

THE INFLUENCE OF TRAINING PROGRAMS ON THE PERFORMANCE OF HAJJ AND UMRAH MARKETERS AT PANIN DUBAI SHARIA BANK

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Abstract. Marketing performance that is able to provide the best quality and service to each customer is expected to further increase public trust and interest in using the products and services offered. The aim of the following research is to find out and expand insight into the influence of training programs on the marketing performance of Hajj and Umrah at Bank Panin Dubai Syariah. This type of research was designed based on quantitative methods using non-parametric testing, namely the Wilcoxon Test. Because it is quantitative, this research data is secondary using Relation Officer Academy (ROSA) data. The data analysis technique is the SPSS version 25 program. The testing stages are the normality test via Shapiro-Wilk, the average difference test via the Wilcoxon test because the data used is not normal. The results of data analysis show that providing training programs can have a positive influence in improving marketing performance at Bank Panin Dubai Syariah. Based on the Wilcoxon test, the average achievement value of 18 samples is included in the Positive Rating, that is, all samples tested have a Post Test value that is greater than the Pre-Test value, meaning that all marketing performance achievements have increased before and after being given training.

Keywords: Training Program, Marketing Performance

Abstrak. Kinerja pemasaran yang mampu memberikan kualitas dan pelayanan terbaik kepada setiap nasabah, diharapkan dapat semakin meningkatkan kepercayaan dan minat masyarakat dalam menggunakan produk dan layanan yang ditawarkan. Tujuan dari penelitian berikut ini adalah untuk mengetahui dan memperluas wawasan tentang pengaruh program pelatihan terhadap kinerja pemasaran Haji dan Umroh di Bank Panin Dubai Syariah. Jenis penelitian ini dirancang berdasarkan metode kuantitatif dengan menggunakan pengujian non parametrik yaitu Uji Wilcoxon. Karena bersifat kuantitatif, maka data penelitian ini bersifat sekunder dengan menggunakan data Relation Officer Academy (ROSA). Teknik analisis data adalah program SPSS versi 25. Tahapan pengujiannya adalah uji normalitas melalui Shapiro-Wilk, uji selisih rata-rata melalui uji Wilcoxon karena data yang digunakan tidak normal. Hasil analisis data menunjukkan bahwa pemberian program pelatihan dapat memberikan pengaruh positif dalam meningkatkan kinerja pemasaran di Bank Panin Dubai Syariah. Berdasarkan uji Wilcoxon, nilai rata-rata capaian 18 sampel masuk dalam Peringkat Positif, yaitu semua sampel yang diuji memiliki nilai Post Test yang lebih besar dari nilai Pre-Test, artinya semua capaian dari kinerja pemasaran mengalami peningkatan sebelum dan sesudah diberikan pelatihan.

Kata Kunci: Program Pelatihan, Kinerja Pemasaran

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INTRODUCTION

The development of Islamic banking is currently very rapid so that competition in the world of Islamic banking is getting tighter. So that Islamic banks are required to increase their competitiveness by having quality Human Resources (SDI) so that they can organize and plan properly, so that Islamic banks achieve their aspired goals (Puspanita, 2013). Understanding the importance of the existence of human resources in the current global era, one of the efforts that must be considered by the company is to improve the quality of its human resources because it is the company's hope to be able to achieve the goals that have been set. In an effort to achieve these goals along with the development of the company, the company will definitely face several problems related to human resources, some of which are declining work quality, policy changes, the entry of new technology and so on so that efforts are needed to improve and increase the competence of human resources. The improvement and increase in the competence of human resources can be realized by the company by implementing a training program.

Training is one of the factors that affect marketing performance. Training is a process to improve employee competence and can train abilities, skills, expertise, and knowledge to carry out work effectively and efficiently to achieve goals in a company (Wahyuningsih, 2019). Human resource development through training is an endeavour to enhance the calibre of human resources. Thorough preparation is crucial for firms to ensure that marketing performance aligns with the organization's current and future expectations. Generally, the implementation of training inside a corporation consists of several factors that can impact the success of a training programme. Some of these components include: Educating teachers, instructing participants, developing materials, implementing training methods, and establishing training objectives. The preparatory elements are organised according to the needs of the company and marketing performance, with the belief that attending training can enhance performance competencies in terms of skills, knowledge, and attitudes in the workplace (Mankunegara, 2013).

