

Analysis of Income and Profits on Eid Al-Fitr Package Savings in Tempuran Karawang District

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ABSTRACT : Indonesian people often face financial pressures, especially during Eid preparations, and need financial solutions. Special savings programs such as Eid al-Fitr emerged as a way to help people plan their finances. This research was conducted on Eid package savings owners in Cikuntul Village which has the largest number of participants, namely 168 customers. This study aims to analyze income and profits from Eid al-Fitr package savings in Tempuran District, Karawang Regency. This program offers a variety of package options, such as chicken, beef, basic necessities, cakes, and money, with a payment period of 11 months. The research method used was qualitative descriptive through observation, interviews, and documentation from the period of May 2023 to March 2024. The results of the study explain that in the implementation of this Eid package savings activity, it provides benefits for the participants who follow it. This activity not only helps participants in preparing for their needs ahead of Eid, but also encourages participants in managing finances ahead of Eid al-Fitr. In its implementation, the Rp. 3,000 and Rp. 5,000 packages are the most popular package choices by participants. The trust of the people who participate in this activity is very important for the sustainability of the Eid package savings. The profit generated on the Eid package savings managed by Mrs. Eva shows that the Eid package savings managed to provide a profit of Rp. 26,468,700 from all types of packages offered.

Keywords: *Eid Package Savings, Income, and Profit*

1. INTRODUCTION

According to (Hidayatullah, 2023) humans are inseparable from complex life, such as primary, secondary and tertiary needs. Making savings on consumer patterns is very important to meet long-term life. The increasing needs of society, the smarter people must be to manage their needs and expenses. Indonesian people often face financial pressure, especially during the preparation for Eid al-Fitr, and need financial solutions. Special savings programs such as Eid al-Fitr have emerged as one way to help people plan their finances. According to some news information, not a few people have experienced fraud through Eid savings, so that this savings activity requires honesty from both the organizers and the consumers who carry out the savings activities.

The increase in the price of goods is caused by the demand for food and drink and other demands which are not balanced by an increase in the amount of supply provided for trade to the public, another factor is the behavior of the public during the month of Ramadan which is increasingly consumptive. (Ginjar et al., 2019) . The increase in prices approaching Eid is the reason why Eid Package Savings are increasingly in demand by the public. By participating in Eid Package Savings, consumers can set aside their income gradually so that they can meet their needs before Eid without experiencing excessive financial pressure. In addition to helping people manage their finances before

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Eid, Eid Package Savings also provides benefits for organizers because of the income and profit from these activities.

According to Wirdyaningsih, a phenomenon that often occurs in Indonesian society is that before Eid, basic needs tend to increase. So, in order to meet Eid needs, people now tend to prepare for them well in advance before Eid al-Fitr arrives. Either by ordering Eid necessities or by saving. Saving is the activity of storing some of your money in one place. The purpose of this activity is that one day the money that is set aside will be collected in a large amount. According to (Ginanjari et al., 2019) . With Eid Savings Packages, people have a solution in managing their finances for Eid needs, so they don't need to worry when facing the high needs that often occur before Eid al-Fitr.

The existence of Lebaran Package Savings is of concern because it is different from regular savings. These savings can only be withdrawn at a specified time, namely before Eid al-Fitr. The main goal is to help meet needs that usually increase during Eid compared to normal days. These savings offer various packages, such as basic food packages and beef packages. Another difference is that members can choose the products they want to receive, such as Eid cake packages, basic food packages, beef, or chicken. (Sari, 2023)

Lebaran Package Savings is an activity that is often carried out by the community every year to prepare for their needs when approaching Lebaran. However, through this activity, people often experience fraud, so honesty from the organizers and consumers is very important in its implementation. Seeing this, it is important to analyze more deeply how this savings business system is run, and how it is managed in terms of income and profit. One of them is in Karawang Regency, the sub-district that carries out Lebaran savings activities is Tempuran Sub-district, especially in Cikuntul Village. The selection of the locus in this study was because by choosing a savings organizer who has the most customers. The success of the Lebaran Package Savings provides benefits for the community in managing their finances, as well as being a sustainable savings business in the future. Through this study, it is expected to find out the extent to which this Lebaran Package Savings provides benefits.

Table 1. List of 2024 Eid Savings Packages

| No. | Package Type | Deposit Price | Number of Customers (168/Year 2024) | Payment Term (Months) | Funds Paid |
|-----|----------------------|---------------|-------------------------------------|-----------------------|---------------|
| 1 | Chicken meat package | Rp. 2,000 | 10 | 11 | Rp. 660,000 |
| 2 | Chicken meat package | Rp. 3,000 | 14 | 11 | Rp. 990,000 |
| 3 | Beef Package | Rp. 3,000 | 20 | 11 | Rp. 990,000 |
| 4 | Beef Package | Rp. 5,000 | 22 | 11 | Rp. 1,650,000 |
| 5 | Food packages | Rp. 2,000 | 15 | 11 | Rp. 660,000 |
| 6 | Kids cake package | Rp. 2,000 | 10 | 11 | Rp. 660,000 |
| 7 | Money package | Rp. 2,000 | 8 | 11 | Rp. 660,000 |
| 8 | Money package | Rp. 3,000 | 20 | 11 | Rp. 990,000 |
| 9 | Money package | Rp. 5,000 | 25 | 11 | Rp. 1,650,000 |
| 10 | Money package | Rp. 7,000 | 9 | 11 | Rp. 2,310,000 |
| 11 | Money package | Rp. 10,000 | 7 | 11 | Rp. 3,300,000 |
| 12 | Money package | Rp. 20,000 | 8 | 11 | Rp. 6,600,000 |

Source: Results of Interviews with Eid Savings Package Owners, processed by the Author in 2024

Based on table 1 above, data shows that in 2024, there were 168 customers who participated in the Lebaran Savings Package program. This shows that the Lebaran Savings Package activity has received quite high interest and trust from the local community. The packages offered vary widely with affordable prices, such as the IDR 5,000 package with 22 customers and the IDR 3,000 package with 20 customers, becoming the favorite choices. The Lebaran Savings Package payment has a period of 11 months, making it easy for customers to pay in installments in stages.

Previous research according to (Ginanjari et al., 2019) the results of the study showed that the implementation of this Lebaran Package Savings is very beneficial for the organizers, especially providing convenience for members to meet their needs that feel light. According to (Nugraha, 2019) the results of the study showed that the Lebaran Package Savings had a positive impact because it proved that the Lebaran savings activities they participated in could help with the difficulties felt when Eid al-Fitr was coming. Meanwhile, according to (Widayati, 2022) the results of the study showed that the implementation of the Lebaran Package Savings in Sampetan Village, Gladaksari District, Boyolali Regency was not yet appropriate. There are shortcomings in terms of management, namely if there are members who cannot meet the deposits, their savings will be forfeited and cannot be withdrawn in any form.

Some previous research results, there is a research gap, the research still discusses the benefits and obstacles in the implementation of Lebaran Package Savings, without discussing in more depth about the income and profit for the organizers. Based on the background of the problem, the author is interested in conducting research with the title **"Analysis of Income and Profit on Eid al-Fitr Package Savings in Tempuran District, Karawang"**

2. LITERATURE REVIEW

Financial management

According to Bambang Riyanto, financial management is all business activities in obtaining funding at the lowest possible cost with the most favorable terms and using the funds as efficiently as possible. According to JL Massie, financial management is a business operational activity that is responsible for obtaining and using the funds needed for effective and efficient operational activities. Meanwhile, according to Sonny S, financial management is a company activity related to how to obtain funds, use funds, and manage assets in accordance with the company's overall goals. (Ayu Ajrina Amelia, 2022)

Income

According to Mulyanto Sumardi and Hans Dieter Evers in (Ridwan, 2021) income is all receipts in the form of money or goods from other parties or from one's own results. According to Nursandy in (Hilmi et al., 2024) income is all receipts in the form of money or goods received from other parties which are assessed based on the amount of money from assets that have passed at that time. According to Sukirno in (Lestari et al., 2022) , income can be interpreted as the total income received by individuals or society as compensation for their performance in a certain period of time, be it daily, weekly, or annually.

