/23120060/about.html>), Times. 10.43,

developments which also need to be improved.

Therefore, the role of Islamic banks as institutions that have Hajj savings products should be able to play more roles to help the community in managing their hajj funds through Hajj savings that are based on sharia, such as those of Bank Syariah Mandiri. With several awards that have been won by BSM, including in the category of Sharia Commercial Banks (BUS); Bank Syariah Mandiri received the title as The Best Digital Brand 2014-2018 and Muslim Choice Award, Islamic Economic Institutions,¹² The Best and Biggest Islamic Banks in Indonesia and received an award from the BI Award in 2018 as the Bank supporting the best Islamic monetary control.¹³ That we can see that Bank Syariah Mandiri already has good and guaranteed management. Thus, not only good management is offered, but also Bank Syariah Mandiri has a large number of enthusiasts.

Based on that, as was also mentioned in the editorial in one of the *Republika* electronic news, Jakarta which stated that “Islamic banking is considered necessary to maintain the momentum of growth and market share that lasted throughout 2017. As is known, until the end of 2016 the growth of Islamic Banking reached 19.67 %. While the market share of Islamic Banking reached 5.12 %, the highest throughout the existence of Islamic Banking in Indonesia.¹⁴ However, the assets of Islamic banks continued to experience relatively slower of 357 trillion in 2016 to 2018, compared to conventional bank with assets 6,730 trillion in total.

A graph comparing Islamic Bank assets and Conventional Bank is shown below:

¹² BSM, “ Penghargaan “, Access On 28 September 2019, (), Times: 9:28

¹³ *Ibid*

¹⁴ Qommaria Rosianti; Nur Aini, “Bisnis Bank Syariah 2017 Berpeluang Terus Melonjak, Ini Alasannya“, Launching On 18 Januari 2017, Pukul. 07:25 WIB, Accessed On 16 February 2020, (https://www.republika.co.id/berita/ekonomi/syariahekonomi_/17/01/18_/ojoy976382-bisnis-bank-syariah-2017-berpeluang-terus-melonjak-ini-alasannya), Times. 10:11

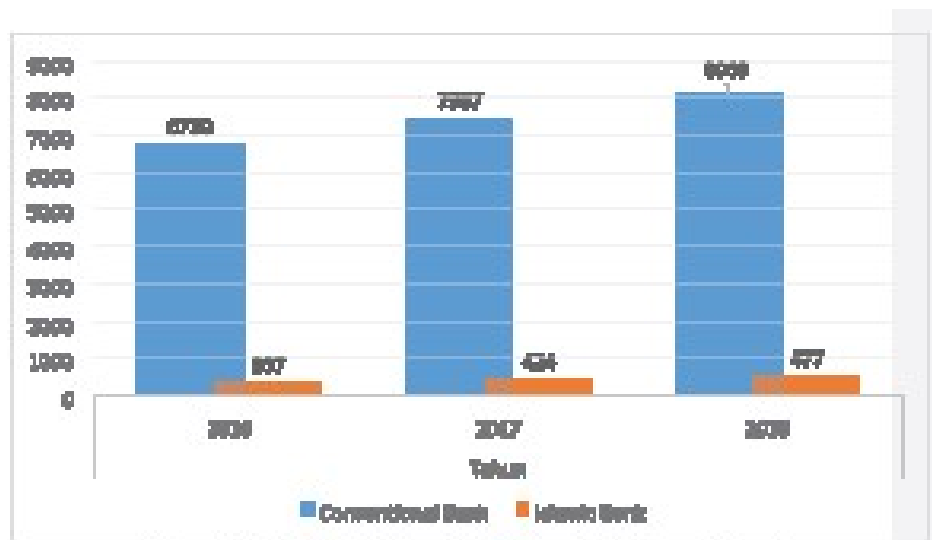


Figure 1. Islamic Banks Assets And Conventional Banks Assets

*Sources15: Islamic Bank Asset and Conventional Bank Asset
In 2016-2018*

Bank Syariah Mandiri has cooperate with the Ministry of Religion to help manage the pilgrimage funds in Indonesia. The existence of the Hajj savings product owned by BSM at this time, certainly is not just a mere greeting with the continued growth of the Islamic Bank, proving that the *Mabrur* (Hajj) savings product (hajj) in Bank Syariah Mandiri can be valued well by the public. Related to the above conditions, the researcher is interested in researching and raising the title of “MANAGEMENT SYSTEM ANALYSIS OF *MABRUR* SAVINGS (HAJJ SAVING) TOWARD INCREASING THE NUMBER OF CUSTOMERS (Case Study At Bank Syariah Mandiri Bogor Branch Office In 2018)“.

B. Problem Formulation

From the above background can be formulated the problem, as bellow: “How the *Mabrur* (Hajj) savings management system increase the quantity of costumers?”

¹⁵ Ojk, Data of Islamic Bank Asset and Conventional Bank Asset 2019, Accessed On 3 May 2020, (www.Ojk.com), Times. 10.34 WIB

C. Purpose Of Study

To know the Mabrur (Hajj) savings management system to increase the quantity of costumers.

D. Limitation Of Study

In order to this researched not extend, so researchers were limited of two matters, it is:

1. Application of Hajj savings system to sharia banks held in Bank Syariah Mandiri Bogor Branch office 2018 in Bogor, through the implementation of the Mabrur (Hajj) savings program, both intended for children and adults. With the Bank that is based on the syariah, it is unique to the role of Islamic Bank to the management system of Mabrur (Hajj) savings such as those owned by Bank Syariah Mandiri.
2. Play role from Bank Syaiah Mandiri as Bank Syariah which is applying values Islamic of management system Mabrur (Hajj) savings with the goals for needed people planning trip to worship of Hajj to Mecca.