Bank Panin Dubai Syariah created the Sales Academy Relationship Officer (RO) training program as an evaluation material due to a decrease in marketing performance that specifically markets Hajj and Umrah products. The training program is intended for both new and existing ROs, where for existing will be re-equipped with this training program, with the aim of creating Islamic bank human resources that are competitive, potential, and can carry out work well in accordance with company expectations. With the marketing performance that is able to provide the best quality and service to each customer, it is hoped that it can further increase public trust

and interest in using the products and services offered by Panin Dubai Syariah Bank, especially in this study, namely marketing training for Hajj and Umrah products. Based on the description above, the authors are interested in knowing the effect of training programs on marketing performance used by Panin Dubai Syariah Bank in an effort to improve the competence of its Hajj and Umrah marketing performance. The problem to be discussed in this study is whether there is an influence between the training program on the performance of Hajj and Umrah marketers at Bank Panin Syariah. This research was conducted with the aim of adding insight into the influence between training programs on the performance of Hajj and Umrah marketers at Bank Panin Dubai Syariah.

METHOD

This type of research is designed based on quantitative methods using non-parametric testing, namely the Wilcoxon Test. Because it is quantitative, this research data is secondary using Relation Officer Academy (ROSA) data. The stages of testing are normality test through shapiro-wilk, average difference test through wilxocon test because the data used is not normal. Data that is not normal is the posttest obtained from achievement. The results of this research are explained in descriptive statistics so that the data becomes informative and useful. The research was conducted at Bank Panin Dubai Syariah Slipi Branch. More precisely located at JL. Letjend S. Parman Kav.91. West Jakarta. The observation stage when collecting data comes from one of the HR Learning & Development Head employees. Taking the population is done by porpositive sampling or the researcher only takes according to the predetermined source criteria. The sample obtained amounted to 18 people (people who work in the marketing performance section). Data collection techniques by interview and observation.

Tabel 1. Measurement and variable

Variable	Measurement	
	Wawancara	Observasi
Training	<p>The resource person: Mr. Topan Perkasa H as HR Learning & Development Head</p> <p>1. When was the relation officer (RO) Sales Academy program created?</p> <p>2. When was the decline in marketing performance at Bank Panin Dubai Syariah?</p> <p>3. Why is the relation officer (RO) sales academy training program necessary?</p>	<p>1. Company Profile (History, Vision and Mission)</p> <p>2. Relation Officer Sales Academy (ROSA)</p> <p>3. Data related to the training program at Panin Dubai Syariah Bank.</p>

RESULTS AND DISCUSSION

Syariah Perbankan

Sharia banking encompasses everything linked to Sharia banks and Sharia organisations, such as institutions, business activities, techniques and processes of carrying out commercial activities, according to Republic of Indonesia Law No. 21 of 2008. According to Ilyas (2017) Islamic banks are Islamic commercial financial institutions. Profits are very important not only to the interests of the owners and founders, but also to the development of Islamic banking business. The earnings of Islamic banks are mainly generated by the difference between the income from investment funds and the costs incurred over a period. To conclude that Islamic banks are financial institutions whose mission is to collect funds from the people, transfer money to the people, and provide financial services to the people using rules and regulations practicable to the teachings of Islam action.