The indicators of income according to (Yuliadi et al., 2024) are income earned within a certain period of time (per year) and the profits earned.

Profit

Profit is an excess of net assets obtained from the activities of a company. And the difference between income minus expenses incurred in a period. According to the Indonesian Accounting Association, profit is the amount remaining after deducting all costs (including capital maintenance adjustments (if any) from income. If expenses exceed income, the remainder is a net loss (Ummah, 2019) . Meanwhile, according to Stice, et al. in (Susanti et al., 2024) Profit is defined as the difference between income generated from company transactions in a certain period minus the costs incurred to obtain that income.

The indicators of profit according to (Sulistiawati, 2019) are income, referring to an increase in the value of assets or a reduction in liabilities resulting from the sale of goods or services in a period, and expenses refer to costs incurred to generate income during a certain period.

3. FRAMEWORK

According to several theories that have been explained in the literature review and previous research regarding the analysis of income and profit on the Eid al-Fitr savings package in Tempuran District, Karawang, which is shown in the following framework of thought:

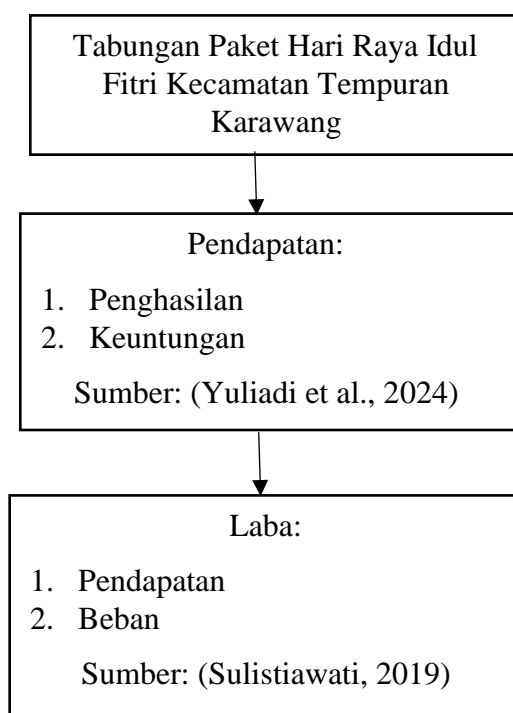


Figure 1. Research Paradigm processed by Author 2024
Source: According to (Yuliadi et al., 2024) and (Sulistiawati, 2019)

4. RESEARCH METHODS

This type of research uses a qualitative descriptive method, namely research conducted through direct observation, documentation, interviews, and literature from relevant books and journals. The locus of this research was conducted in Tempuran District, Karawang, located in Cikuntul Village at the residence of Mrs. Eva as the owner of the Lebaran Savings Package activity. The research was conducted from December 2024 to January 2025. The population in this study were 7 owners of Lebaran Savings Packages in Tempuran District. The sample selection was carried out by purposive sampling, by selecting savings organizers who had the most customers, namely 168 customers who saved the Eid al-Fitr package. The type of research data is research data from May 1, 2023 to March 4, 2024. The selection of Cikuntul Village as the focus of the research was aimed at examining income and profit from Eid al-Fitr savings packages in Tempuran District, Karawang.

This study also uses *expert judgment* from the Head of Cikuntul Village and the Head of Tempuran District as supporting informants. Data collection in this study uses data sources from primary data and secondary data. Primary data, which is obtained

directly through observation, documentation and in-depth interviews with the organizers who hold the Eid al-Fitr savings package to determine the income and profits generated. In addition, secondary data acts as supporting data in the form of written information from reference books and journals that are relevant to the problems studied.

5. RESEARCH RESULTS AND DISCUSSION

Research result

Respondent Profile

Tempuran District is one of the Districts in Karawang Regency. There is a savings activity held every year, which is different from other types of savings. This activity focuses on preparing for Eid needs which are special needs every year. The Eid al-Fitr savings package in Tempuran District, especially in Cikuntul Village, started in 2019 which was managed by Mrs. Eva who is usually called Mrs. Ebonbon, a 27-year-old housewife. Initially, Mrs. Eva only managed regular savings and social gatherings. However, in 2019 she was invited to join in organizing the Eid Savings Package with her friend. In implementing this Eid Savings Package in 2021, Mrs. Eva experienced an Eid savings fraud which resulted in losses. In 2022, Mrs. Eva decided to manage the Eid Savings Package herself without her friend anymore, and until now Mrs. Eva continues to run the Eid Savings Package business herself. At the beginning of opening the Eid Savings Package, only 30 participants participated, while the number of Eid Savings Package participants is currently 168 customers. Participants who join this Lebaran Package Savings are from various villages starting from Pancakarya Village, Pagadungan, Kalenjaya, Cikuntul, Tanjungjaya, Tempuran, Manggung Jaya, and Sumurgede. The existence of Lebaran Package Savings makes it easier to meet Lebaran needs to feel light. Through Lebaran Package Savings, participants can save every day with the nominal package that has been selected. There are various package options available starting from packages of Rp. 2,000 to Rp. 20,000 with a period of 11 months. Where 10 months are for customers and the remaining 1 month is the organizer's profit. At the end of the savings period, participants will receive an Lebaran package according to the package that has been selected, such as money packages, basic necessities, canned cakes, chicken or beef. This Lebaran Package Savings makes it easier for people to manage expenses during Lebaran in addition to providing solutions in managing Lebaran needs that often increase.

1. Implementation of Eid Package Savings in Tempuran District

The following are the stages of implementing Eid savings:

a. Bidding stage

At this stage, Mrs. Eva as the organizer offers Lebaran Package Savings by promoting it on social media such as *Facebook* and *Whats.App*. Mrs. Eva also offers packages when participating in gymnastics or badminton activities, so that she can offer Lebaran packages to people around her. In addition, customers also play a role in helping to expand the reach of Lebaran Package Savings, they often invite friends, relatives, or neighbors to join, so that information about Lebaran Package Savings can be conveyed to more people through recommendations from customers who have joined. In promoting the package product, the owner lists various choices of Lebaran Package Savings products in the form of a catalog in the form of a description of what products are available and the prices of the various products offered.

b. Ordering stage

After conducting the promotion, prospective members who are interested will register for the Lebaran Package Savings. This ordering stage is carried out when the customer registers with the manager by first selecting the package that has been offered. After determining the choice of package and the desired price, the manager will record the type of package chosen along with the price that must be deposited by the customer every day. To facilitate the process of recording deposits, the manager will distribute savings books to customers. This savings book is used to record every transaction that has been deposited

routinely until it reaches the total price of the selected package. In this way, both managers and customers can easily monitor the development of savings clearly and transparently.

c. Deposit stage

Depositing Eid Savings Packages is done in two ways, namely the first way the manager goes around visiting each customer's house, the manager usually goes around from Monday to Sunday starting from 11.00 WIB to 19.00 WIB for 30 days in a period of 11 months. Then the second way is that customers make payments via bank transfer for customers who are far away. Deposits collected for 10 months are used to fulfill customer rights according to the type of package that has been chosen, while deposits in the 11th month become a profit for the manager. Every deposit made by the customer will be recorded by the manager in the savings book that has been given to the customer as proof of transaction. Depositing Eid Savings Packages is done according to the package price that has been chosen by each customer. In depositing Eid Savings Packages, Mrs. Eva as the manager only records it in the savings book held by the customer, Mrs. Eva as the manager does not make bookkeeping for each customer transaction, so only the customer has their savings book. The manager only summarizes the customer's name and the package that has been chosen by each customer before the package submission time, which is two months earlier, namely in January.

d. Product purchase stage by Eid Package Savings Manager

Purchase of package products is done by ordering between one to two months before the product distribution time. This is intended to avoid price increases that often occur when approaching Eid. By ordering early, managers can get more affordable prices for goods. The purchasing process is carried out in stages, not all at once. Managers buy products little by little until the package needs are fully met. Staged purchases provide flexibility to find the best prices at various stores. Usually managers buy products for Eid packages at available stores, such as grocery stores, Indomart, Alfamart or order from friends who provide package products at affordable prices, especially those offering discounts.

e. Package delivery stage

The delivery of package products is carried out according to customer requests. For children's packages, such as canned cakes or snacks, they are usually distributed at the beginning of the fasting month so that they can be consumed earlier. Meanwhile, for beef, chicken and basic food packages, the delivery is also adjusted to customer needs, with package delivery schedules varying from 10 days to 3 days before Eid al-Fitr, depending on the agreement between the manager and the customer. As for money packages, customers have full freedom in withdrawing them on the condition that all savings must be paid off first.