E. Benefits Of Research

There are benefits of research be to be with this existence, it is:

1. Benefits of academic

This research is expected to contribute knowledge to the Islamic economy of Indonesia, especially in the Islamic economic female university student regarding the concept of the Mabrur (Hajj) savings management system at Bank Syariah Mandiri Bogor Branch Office. As one of the empowerment efforts to increase the understanding of the management system that is held in Hajj savings and the management system Hajj savings and management system offered of Bank Syariah Mandiri to prospective pilgrims.

2. Benefits of practice

a) As the matter of information for more nexting research;

b) To the people,

This research contributes to the knowledge of transactions in Sharia Bank, providing an understanding of the importance of bank implementation in management system saving Hajj with the success of the management system of savings Mabrur (Hajj) for Pilgrims in Bank Syariah Mandiri Bogor Branch Office and for to know how it works management system in the Mabrur (Hajj) savings in Bank Syariah Mandiri to increase Hajj for quantity customers to saving by reach the goal of *Lillah* towards *Falah*.

F. Research Methodology

1. Research Location And Time

This research was conducted at the Bank Syariah Mandiri Bogor Branch Office on Padjajaran Raya close by road, Bogor, West Java. These researchers conducted research to obtain further information about the Mabrur (Hajj) savings management system at Bank Syariah Mandiri Bogor Branch Office In 24 October 2019 until March 2020 through prior observation, direct interviews with several employees directly involved with Mabrur (Hajj) savings as well as the customer mechanism in the saving process in order to obtain data further from written data, such as documents, and supporting data in the research process. Researchers, in this case, will also match the results of interviews with data that has been found previously with data obtained by researchers in the field of the Mabrur (Hajj) savings management system offered by Bank Syariah Mandiri Bogor Branch Office.

2. Type of Research

This research uses a qualitative method field research approach (field) wherein the exposure to the results of research researchers will put more emphasis on the exposure delivered from the results of the study. This study is qualitative because the

research must try to find out how the management system Mabrur (Hajj) savings to increase the quantity of customers at Bank Syariah Mandiri Bogor Branch Office in 2018. In this research, researchers want to find out the relationship between the role of Bank Syariah Mandiri Bogor Branch Office to the management system product savings Hajj funds are based on the compatibility between Islamic Bank theory, Hajj savings, system theory and management of savings Hajj to increase the quantity of customers based on the results of observations, interviews and documentation.

3. Object Of Research

For carry out to accurate research and obtain valid data, the object of the study was carried out directly, namely at Bank Syariah Mandiri Bogor Branch Office or better known as BSM Bogor Area, On Padjajaran Raya Road, Bogor City, West Java. The object in this research is the implemented management system of savings Mabrur (Hajj) by Bank Syariah Mandiri Bogor Branch Office in 2018 on efforts to increase the quantity of customers as a pilgrimage Hajj fund product to achieve the purpose of prospective pilgrims to carry out worship the pilgrimage.

4. Data Source

Sources of data obtained in this research are derived from primary data sources and secondary data sources.

a. Primary Data

Primary data is the source of data obtained directly from source.¹⁶ Based on this research, it can be seen how the management system of Mabrur (Hajj) savings at the Syariah Bank Mandiri Bogor Branch Office to efforts increase the quantity of customers or prospective pilgrims.

b. Secondary Data

¹⁶ Sugiyono, “*Metode Penelitian Kuantitatif, Kualitatif, Dan R&D*“, Book, Cet. Ke-26, Oktober 2017, Bandung : Penerbit Alfabeta, p.225

Secondary data is a data source that is quoted from several books, journals and scientific articles, electronic news on the website or can be said also with indirect data sources.¹⁷ In this study, researchers used qualitative methods to find out how the management system of the Mabrur (Hajj) savings in Bank Syariah Mandiri which already has a large number of branches and developed rapidly until now. Research is conducted to find and search for more data.

5. Data Collection Technique

Data collection techniques are techniques used by researchers to collect data.¹⁸ Data collection techniques used in this study, namely through interviews, surveys and documentation.¹⁹ Based on previous data references, such as in the form of understanding, systems, and management related research variables and knowledge of a person. Researchers will use this method to collect and conclude how the Mabrur (Hajj) savings management system will increase the number of customers in Bank Syariah Mandiri Bogor Branch Office in 2018. This research is carried out based on several stages by researchers in the technique of collecting data as follows:²⁰

a. Observation.

Observation is a data collection technique that researchers do and has the aim to obtain broader data and in general, this technique is more supported in qualitative research.²¹ Observations made in this study were conducted at Bank Syariah Mandiri Bogor Branch office.

b. Interview.

¹⁷ Sugiyono, “Metode Penelitian Kuantitatif, Kualitatif, Dan R&D”, Cet. Ke-26, Oktober 2017, Bandung : Penerbit Alfabeta, p.225

¹⁸ Ibid, p.224

¹⁹ Sugiyono, “Metode Penelitian Evaluasi (Pendekatan Kuantitatif, Kualitatif, dan Kombinasi)”, Buku, Cet. Ke-1, Desember 2018, Bandung : Penerbit Alfabeta, p 205

²⁰ Ibid, p. 223

²¹ Ibid, p. 205

An interview is a technique carried out in this study to find more information needed in research.²² In research, researchers want to interview those who might be able to be the object of research and provide information following what is needed by researchers.

c. Documentation.

Documentation is a record of events that have passed and is part of a very important research data collection technique.²³ Documentation can contain letters, data, archives, reports, journals or information available to support the achievement of research information.

²² Sugiyono, “ Metode Penelitian Kuantitatif, Kualitatif, Dan R&D“, Cet. Ke-26, Oktober 2017, Bandung : Penerbit Alfabeta, p.233

²³ Ibid, p.240