In general, the functions of Islamic banks and conventional banks or other commercial banks are not much different, as stated in Indonesian Law No. 21 of 2008 concerning Islamic banking that: (1) Islamic Banks and UUS (Islamic Business Units) must Performs the task of collecting and managing public funds. (2) Islamic banks and UUS can perform social functions in the form of Baitul Mal institutions. i.e. receive funds from zakat, infaq, sadaqah, grants or other social funds and remit them to the zakat management organization. (3) Islamic banks and UUS may collect social funds from cash waqfs and transfer them to waqf administrators (nazirs) according to the will of waqf donors (waqifs). (4) Monetary policy communication instruments. Next, there are various types of Islamic banking products, such as fund raising (loan) products that are divided into three parts: savings, deposits, and current accounts, and fund channeling products, which are an agreement process between banks. there is. The party receiving funds to reach an agreement to obtain profit shares and bonuses. Finally, Islamic Bank products are in the form of banking services. Banking service mechanisms such as buying and selling forex. Bank Panin Dubai Syariah has share ownership which is divided into 3, namely PT Bank Panin Tbk by 67.30%, Dubai Islamic Bank by 25.10%, and the Public by 7.6%.

Syariah Bank Product

Broadly speaking, the products offered by Islamic banking are divided into three major parts, namely:

- Fund rising product (funding): as for what is included in the category of fund raising, such as savings, deposits, and current accounts, (1) A savings deposit within the meaning of the

Banking Act No. 10 of 1998 is a deposit that can only be withdrawn under certain agreed conditions, but cannot be withdrawn by check, current account or similar means, (2) A deposit within the meaning of Law No. 10 of 1998 refers to a deposit that can only be withdrawn at specific times by agreement between the depositor and the bank, (3) A current account within the meaning of Law No. 10 of 1998 is a deposit that can be withdrawn at any time by check, current account, other payment instruction or reservation.

- An offer of money or a bill of exchange that requires the funder to return the money or bill of exchange or share the profits after a certain period, based on an agreement or arrangement between the bank and the parties.
- Other service bank product: it is a form of service that a bank provides to its customers or customers who require banking services. The product of this service is Sarf (Foreign Exchange Buy/Sell) as an addition, exchange, bypass or buy/sell transaction. In the Sarf sense, this is a buy-sell contract between one exchange and another.

Training

According to Wahyuningsih, (2019) Training is the process of improving the capabilities of employees, allowing them to train their skills, abilities, expertise, and knowledge to perform their jobs effectively and efficiently and achieve goals within the organization. The training process focuses on learning marketing performance and improving skills. Benefits of training according to Sekaran (2016) namely increasing employee morale and increasing productivity. The benefits of training according to Wispandono (2018) are to educate, train and foster labor to be skilled according to talents and interests. Types of training according to Purwono (2007) Basic education, formal education, refresher education, and in-company training are categorized into 4 categories. Methods applied during training for Siswanto (2015) It is divided into on-the-job training, job rotation, internship, face-to-face lectures and presentation skills, and vestibular training. From an Islamic perspective, training is an activity to increase knowledge, which is interpreted by the command "Read" or "Iqra". Through reading, which broadly means learning, acquiring knowledge, and putting it into practice, Muslims are encouraged to become experts. In the Qur'an Surah Ar-Ra'ad: 11 Allah swt say's

لَهُ مُعَقِّبَاتٌ مِّنْ بَيْنِ يَدَيْهِ وَمِنْ خَلْفِهِ يَحْفَظُونَهُ مِّنْ أَمْرِ اللَّهِ ۚ إِنَّ اللَّهَ لَا يُعَيِّرُ مَا
بِقَوْمٍ حَتَّىٰ يُعَيِّرُوا مَا بِأَنفُسِهِمْ ۚ وَإِذَا أَرَادَ اللَّهُ بِقَوْمٍ سُوءًا فَلَا مَرَدَّ لَهُ ۚ وَمَا لَهُمْ مِّنْ
دُونِهِ مِنْ وَالٍ

Meaning:

"For him (man) there are angels who always guard him in turn, from in front of him and behind him. They guard him at the command of Allah. Verily, Allah will not change the condition of a people until they change their own condition. And if Allah wills evil for a people, there is no one who can resist it and there is no protector for them except Him" (Q.S Ar-Ra "ad: 11).