According to the results of the interview with the owner of the Lebaran Package Savings, there are several types of Lebaran packages offered to participants regarding what products can be obtained at affordable prices that have been determined by Mrs. Eva as the owner of the savings package as follows:

Table 2. List of Types of Eid Savings Packages in 2024

| No. | Package Price | | Package Contents | | Amount of Funds Paid |
|-----|----------------------|-----------|--|---|----------------------|
| 1 | Chicken meat package | Rp. 2,000 | 1) Chicken meat 2) Delicious noodles 3) Rice 4) Soy sauce 550 ml 5) Kara 6) Oil | 10 Kg 1 Box 5 Liters 1 Pcs 4 pcs 1 Liter | Rp. 660,000 |

| | | | | | |
|---|---------------|-----------|--|--|---------------|
| | | | | | |
| 2 | | Rp. 3,000 | 1) Chicken meat 2) Rice 3) Delicious noodles 4) Soy sauce 550 ml 5) Kara 6) Oil 7) Sugar 8) Bottled tea | 16 Kg 10 Liters 1 Box 1 Pcs 4 Pcs 1 Liter 1 Kg 1 Liter | Rp. 990,000 |
| 3 | | Rp. 3,000 | 1) Beef 2) Rice 3) Oil 4) Soy sauce 550 ml 5) Kara 6) Bottled tea 7) Sugar 8) MSG 9) Masako 10) Salt | 4 Kg 5 Liters 1 Liter 1 Pcs 4 Pcs 2 Liters 1 Kg 1 Pcs 1 Pcs 1 Pcs | Rp. 990,000 |
| 4 | Beef Package | Rp. 5,000 | 1) Beef 2) Delicious noodles 3) Rice 4) Oil 5) Sugar 6) Kara 7) Vegetable 8) Bottled tea 9) Soy sauce 550 ml 10) Candlenut 11) MSG 12) Masako 13) Salt | 6 Kg 1 Box 10 Liters 1 Liter 2 Kg 4 Pcs 5 Cans 2 Liters 1 Pcs ½ Kg 1 Pcs 1 Pcs 1 Pcs | Rp. 1,650,000 |
| 5 | Food packages | Rp. 2,000 | 1) Money 2) Rice 3) Delicious noodles | Rp.100,000 10 Kg 1 Box 1 Pcs 4 Cans | Rp. 660,000 |

| | | | | | |
|---|----------------------|--------------|---|---|-------------|
| | | | 4) Soy sauce 550 ml 5) ABC Sardines 6) ABC Sauce 7) ABC Syrup 8) Egg 9) Blue triangle 10) Tea bag 11) Coffee | 1 Large Bottle 2 Bottles 1 Kg 1 Kg 1 Sir 3 Packs | |
| 6 | Kids cake package | Rp. 2,000 | 1) Money 2) Pop noodles 3) Yakult 4) Vegetable 5) Chocolate 6) Canned milk 7) Oreo cake 8) Bottled tea 9) Coconut Rome 10) Chitato 11) Wheat germ 12) Pop ice 13) Mommy 14) Good time can 15) Big Sukro 16) Kiko 17) Milk carton 18) Hello Panda 19) Pillow 20) Kinder Joy | Rp. 200,000 10 Pcs 1 Sir 1 Sir 1 Sir 2 Pcs 1 Sir 1 Liter 1 Pcs 1 Pcs 2 Pcs 1 Pack 1 Sir 1 Pcs 1 Pcs 2 Sir 5 Pcs 1 Pcs 1 Pcs 1 Pcs | Rp. 660,000 |
| 7 | Money package | Rp. 2,000 | Money <i>Free</i> : 1) Bottled tea 2) Vegetable | Rp. 600,000 1 Liter 1 Sir | Rp. 660,000 |
| 8 | | Rp. 3,000 | Money <i>Free</i> : 1) Bottled tea 2) Yakult 3) Vegetable | Rp.900,000 1 Liter 1 Sir 1 Sir | Rp. 990,000 |

| | | | | | |
|----|--|---------------|--|---|------------------|
| | | | | | |
| 9 | | Rp. 5,000 | Money <i>Free</i> : 1) Bottled tea 2) Yakult 3) Vegetable 4) Chocolate 5) Canned milk | Rp. 1,500,000 1 Liter 1 Sir 1 Sir 1 Sir 1 Pcs | Rp. 1,650,000 |
| 10 | | Rp. 7,000 | Money <i>Free</i> : 1) Bottled tea 2) Yakult 3) Vegetable 4) Chocolate 5) Canned milk 6) Sugar | Rp. 2,100,000 1 Liter 1 Sir 1 Sir 1 Sir 1 Pcs 1 Kg | Rp. 2,310,000 |
| 11 | | Rp. 10,000 | Money <i>Free</i> : 1) Bottled tea 2) Yakult 3) Vegetable 4) Chocolate 5) Canned milk 6) Pop noodles | Rp. 3,000,000 1 Liter 1 Sir 1 Sir 1 Sir 1 Pcs 10 Pcs | Rp. 3,300,000 |
| 12 | | Rp. 20,000 | Money <i>Free</i> : 1) Delicious noodles 2) Rice | Rp. 6,000,000 1 Box 10 Kg | Rp. 6,600,000 |

Source: Results of interviews with owners of Lebaran Package Savings, processed by the author in 2024

Based on table 2 above, there are provisions for the 2024 Eid Savings Package offering various package options with varying prices and contents. The most popular packages are the Rp. 5,000 and Rp. 3,000 packages. This is because the package contents are more complete and the amount received is greater. The money package also not only provides money according to the selected nominal, but is also equipped with various additional products (*free*) that will be obtained by customers. The funds that must be paid by each customer have become the provisions of the savings package owner, which range from Rp. 660,000 to Rp. 6,600,000, providing various options that can be adjusted to the needs and financial capabilities of each customer. The greater the funds paid, the greater the benefits and additional products received.

2. Calculation of Eid Package Savings Costs in Tempuran District

The following is a calculation of the operational costs of the Eid Savings Package:

a . Depreciation Cost Using Straight Line Method

$$\begin{aligned} \text{Motor Depreciation Cost} &= \frac{\text{Investasi-Nilai Sisa}}{\text{Umur Ekonomis}} \\ &= \frac{\text{Rp. 15.000.000} - \text{Rp. 12.000.000}}{5 \text{ Tahun}} \\ &= \frac{\text{Rp. 3.000.000}}{5} = \text{Rp. 600,000} \end{aligned}$$

$$\begin{aligned} \text{Building Depreciation Cost} &= \frac{\text{Investasi-Nilai Sisa}}{\text{Umur Ekonomis}} \\ &= \frac{\text{Rp. 300.000.000} - \text{Rp. 270.000.000}}{20 \text{ Tahun}} \\ &= \frac{\text{Rp. 30.000.000}}{20} = \text{Rp. 1,500,000} \end{aligned}$$

According to the results of interviews with the organizers, there are several types of Lebaran Package Savings costs. The following are the operational costs of Lebaran Package Savings in 2024:

Table 3. Operating Costs in 2024

| No | Keterangan | Biaya Satuan (a) | Biaya Per Tahun (b) | Biaya Operasional Perhari (b:12 paket) |
|---------------------------------|---|---|--|---|
| 1 | Biaya Operasional 1) Transfortasi 2) Jasa pengantaran paket 3) Gaji 4) Komunikasi | Rp. 14.000 x 330 setoran Rp. 100.000 x 2 kali pengantaran Rp. 10.000 x 330 setoran Rp. 150.000/bulan | Rp. 4.620.000 Rp. 200.000 Rp. 3.000.000 Rp. 1.800.000 | Rp. 385.000 Rp. 16.667 Rp. 275.000 Rp. 137.500 |
| 2 | Biaya Administrasi 1) Buku tabungan 2) Brosur Paket | Rp. 1.000 x 168 orang Rp. 8.000 (4 brosur) | Rp. 168.000 Rp. 8.000 | Rp. 14.000 Rp. 667 |
| 3 | Biaya Penyusutan 1) Motor 2) Bangunan | Rp. 600.000/tahun Rp. 1.500.000/tahun | Rp. 600.000 Rp. 1.500.000 | Rp. 50.000 Rp. 125.000 |
| Jumlah Biaya Operasional | | | Rp. 11.896.000 | Rp. 1.003.832: 168 nasabah Rp. 5.975 per paket |

Source: Results of interviews with owners of Lebaran Package Savings, processed by the author in 2024

Based on table 3 above, it shows that the total operational costs for the Lebaran Package Savings for the 2024 period are IDR 11,896,000. The operational costs consist of transportation costs used by the owner every day to go around collecting participant deposits from Monday to Sunday with operating hours from 11.00 WIB to 19.00 WIB for 30 days in a period of 11 months. The purpose of the package delivery service above according to the results of the interview with the owner said that when handing over the Lebaran Package Savings, the owner hired someone to help hand over the package to each participant which was carried out for 2 days in delivering the package with a package delivery service fee of IDR 100,000 in one day. The communication costs above are that in implementing the Lebaran Package Savings, the owner promoted using *Facebook* and *WhatsApp*.

According to the results of interviews with the organizers, there are several types of products in the Lebaran Package Savings. The following is the cost of a chicken meat package of IDR 2,000 in the 2024 Lebaran Package Savings:

Table 4. Cost of Chicken Meat Package Rp. 2,000 in 2024

| Chicken Meat Package Rp. 2,000 | | | |
|--------------------------------|--------|------------|-------------|
| Types of products | Amount | Unit price | Total price |

| | | | |
|-------------------------------|-----------|-------------|--------------------|
| Chicken meat | 10 Kg | Rp. 28,000 | Rp. 280,000 |
| Delicious noodles | 1 Box | Rp. 120,000 | Rp. 120,000 |
| Rice | 5 Liters | Rp. 10,000 | Rp. 50,000 |
| Soy sauce 550 ml | 1 Pcs | Rp. 17,000 | Rp. 17,000 |
| Kara | 4 Pcs | Rp. 3,000 | Rp. 12,000 |
| Oil | 1 Liter | Rp. 15,000 | Rp. 15,000 |
| Goodie bag | 1 Pcs | Rp. 2,500 | Rp. 2,500 |
| Plastic | 1 Pcs | Rp. 500 | Rp. 500 |
| Operating costs | 1 Package | Rp. 5,975 | Rp. 5,975 |
| Total Cost Per Package | | | Rp. 502,975 |

Source: Results of interviews with managers of Lebaran Package Savings, processed by the author in 2024

Based on table 4 above, it shows that the total cost spent by the organizer for one chicken meat package with a daily deposit of IDR 2,000 is IDR 502,975. While the cost that must be paid for 11 months is IDR 660,000, so that the organizer gets a profit of IDR 157,028 from each participant with a chicken meat package deposit of IDR 2,000. For the purchase of chicken meat, an order was made in advance a month before, namely in February to confirm with the chicken meat trader before Eid, the purchase of chicken meat was ordered from 4 people, namely Mrs. Dewi, Mrs. Iim and Mrs. Jihan Salma. For basic food products such as rice, soy sauce, and oil which have a longer *expiration date*, purchases were made in January before Eid to anticipate price increases when Eid approaches. For the chicken meat package, the manager usually distributes the package to each participant three days before Eid. The package delivery system is carried out by delivering it to each house.

According to the results of interviews with the organizers, there are several types of products in the Lebaran Package Savings. The following is the cost of the Rp. 3,000 chicken meat package in the 2024 Lebaran Package Savings:

Table 5. Cost of Chicken Meat Package Rp. 3,000 in 2024

| Chicken Meat Package Rp. 3,000 | | | |
|---------------------------------------|---------------|-------------------|--------------------|
| Types of products | Amount | Unit price | Total price |
| Chicken meat | 16 Kg | Rp. 28,000 | Rp. 448,000 |
| Rice | 10 Liters | Rp. 10,000 | Rp. 100,000 |
| Delicious noodles | 1 Box | Rp. 120,000 | Rp. 120,000 |
| Soy sauce 550 ml | 1 Pcs | Rp. 17,000 | Rp. 17,000 |
| Kara | 4 Pcs | Rp. 3,000 | Rp. 12,000 |
| Oil | 1 Liter | Rp. 15,000 | Rp. 15,000 |
| Sugar | 1 Kg | Rp. 17,000 | Rp. 17,000 |
| Bottled tea | 1 Liter | Rp. 9,000 | Rp. 9,000 |
| Goodie bag | 1 Pcs | Rp. 2,500 | Rp. 2,500 |
| Plastic | 1 Pcs | Rp. 500 | Rp. 500 |
| Operating costs | 1 Package | Rp. 5,975 | Rp. 5,975 |
| Total Cost Per Package | | | Rp. 746,975 |

Source: Results of interviews with owners of Lebaran Package Savings, processed by the author in 2024

Based on table 5 above, it shows that the total cost spent by the organizer for one package of chicken meat with a daily deposit of IDR 3,000 is IDR 746,975. While the cost that must be paid for 11 months is IDR 990,000, so that the organizer gets a profit of IDR 243,025 per package from each participant with a chicken meat package deposit of IDR 3,000. For chicken meat, it is usually delivered to participants three days before Eid, while for the remaining products, namely basic necessities, the package is delivered to participants seven days before Eid.

According to the results of interviews with the organizers, there are several types of products in the Lebaran Package Savings. The following is the cost of the Rp. 3,000 beef package in the 2024 Lebaran Package Savings:

Table 6. Beef Package Cost Rp. 3,000 in 2024

| Beef Package Rp. 3,000 | | | |
|-------------------------------|---------------|-------------------|--------------------|
| Types of products | Amount | Unit price | Total price |
| Beef | 4 kg | Rp. 150,000 | Rp. 600,000 |
| Rice | 5 Liters | Rp. 10,000 | Rp. 50,000 |
| Oil | 1 Liter | Rp. 15,000 | Rp. 15,000 |
| Soy sauce 550 ml | 1 Pcs | Rp. 17,000 | Rp. 17,000 |
| Kara | 4 Pcs | Rp. 3,000 | Rp. 12,000 |
| Bottled tea | 2 Liters | Rp. 9,000 | Rp. 18,000 |
| Sugar | 1 Kg | Rp. 17,000 | Rp. 17,000 |
| MSG | 1 Pcs | Rp. 8,000 | Rp. 5,000 |
| Masako | 1 Pcs | Rp. 5,000 | Rp. 8,000 |
| Salt | 1 Pcs | Rp. 5,000 | Rp. 5,000 |
| Goodie bag | 1 Pcs | Rp. 2,500 | Rp. 2,500 |
| Plastic | 1 Pcs | Rp. 500 | Rp. 500 |
| Operating costs | 1 Package | Rp. 5,975 | Rp. 5,975 |
| Total Cost Per Package | | | Rp. 755,975 |

Source: Results of interviews with owners of Lebaran Package Savings, processed by the author in 2024

Based on table 6 above, it shows that the total cost spent by the organizer for one beef package with a daily deposit of Rp. 3,000 is Rp. 755,975. While the cost that must be paid for 11 months is Rp. 990,000, so that the manager gets a profit of Rp. 234,025 per package from each participant with a beef package deposit of Rp. 3,000. For beef orders made one month before fasting, beef purchases are ordered from Mrs. Iyos. While for basic food products such as rice, soy sauce, oil and bottled tea which have a longer *expiration date*, purchases are made one to two months before fasting, namely in January to anticipate price increases when approaching Eid. For beef packages, managers usually distribute them two days before Eid, but there are also those who take beef packages 10 days before Eid.