Marketing Performance

According to Nurseto (2018) marketing performance is an important element of company performance in general because the performance of a company can be seen from its marketing performance so far. Every company is interested in knowing the market performance of its products, the success of marketing performance is reflected in the success of its business in the world of business competition. Can be interpreted as the accumulation of the final results of all activities and work processes of the company or a complete view of the company during a certain period of time. Conceptually marketing as a fundamental that is planned to achieve company targets through sustainable superior programs (Triton, 2008). In an Islamic perspective, the marketing concept is a branch of science to understand and solve economic problems based on the teachings of Islam. The characteristics of Islamic economics in research conducted by (Yahya, 2011). This is the philosophy of religiosity that gave birth to an economy with the attributes of prohibiting usury, justice that gave birth to profit-sharing ratios, and benefits that gave birth to the institutionalization of zakat, prohibiting israf and tabdhir, and financing halal businesses demanded by the value of falah, not utilitarianism and rationalism. According to Usi (2008), a marketing concept in serving its market, namely:

- Mass marketing (undiffrenstiated marketing). The marketing concept is based on the mass market, which considers a market as a large market with similar needs, with no individual segments. Companies try to meet the needs of all buyers by doing mass production, and mass promotion of a product. This strategy aims to increase efficiency and economies of scale so that costs and prices are low and can reach as many potential buyers as possible.
- Product variety marketing (*differentiated marketing*). Companies try to produce several products that have different characteristics, for example based on quality, size, model and color.
- Target Marketing. The market concept is based on segmenting markets that are considered the most potential and profitable and developing selected products and programs. The marketing concept creates a link for all activities in the company.

Training According to Islam Perspective

Training will increase knowledge and knowledge is so prioritized in the Qur'an that the first verse revealed is the command to read (iqra). By reading which broadly means also learning, absorbing knowledge and then practicing it can be interpreted that Muslims are told to become professionals, because this is the end result of reading, understanding, and applying what has been understood. History in the Qur'an informs us that the apostles of Allah were not only superior in spiritual life, but also in science and expertise. In the Qur'an Surah Ar-Ra'ad: 11 Allah SWT say's:

لَهُ مُعَقِّبَاتٌ مِنْ بَيْنِ يَدَيْهِ وَمِنْ خَلْفِهِ يَحْفَظُونَهُ مِنْ أَمْرِ اللَّهِ ۚ إِنَّ اللَّهَ لَا يُغَيِّرُ
مَا بِقَوْمٍ حَتَّىٰ يُغَيِّرُوا مَا بِأَنْفُسِهِمْ ۚ وَإِذَا أَرَادَ اللَّهُ بِقَوْمٍ سُوءًا فَلَا مَرَدَّ لَهُ ۚ وَمَا لَهُمْ
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"And if Allah wills evil for a people, there is no one who can resist it, and there is no protector for them except Allah" means that if Allah wills evil for a people, a person or a certain group that can worsen their situation in the form of trials or torture, then no one can resist it under any circumstances, even if they have to feel it. And they have no protector who can prevent the punishment from them other than Allah. But if they return to Him, ask for forgiveness, and repent then surely the evil will be removed from them and the punishment will be turned away from them.

Marketing In Islam Perspective

According to Yahya and Edy (2011), philosophically there are three things that characterize the Islamic economy, namely the philosophy of religiosity that gave birth to the economy with the attributes of the prohibition of usury, justice that gave birth to the profit-sharing ratio, and the benefit that gave birth to the institutionalization of zakat, the prohibition of israf and tabdhir, and halal business financing demanded by the value of falah, not utilitarianism and rationalism.

The concept of sharia marketing emphasizes the need to implement professional management, meaning that by carrying out these activities, all products or services produced can definitely have their own positioning. Competitors are not a barrier that must be feared or antagonized. Competitors can be used as a source of motivation to improve marketing performance. Competitors can encourage the company, in this case marketers, to be able to work more creatively in marketing products in the form of goods and services (Sahla, 2019).