According to the results of interviews with the organizers, the following are the costs of the Rp. 5,000 beef package for several types of products in the 2024 Eid Package Savings:

Table 7. Beef Package Cost Rp. 5,000 in 2024

| Beef Package Rp. 5,000 | | | |
|-------------------------------|---------------|-------------------|----------------------|
| Types of products | Amount | Unit price | Total price |
| Beef | 6 Kg | Rp. 150,000 | Rp. 900,000 |
| Delicious noodles | 1 Box | Rp. 120,000 | Rp. 120,000 |
| Rice | 10 Liters | Rp. 10,000 | Rp. 100,000 |
| Oil | 1 Liter | Rp. 15,000 | Rp. 15,000 |
| Sugar | 2 Kg | Rp. 17,000 | Rp. 34,000 |
| Kara | 4 Pcs | Rp. 3,000 | Rp. 12,000 |
| Vegetable | 5 Cans | Rp. 27,000 | Rp. 135,000 |
| Bottled tea | 2 Liters | Rp. 9,000 | Rp. 18,000 |
| Soy sauce 550 ml | 1 Pcs | Rp. 17,000 | Rp. 17,000 |
| Candlenut | 1/2 Kg | Rp. 22,000 | Rp. 22,000 |
| MSG | 1 Pcs | Rp. 8,000 | Rp. 8,000 |
| Masako | 1 Pcs | Rp. 5,000 | Rp. 5,000 |
| Salt | 1 Pcs | Rp. 5,000 | Rp. 5,000 |
| Goodie bag | 1 Pcs | Rp. 2,500 | Rp. 2,500 |
| Plastic | 1 Pcs | Rp. 500 | Rp. 500 |
| Operating costs | 1 Package | Rp. 5,975 | Rp. 5,975 |
| Total Cost Per Package | | | Rp. 1,399,975 |

Source: Results of interviews with owners of Lebaran Package Savings, processed by the author in 2024

Based on table 7 above, it shows that the total cost spent by the organizer for one beef package with a daily deposit of IDR 5,000 is IDR 1,399,975. While the cost that must be paid for 11 months is IDR 1,650,000, so that the manager gets a profit of IDR 250,025 per package from each participant with a beef package of IDR 5,000. In this package, there are several additional products such as mie sedap, sayur and kemiri. This is because there is a difference in the price of the package that must be paid. In the beef package, the delivery is carried out two days before Eid, while the other products are delivered seven days before Eid.

According to the results of interviews with the organizers, there are several types of products in the Lebaran Package Savings. The following is the cost of a basic food package of Rp. 2,000 in the 2024 Lebaran Package Savings:

Table 8. Cost of Basic Necessities Package Rp. 2,000 in 2024

| Basic food package Rp. 2,000 | | | |
|-------------------------------------|----------------|-------------------|--------------------|
| Types of products | Amount | Unit price | Total price |
| Money | Rp. 100,000 | - | Rp. 100,000 |
| Rice | 10 Kg | Rp. 13,000 | Rp. 130,000 |
| Delicious noodles | 1 Box | Rp. 120,000 | Rp. 120,000 |
| Soy sauce 550 ml | 1 Pcs | Rp. 17,000 | Rp. 17,000 |
| ABC Sardines | 4 Cans | Rp. 10,000 | Rp. 40,000 |
| ABC Sauce | 1 Large Bottle | Rp. 16,500 | Rp. 16,500 |
| ABC Syrup | 2 Bottles | Rp. 17,000 | Rp. 34,000 |
| Egg | 1 Kg | Rp. 24,000 | Rp. 24,000 |

| | | | |
|-------------------------------|-----------|------------|--------------------|
| Blue triangle | 1 Kg | Rp. 12,000 | Rp. 12,000 |
| Tea bag | 1 Sir | Rp. 6,000 | Rp. 6,000 |
| Coffee | 3 Packs | Rp. 12,000 | Rp. 36,000 |
| Basket | 1 Pcs | Rp. 16,000 | Rp. 16,000 |
| Operating costs | 1 Package | Rp. 5,975 | Rp. 5,975 |
| Total Cost Per Package | | | Rp. 557,475 |

Source: Results of interviews with owners of Lebaran Package Savings, processed by the author in 2024

Based on table 8 above, the total cost spent by the organizer for one basic food package with a daily deposit of Rp. 2,000 is Rp. 557,475. This cost includes all items in the basic food package and includes money of Rp. 100,000. While the cost that must be paid for 11 months is Rp. 660,000, so that the manager gets a profit of Rp. 102,525 per package from each participant with a basic food package deposit of Rp. 2,000. In the basic food package, the purchase of eggs is ordered in advance a month in advance to confirm with the egg agent before Eid , this is to avoid price increases when Eid approaches. While for basic food products such as rice, soy sauce, blue triangles, tea bags, and coffee that have a longer *expiration date* , purchases are made one to two months before fasting, namely in January.

According to the results of interviews with the organizers, there are several types of products in the Lebaran Package Savings. The following is the cost of the Rp. 2,000 child cake package in the 2024 Lebaran Package Savings:

Table 9. Child Cake Package Cost Rp. 2,000 Period 2024

| Children's cake package Rp. 2,000 | | | |
|--|---------------|-------------------|--------------------|
| Types of products | Amount | Unit price | Total price |
| Money | Rp. 200,000 | - | Rp. 200,000 |
| Pop noodles | 10 Pcs | Rp. 5,000 | Rp. 50,000 |
| Yakult | 1 Sir | Rp. 10,500 | Rp. 10,500 |
| Vegetable | 1 Sir | Rp. 10,500 | Rp. 10,500 |
| Chocolate | 1 Sir | Rp. 12,500 | Rp. 12,500 |
| Canned milk | 2 pcs | Rp. 14,000 | Rp. 28,000 |
| Oreo cake | 1 Sir | Rp. 23,000 | Rp. 23,000 |
| Bottled tea | 1 Liter | Rp. 9,000 | Rp. 9,000 |
| Coconut Rome | 1 Pcs | Rp. 9,500 | Rp. 9,500 |
| Chitato | 1 Pcs | Rp. 20,000 | Rp. 20,000 |
| Wheat germ | 2 Pcs | Rp. 10,500 | Rp. 21,000 |
| Pop ice | 1 Pack | Rp. 9,500 | Rp. 9,500 |
| Mommy | 1 Sir | Rp. 10,500 | Rp. 10,500 |
| Good time can | 1 Pcs | Rp. 22,500 | Rp. 22,500 |
| Big Sukro | 1 Pcs | Rp. 11,500 | Rp. 11,500 |
| Kiko | 2 Sir | Rp. 6,000 | Rp. 12,000 |
| Milk carton | 5 Pcs | Rp. 5,000 | Rp. 25,000 |
| Hello Panda | 1 Pcs | Rp. 7,500 | Rp. 7,500 |
| Pillow | 1 Pcs | Rp. 12,000 | Rp. 12,000 |

| | | | |
|-------------------------------|-----------|------------|--------------------|
| Kinder Joy | 1 Pcs | Rp. 15,000 | Rp. 15,000 |
| Basket | 1 Pcs | Rp. 16,000 | Rp. 16,000 |
| Operating costs | 1 Package | Rp. 5,975 | Rp. 5,975 |
| Total Cost Per Package | | | Rp. 541,475 |

Source: Results of interviews with owners of Lebaran Package Savings, processed by the author in 2024

Based on table 9 above, the total cost spent by the manager for one package of child cakes with a daily deposit of IDR 2,000 is IDR 541,475. This cost includes various components in the basic food package, including money of IDR 200,000. Meanwhile, the cost that must be paid for 11 months is IDR 660,000 so that the manager gets a profit of IDR 118,525 per package from each participant with a child cake package deposit of IDR 2,000. For the cake package, Mrs. Eva as the manager made a purchase two months before Eid, namely in February 2024, as an effort to avoid price increases before Eid. Because this cake package is submitted before fasting so that it can be consumed during the month of Ramadan.

According to the results of interviews with the organizers, in the money package the organizers provide bonuses in the form of products for customers who follow the package. The following is the cost of the Rp. 2,000 money package in the 2024 Lebaran Savings Package:

Table 10. Money Package Cost Rp. 2,000 Period 2024

| Money Package Rp. 2,000 | | | |
|--------------------------------|---------------|-------------------|--------------------|
| Type | Amount | Unit price | Total price |
| Money | Rp. 660,000 | - | Rp. 600,000 |
| Free: | | | |
| Bottled tea | 1 Liter | Rp. 9,000 | Rp. 9,000 |
| Vegetable | 1 Sir | Rp. 10,500 | Rp. 10,500 |
| Goodie bag | 1 Pcs | Rp. 2,500 | Rp. 2,500 |
| Operating costs | 1 Package | Rp. 5,975 | Rp. 5,975 |
| Total Cost Per Package | | | Rp. 627,975 |

Source: Results of interviews with owners of Lebaran Package Savings, processed by the author in 2024

Based on table 10 above, it shows that for customers with a Rp. 2,000 money package, the money received is Rp. 600,000, where the manager also provides additional product bonuses such as bottled tea and nabati with costs incurred of Rp. 27,975 including operational costs. So the total cost per package for one money package with a deposit of Rp. 2,000 is Rp. 627,975. While the costs that must be paid for 11 months are Rp. 660,000, so the manager provides additional product bonuses from the profit from deposits in the 11th month. For this money package, new money is not used, the delivery can be taken according to the wishes of the consumer, as long as it has been paid off first for the money package savings.

According to the results of interviews with the organizers, in the money package the organizers provide bonuses in the form of products for customers who follow the package. The following is the cost of the Rp. 3,000 money package in the 2024 Eid Savings Package:

Table 11. Money Package Cost Rp. 3,000 Period Year 2024

| |
|--------------------------------|
| Money Package Rp. 3,000 |
|--------------------------------|

| Type | Amount | Unit price | Total price |
|-------------------------------|-------------|------------|--------------------|
| Money | Rp. 990,000 | - | Rp. 900,000 |
| Free: | | | |
| Bottled tea | 1 Liter | Rp. 9,000 | Rp. 9,000 |
| Yakult | 1 Sir | Rp. 10,500 | Rp. 10,500 |
| Vegetable | 1 Sir | Rp. 10,500 | Rp. 10,500 |
| Goodie bag | 1 Pcs | Rp. 2,500 | Rp. 2,500 |
| Operating costs | 1 Package | Rp. 5,975 | Rp. 5,975 |
| Total Cost Per Package | | | Rp. 938,475 |

Source: Results of interviews with owners of Lebaran Package Savings, processed by the author in 2024

Based on table 11 above, for customers with a Rp. 3,000 money package, the money received is Rp. 900,000, the manager also provides additional product bonuses such as bottled tea, yakult and nabati with a cost of Rp. 38,475 including operational costs. So the total cost per package for one daily deposit money package of Rp. 3,000 is Rp. 938,475. In this money package, the manager provides additional product bonuses from the profit from deposits in the 11th month. For the money package, the manager does not use new money.

According to the results of interviews with the organizers, in the money package the organizers provide bonuses in the form of products for customers who follow the package. The following is the cost of the Rp. 5,000 money package in the 2024 Eid Savings Package:

Table 12. Money Package Cost of Rp. 5,000 for the 2024 Period

| Money Package Rp. 5,000 | | | |
|--------------------------------|---------------|------------|----------------------|
| Type | Amount | Unit price | Total price |
| Money | Rp. 1,650,000 | - | Rp. 1,500,000 |
| Free: | | | |
| Bottled tea | 1 Liter | Rp. 9,000 | Rp. 9,000 |
| Yakult | 1 Sir | Rp. 10,500 | Rp. 10,500 |
| Vegetable | 1 Sir | Rp. 10,500 | Rp. 10,500 |
| Chocolate | 1 Sir | Rp. 12,500 | Rp. 12,500 |
| Canned milk | 1 Pcs | Rp. 14,000 | Rp. 14,000 |
| Goodie bag | 1 Pcs | Rp. 2,500 | Rp. 2,500 |
| Operating costs | 1 Package | Rp. 5,975 | Rp. 5,975 |
| Total Cost Per Package | | | Rp. 1,564,975 |

Source: Results of interviews with owners of Lebaran Package Savings, processed by the author in 2024

Based on table 12 above, for money package customers with a deposit of Rp. 5,000, the money received is Rp. 1,500,000, where the manager also provides additional product bonuses such as bottled tea, yakult, nabati, chocolatos and canned milk. With a cost of Rp. 64,975 including operational costs. So the total cost per package for one money package with a daily deposit of Rp. 5,000 is Rp. 1,564,975. In this money package, the manager provides additional product bonuses from the profit from deposits in the 11th month. For this money package, new money is not used, the delivery can be taken

according to the wishes of the consumer, as long as it has been paid off first for the money package savings.

According to the results of the interview with the organizer, in the money package on the Lebaran Savings Package, the organizer provides a bonus in the form of products for customers who follow the package. The following is the cost of the Rp. 7,000 money package on the 2024 Lebaran Savings Package:

Table 13. Money Package Cost of Rp. 7,000 in 2024

| Money Package Rp. 7,000 | | | |
|--------------------------------|---------------|-------------------|----------------------|
| Type | Amount | Unit price | Total price |
| Money | Rp. 2,310,000 | - | Rp. 2,100,000 |
| Free: | | | |
| Bottled tea | 1 Liter | Rp. 9,000 | Rp. 9,000 |
| Yakult | 1 Sir | Rp. 10,500 | Rp. 10,500 |
| Vegetable | 1 Sir | Rp. 10,500 | Rp. 10,500 |
| Chocolate | 1 Sir | Rp. 12,500 | Rp. 12,500 |
| Canned milk | 1 Pcs | Rp. 14,000 | Rp. 14,000 |
| Sugar | 1 Kg | Rp. 17,000 | Rp. 17,000 |
| Goodie bag | 1 Pcs | Rp. 2,500 | Rp. 2,500 |
| Operating costs | 1 Package | Rp. 5,975 | Rp. 5,975 |
| Total Cost Per Package | | | Rp. 2,181,975 |

Source: Results of interviews with owners of Lebaran Package Savings, processed by the author in 2024

Based on table 13 above, for money package customers with a deposit of Rp. 7,000, the money received is Rp. 2,100,000, where the manager also provides additional product bonuses such as bottled tea, yakult, sayur, chocolates, canned milk and sugar. With the cost incurred for the product bonus of Rp. 81,975 including operational costs. So the total cost per package for one daily money deposit package of Rp. 7,000 is Rp. 2,181,975. In this money package, the manager provides additional product bonuses from the profit from the deposit in the 11th month. For this money package, new money is not used, the delivery can be taken according to the consumer's wishes, as long as it has been paid off first for the money package savings.

According to the results of interviews with the organizers, in the money package for this Lebaran Savings Package, the organizers provide bonuses in the form of products for customers who participate in the package. The following is the cost of the Rp. 10,000 money package for the 2024 Lebaran Savings Package:

Table 14. Cost of Rp. 10,000 Money Package in 2024

| Money Package Rp. 10,000 | | | |
|---------------------------------|---------------|-------------------|--------------------|
| Type | Amount | Unit price | Total price |
| Money | Rp. 3,300,000 | - | Rp. 3,000,000 |
| Free: | | | |
| Bottled tea | 1 Liter | Rp. 9,000 | Rp. 9,000 |
| Yakult | 1 Sir | Rp. 10,500 | Rp. 10,500 |
| Vegetable | 1 Sir | Rp. 10,500 | Rp. 10,500 |
| Chocolate | 1 Sir | Rp. 12,500 | Rp. 12,500 |

| | | | |
|-------------------------------|-----------|------------|----------------------|
| Canned milk | 1 Pcs | Rp. 14,000 | Rp. 14,000 |
| Pop noodles | 10 Pcs | Rp. 5,000 | Rp. 50,000 |
| Goodie bag | 1 Pcs | Rp. 2,500 | Rp. 2,500 |
| Operating costs | 1 Package | Rp. 5,975 | Rp. 5,975 |
| Total Cost Per Package | | | Rp. 3,114,975 |

Source: Results of interviews with owners of Lebaran Package Savings, processed by the author in 2024

Based on table 14 above, for money package customers with a deposit of Rp. 10,000, the money received is Rp. 3,000,000, where the manager also provides additional product bonuses such as bottled tea, yakult, sayur, chocolates, canned milk and pop mie. With the costs incurred for additional product bonuses of Rp. 114,975 including operational costs. So, the total cost per package for one money package with a daily deposit of Rp. 10,000 is Rp. 3,114,975. In this money package, the manager gives an additional bonus product from the profit of the deposit in the 11th month. For this money package, no new money is used, the delivery can be taken according to the consumer's wishes, as long as it has been paid off first for the money package savings.