Saving Hajj and Umrah

According to Waliah (2017), Umrah linguistically means pilgrimage, while according to the term Umrah is a pilgrimage to the ka'bah and performing a certain series with predetermined conditions. Hajj and Umrah savings are third-party deposits whose withdrawals are made when the customer will perform the Hajj or Umrah pilgrimage, or under certain conditions in accordance with the customer agreement (Rachmania, 2014). But according to (Daulay, 2017) Hajj Savings is a form of banking service that aims to facilitate the community in planning savings to go on Hajj. It can be concluded that Hajj and Umrah savings are customer deposits designated for registration and departure for Hajj and Umrah. In this savings, the withdrawal time is when the customer will perform the hajj or umrah.

Hypoteses

Hypotheses are temporary answers to the formulation of research problems, where the truth is still weak and not necessarily true so that it must be tested empirically (Sulistiyastuti, 2018). It is said to be temporary, because the answers given are only based on relevant theories, not yet based on empirical facts obtained through data collection. Hypotheses can also be stated as theoretical answers to the formulation of research problems, not yet empirical answers.

The hypotheses that researchers put forward in this final project are as follows: There is a significant effect of the training program on marketing performance at Panin Dubai Syariah Bank. Given that the hypothesis is a temporary answer that may be true and may also be false, the author will conduct further studies to prove whether the hypothesis is accepted or rejected in accordance with the data collected empirically.

Desprictive Statistic Analysis

According to the results of interviews with Mr. Topan Perkasa H as HR Learning & Development Head at Bank Panin Dubai Syariah, the training formed is included in internal training (carried out by internal companies), the method used is Training in class where

marketing kinera will learn some theories in a classroom or a room that has been prepared and work on the necessary theory. Bank Panin Dubai Syariah will also create a new method, namely E-learning, which is running its training using an online computer which will be formed this year, 2023.

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Tabel 2. Achievement data Before treatment (pretest) and after treatment (posttest)

Cabang	Achievement Agustus 2022	Achievement Desember 2022
Marketing Slipi A	25.7%	38.8%
Marketing Slipi B	51.2%	170.0%
Marketing Slipi C	27.1%	47.4%
Marketing Slipi D	47.2%	49.2%
Marketing Slipi E	26.5%	39.8%
Marketing Slipi F	43.5%	65.6%
Marketing Slipi G	28.5%	64.2%
Marketing Slipi H	51.6%	85.2%
Marketing Slipi I	43.1%	70.6%
Marketing Slipi J	17.5%	51.8%
Marketing Slipi K	23.4%	39.8%
Marketing Slipi L	48.1%	70.8%
Marketing Slipi M	63.5%	116.1%
Marketing Slipi N	66.6%	115.0%
Marketing Slipi O	55.4%	86.8%
Marketing Slipi P	62.6%	117.4%
Marketing Slipi Q	80.8%	156.5%
Marketing Slipi R	44.3%	71.4%

Tabel 3. Descriptive statistics

	N	Min	Max	Mean	Std.Deviation
Pre test	18	17.50	80.80	44.8111	17.38955
Post test	18	38.80	170.00	80.9111	39.39071
Valid N (Listwise)	18				

Sumber: SPSS Output

Normality Test

The basis for decision making in graph analysis is if the data spreads around the diagonal line and follows the direction of the line showing a normally distributed pattern. The calculation of this normality test is assisted by using SPSS 25 for windows through based on Shapiro-Wilk.

Tabel 4. Normality test

	Kolmogorov-Smirnov			Shapiro Wilk		
	Statistic	df	Sig.	Statistic	df	Sig
Pre test	0.159	18	0.200	0.957	18	0.551
Post test	0.207	18	0.041	0.881	18	0.028

Sumber: SPSS Output

The output shows the results of the significance calculation: Shapiro-Wilk Test on Pre-Test data = $0.551 > 0.05$ (data is normally distributed), but Shapiro-Wilk Test on Post Test data = $0.28 < 0.05$ (data is not normally distributed) so it can be concluded that the data is not normally distributed. Through the test results that have been carried out, a significance level of 0.000 is obtained where the value is smaller than the probability value of 0.05, thus the hypothesis is accepted. This test statistically proves that the training program has a positive effect on marketing performance at Bank Panin Dubai Syariah KC Slipi.