According to the results of interviews with the organizers, in the money package for this Lebaran Savings Package, the organizers provide bonuses in the form of products for customers who participate in the package. The following is the cost of the Rp. 20,000 money package for the 2024 Lebaran Savings Package:

Table 15. Money Package Cost of Rp. 20,000 in 2024

| Money Package Rp. 20,000 | | | |
|---------------------------------|---------------|-------------------|----------------------|
| Type | Amount | Unit price | Total price |
| Money | Rp. 6,600,000 | - | Rp. 6,000,000 |
| Free: | | | |
| Delicious noodles | 1 Box | Rp. 120,000 | Rp. 120,000 |
| Rice | 10 Kg | Rp. 13,000 | Rp. 130,000 |
| Goodie bag | 1 Pcs | Rp. 2,500 | Rp. 2,500 |
| Operating costs | 1 Package | Rp. 5,975 | Rp. 5,975 |
| Total Cost Per Package | | | Rp. 6,258,475 |

Source: Results of interviews with owners of Lebaran Package Savings, processed by the author in 2024

Based on table 15 above, for money package customers with a deposit of Rp. 20,000, the money received is Rp. 6,000,000, where the manager also provides additional product bonuses such as delicious noodles and rice. With the costs incurred for additional products of Rp. 258,475 including operational costs. So, the total cost per package for one money package with a daily deposit of Rp. 20,000 is Rp. 6,258,475. In this money package, the manager provides additional product bonuses from the profit from deposits in the 11th month. For this money package, new money is not used, the delivery can be taken according to the consumer's wishes, as long as it has been paid off first for the money package savings.

b. Package Cost Analysis

According to the results of interviews with the organizers, the following is a recapitulation of the costs per package for the 2024 Eid Package Savings:

Table 16. Recapitulation of Costs per Package in the 2024 Eid Package Savings

| No. | Package Type | Cost Per Package |
|------------|--------------------------------|-------------------------|
| 1 | Chicken meat package Rp. 2,000 | Rp. 502,975 |

| | | |
|-------------------------------|-----------------------------------|-----------------------|
| 2 | Chicken meat package Rp. 3,000 | Rp. 746,975 |
| 3 | Beef package Rp. 3000 | Rp. 755,975 |
| 4 | Beef package Rp. 5,000 | Rp. 1,399,975 |
| 5 | Basic food package Rp. 2,000 | Rp. 557,475 |
| 6 | Children's cake package Rp. 2,000 | Rp. 541,475 |
| 7 | Money package Rp. 2,000 | Rp. 627,975 |
| 8 | Money package Rp. 3,000 | Rp. 938,475 |
| 9 | Money package Rp. 5,000 | Rp. 1,564,975 |
| 10 | Money package Rp. 7,000 | Rp. 2,181,975 |
| 11 | Money package Rp. 10,000 | Rp. 3,114,975 |
| 12 | Money package Rp. 20,000 | Rp. 6,258,475 |
| Total Cost Per Package | | Rp. 19,191,700 |

Source: Results of interviews with owners of Lebaran Package Savings, processed by the author in 2024

Based on table 16, it shows that the total cost per package is IDR 19,191,700. According to the interview results, the organizers have planned to purchase package products well in advance of Eid. This is done to anticipate price increases on goods that often occur when Eid approaches. With early purchases, the cost per package will be more controlled, managers can ensure that prices remain affordable so that they do not have to increase daily deposits. In addition, with early purchases of this Lebaran Package Savings product, managers can prepare goods in stages, so that package delivery can be carried out on time.

According to the results of interviews with the organizers, the following is the total annual expenditure on the 2024 Eid Package Savings:

Table 17. Total Expenditure per Year on Eid Package Savings in 2024

| No. | Package Type | Costs incurred (a) | Number of Customers (168/Year 2024) (b) | Total Expenditure (axb) |
|-----|-----------------------------------|--------------------|---|-------------------------|
| 1 | Chicken meat package Rp. 2,000 | Rp. 502,975 | 10 | Rp. 5,029,750 |
| 2 | Chicken meat package Rp. 3,000 | Rp. 746,975 | 14 | Rp. 10,457,650 |
| 3 | Beef package Rp. 3000 | Rp. 755,975 | 20 | Rp. 15,119,500 |
| 4 | Beef package Rp. 5,000 | Rp. 1,399,975 | 22 | Rp. 30,799,450 |
| 5 | Basic food package Rp. 2,000 | Rp. 557,475 | 15 | Rp. 8,362,125 |
| 6 | Children's cake package Rp. 2,000 | Rp. 541,475 | 10 | Rp. 5,414,750 |
| 7 | Money package Rp. 2,000 | Rp. 627,975 | 8 | Rp. 5,023,800 |
| 8 | Money package Rp. 3,000 | Rp. 938,475 | 20 | Rp. 18,769,500 |
| 9 | Money package Rp. 5,000 | Rp. 1,564,975 | 25 | Rp. 39,124,375 |
| 10 | Money package Rp. 7,000 | Rp. 2,181,975 | 9 | Rp. 19,637,775 |
| 11 | Money package Rp. 10,000 | Rp. 3,114,975 | 7 | Rp. 21,804,825 |
| 12 | Money package Rp. 20,000 | Rp. 6,258,475 | 8 | Rp. 50,067,800 |

| | | |
|--------------|------------|------------------------|
| Total | 168 | Rp. 229,611,300 |
|--------------|------------|------------------------|

Source: Results of interviews with owners of Lebaran Package Savings, processed by the author in 2024

Based on table 17 above, it shows that the total expenditure on the Eid Package Savings during one period from 2023 to 2024 with 168 customer participants is IDR. 229,611,300. Various types of packages consist of chicken, beef, cakes, basic necessities and money. The costs incurred vary for each package, starting from Rp. 502,975 to Rp. 6,258,475.

c. Revenue Analysis

According to the results of interviews with the organizers, the following are the costs for accepting savings for each type of Eid package in 2024:

Table 18. Savings Acceptance Fees for Each Type of Eid Package in 2024

| No. | Package Type | Daily Deposit (a) | Payment Term (month) (b) | Average Payout (30 days/month) (c) | Reception (axc) |
|---------------------------|-----------------------------------|-------------------|--------------------------|------------------------------------|-----------------------|
| 1 | Chicken meat package Rp. 2,000 | Rp. 2,000 | 11 | 330 days | Rp. 660,000 |
| 2 | Chicken meat package Rp. 3,000 | Rp. 3,000 | 11 | 330 days | Rp. 990,000 |
| 3 | Beef package Rp. 3000 | Rp. 3,000 | 11 | 330 days | Rp. 990,000 |
| 4 | Beef package Rp. 5,000 | Rp. 5,000 | 11 | 330 days | Rp. 1,650,000 |
| 5 | Basic food package Rp. 2,000 | Rp. 2,000 | 11 | 330 days | Rp. 660,000 |
| 6 | Children's cake package Rp. 2,000 | Rp. 2,000 | 11 | 330 days | Rp. 660,000 |
| 7 | Money package Rp. 2,000 | Rp. 2,000 | 11 | 330 days | Rp. 660,000 |
| 8 | Money package Rp. 3,000 | Rp. 3,000 | 11 | 330 days | Rp. 990,000 |
| 9 | Money package Rp. 5,000 | Rp. 5,000 | 11 | 330 days | Rp. 1,650,000 |
| 10 | Money package Rp. 7,000 | Rp. 7,000 | 11 | 330 days | Rp. 2,310,000 |
| 11 | Money package Rp. 10,000 | Rp. 10,000 | 11 | 330 days | Rp. 3,300,000 |
| 12 | Money package Rp. 20,000 | Rp. 20,000 | 11 | 330 days | Rp. 6,600,000 |
| Amount of Receipts | | | | | Rp. 21,120,000 |

Source: Results of interviews with owners of Lebaran Package Savings, processed by the author in 2024

Based on table 18 above, it shows that the amount of receipts from various types of packages that have been offered by the manager, each package has a different daily deposit with a payment period of 11 months. The amount of receipts from all packages is Rp. 21,120,000. The funds collected in the Lebaran Package Savings from routine deposits from participants are used to fulfill various predetermined packages. The results of these savings are useful for participants in preparing for Eid al-Fitr by providing convenience in meeting Eid needs.