Mean Difference Test

In this study, the mean difference test used was the Wilcoxon test or called the W-test, because the posttest data obtained from the December achievement was not normally distributed. If the data is not normally distributed, then the statistical test uses the Wilcoxon non-parametric test (W-Test) using the help of the SPSS 25.00 for windows program. The output results show that the minimum value of the Pre Test is 17.50 and the maximum value is 80.80. While the minimum value of the Post Test is 38.80 and the maximum value is 170. As for the average value of achievement in the Pre Test $44.81 < \text{Post Test } 80.9$, it means that descriptively there is a difference in average achievement between the Pre Test and Post Test results.

Tabel 5. Uji Wilxocon Signed Ranks

		N	Mean Rank	Sum Of ranks
Pre test- Post test	Negative Ranks	0 ^a	0.00	0.00
	Positive Ranks	18 ^b	9.50	171.00
	Ties	0 ^c		
	Total	18		

Sumber: SPSS Output

a. Post test < Pretest

b. Post test > Pretest

c. Post test = Pretest

Negative ranks/samples with Post Test values smaller than Pre Test values are 0 samples.
Positive ranks/samples with a Post Test value greater than the Pres Test value are 18 samples.
Ties / samples with Post Test values equal to Pre Test values are 0 samples.

Tabel 6. Test statistik

Post Test – Pre test	
Z	-3.724 ^b
Asymp. Sig (2 tailed)	0.000

Sumber: Diolah SPSS

a. Wilxocon Signed Ranks Test

b. Based on Negative Ranks

The significance result is $0.000 < 0.05$, so the hypothesis is accepted. So the conclusion is that there is a difference between the average achievement of the Pre Test and the Post Test, which means that there is a positive influence on the use of training programs in improving marketing performance at Panin Dubai Syariah Bank. This conclusion is justified because it can be seen from the overall initial data that all marketing performance has indeed increased.

Based on the results of the Wilcoxon test where all samples are included in Positive ranks, meaning that the Post Test value is greater than the Pres Test value. It can be seen that there is an increase after being given treatment, namely in this study in the form of a training program. Through the training program can help marketing performance in improving both in terms of skills, knowledge, and attitudes at work. This is supported by the research journal (Marjaya, 2019) explains that one of the ways that companies / organizations can do in bridging the gap between the need for labor expected by the organization and the ability of the workforce to respond to needs is by providing training. Through the training program, it is hoped that all potential owned can be improved in accordance with the needs and desires of the company or at least close to what is expected by the company.

This is in accordance with the theory put forward by (Bariqi, 2018) that training is intended to improve employee abilities both affective (attitude), cognitive (knowledge) and psychomotor (behavior) and prepare employees in the face of changes that occur so that they can overcome obstacles that may arise in the work. These results support previous research by Elizar & Tanjung (2018) that training has a significant effect on employee performance. As well as the results of research Prayogi & Nursidin (2018) that training has a significant effect on employee performance

Bank Panin Dubai Syariah has a training programme for its marketing performance that leads to improved abilities and skills in carrying out duties and responsibilities for the company. This will bring benefits to the company itself; a decrease in marketing targets, work efficiency, and effectiveness will be improved. The efficiency and effectiveness in question are that in doing work to achieve results, there is no waste of time, and the use of available resources can be utilised as well as possible.

CONCLUSION

Providing training programs can have a positive influence in improving marketing performance at Panin Dubai Syariah Bank. Based on the Wilcoxon test, the average achievement value of 18 samples entered into Positive Ranks, namely all samples tested have a Post Test value greater than the Pres Test value, which means that the entire achievement of marketing performance has increased from before and after training. The training program established by Panin Dubai Syariah Bank on its marketing performance provides good results. The limitations in conducting industrial work practises, namely limitations in terms of time, where the authors only carry out industrial work practises that are quite short, namely 2 months, and limitations in finding out more about the products available at Panin Dubai Syariah Bank because they are placed in the SDI division.

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