3. Income and Profit of Eid Package Savings in Tempuran District

According to the results of interviews with the organizers, the following is the total income from the 2024 Eid Package Savings:

Table 19. 2024 Eid Package Savings Income

| No | Package Type | Income (a) | Number of Customers (168/Year 2024) (b) | Total Revenue (axb) |
|--------------|-----------------------------------|---------------|---|------------------------|
| 1 | Chicken meat package Rp. 2,000 | Rp. 660,000 | 10 | Rp. 6,600,000 |
| 2 | Chicken meat package Rp. 3,000 | Rp. 990,000 | 14 | Rp. 13,860,000 |
| 3 | Beef Package Rp. 3000 | Rp. 990,000 | 20 | Rp. 19,800,000 |
| 4 | Beef Package Rp. 5,000 | Rp. 1,650,000 | 22 | Rp. 36,300,000 |
| 5 | Basic food package Rp. 2,000 | Rp. 660,000 | 15 | Rp. 9,900,000 |
| 6 | Children's cake package Rp. 2,000 | Rp. 660,000 | 10 | Rp. 6,600,000 |
| 7 | Money package Rp. 2,000 | Rp. 660,000 | 8 | Rp. 5,280,000 |
| 8 | Money package Rp. 3,000 | Rp. 990,000 | 20 | Rp. 19,800,000 |
| 9 | Money package Rp. 5,000 | Rp. 1,650,000 | 25 | Rp. 41,250,000 |
| 10 | Money package Rp. 7,000 | Rp. 2,310,000 | 9 | Rp. 20,790,000 |
| 11 | Money package Rp. 10,000 | Rp. 3,300,000 | 7 | Rp. 23,100,000 |
| 12 | Money package Rp. 20,000 | Rp. 6,600,000 | 8 | Rp. 52,800,000 |
| Total | | | 168 | Rp. 256,080,000 |

Source: Results of interviews with owners of Lebaran Package Savings, processed by the author in 2024

Based on table 19 above, it shows that the total income from the Lebaran Package Savings during one period in 2024 with 168 customers is IDR 256,080,000 . With various types of packages consisting of chicken, beef, cakes, basic necessities and money. The more customers who participate in the Lebaran package, the greater the income the owner will get. In the package with a price of IDR 10,000, even though the number of customers is small, they still get a large income because the price offered is also high so that the owner still gets a high income.

This shows that the variety of package types can provide convenience in adjustment to customers and be an effective way to optimize income for organizers. The loss of one type of package can be covered by other packages.

The following is the calculation of the profit from the Eid Savings Package:

Table 20. Profit on Eid Package Savings in 2024

| No | Information | Total Revenue (TR) | Total Expenditure (TC) | Profit (TR – TC) |
|----|--------------------------------|--------------------|------------------------|------------------|
| 1 | Chicken meat package Rp. 2,000 | Rp. 6,600,000 | Rp. 5,029,750 | Rp. 1,570,250 |
| 2 | Chicken meat package Rp. 3,000 | Rp. 13,860,000 | Rp. 10,457,650 | Rp. 3,402,350 |
| 3 | Beef package Rp. 3000 | Rp. 19,800,000 | Rp. 15,119,500 | Rp. 4,680,500 |

| | | | | |
|--------------|-----------------------------------|------------------------|------------------------|-----------------------|
| 4 | Beef package Rp. 5,000 | Rp. 36,300,000 | Rp. 30,799,450 | Rp. 5,500,550 |
| 5 | Basic food package Rp. 2,000 | Rp. 9,900,000 | Rp. 8,362,125 | Rp. 1,537,875 |
| 6 | Children's cake package Rp. 2,000 | Rp. 6,600,000 | Rp. 5,414,750 | Rp. 1,185,250 |
| 7 | Money package Rp. 2,000 | Rp. 5,280,000 | Rp. 5,023,800 | Rp. 256,200 |
| 8 | Money package Rp. 3,000 | Rp. 19,800,000 | Rp. 18,769,500 | Rp. 1,030,500 |
| 9 | Money package Rp. 5,000 | Rp. 41,250,000 | Rp. 39,124,375 | Rp. 2,125,625 |
| 10 | Money package Rp. 7,000 | Rp. 20,790,000 | Rp. 19,637,775 | Rp. 1,152,225 |
| 11 | Money package Rp. 10,000 | Rp. 23,100,000 | Rp. 21,804,825 | Rp. 1,295,175 |
| 12 | Money package Rp. 20,000 | Rp. 52,800,000 | Rp. 50,067,800 | Rp. 2,732,200 |
| Total | | Rp. 256,080,000 | Rp. 229,611,300 | Rp. 26,468,700 |

Source: Results of interviews with owners of Lebaran Savings Packages processed by the author in 2024

Based on table 20 above, it shows that there are 12 types of Eid Package Savings with different types and prices. By providing an illustration that each type of package provides benefits (profit). The total profit on the Eid Package Savings in 2024 resulted in IDR 26,468,700. The profits generated vary depending on the type of package, with packages with higher prices providing greater profits. So that the Eid Package Savings managed by Mrs. Eva, shows that the Eid Package Savings has succeeded in providing quite large profits on each type of package.

Research Discussion

Based on the results of the study, it is explained that in the implementation of this Lebaran Package Savings activity, it provides benefits for participants who follow it, customers can easily monitor the development of savings clearly. In this study, the researcher took the problem of income and profit analysis on the Lebaran Package Savings in Tempuran District, especially in Cikuntul Village, which was organized by Mrs. Eva, starting in 2019 with only 30 initial participants and currently increasing to 168 people who participated. There are various types of packages offered starting from IDR 2,000 to IDR 20,000. According to the results of interviews with the organizers, the IDR 5,000 package and the IDR 3,000 package are the favorite choices.

According to the Head of Tempuran District, Mr. Komarudin, he said that in the implementation of Lebaran Package Savings, it must be honest, procedural and transparent to customers so that no party is harmed. This activity is also a solution for the community in meeting the needs of Lebaran adjusted to the financial capabilities of its customers. The existence of this activity has positive and negative impacts, for the positive impact for the owner to get profit so that they get additional income and for customers it provides convenience when approaching Lebaran with an installment payment system, customers can have beef, while the negative impact is the absence of a permit from the manager of Lebaran Package Savings so that when there is a problem such as fraud in the activity, customers will be harmed.

1. Implementation of Eid Package Savings in Tempuran District

In its implementation, the package offering is done by promoting on social media such as *Facebook* or *WhatsApp*. In addition, customers also play a role in helping to expand the reach of the Lebaran Package Savings, they often invite friends, relatives, or neighbors to join, so that information about the Lebaran Package Savings can be conveyed to more

people through recommendations from customers who have joined. Every customer who has registered will be given a package savings book, so that managers and customers can easily monitor the development of savings clearly and transparently. Although the deposit recording is only held by the customer, meanwhile the manager only summarizes the names of customers and packages that have been selected by each customer when two months before the delivery of the package, namely in January.

In this Lebaran Package Savings, trust and honesty are needed from both the savings manager and the customers in this Lebaran Package Savings. Trust from the community who participate in this activity is very important for the sustainability of this savings business. The management carried out by Mrs. Eva in the implementation of this Lebaran Package Savings runs smoothly, is trustworthy, and is full of honesty. In addition, Mrs. Eva treats customers like friends so that they feel comfortable, so that many consumers trust the Lebaran Package Savings organized by Mrs. Eva. This activity not only helps participants in preparing for their needs before Lebaran, but also encourages participants in managing their finances when approaching the Eid al-Fitr holiday.

This is in accordance with previous research according to (Ginanjari et al., 2019) that the implementation of the Eid Package Savings provides benefits for organizers and makes it easier for members to meet their needs so that they feel light.

This was also conveyed by Mr. Kasman as the Head of Cikuntul Village that the implementation of the Lebaran Package Savings is legitimate because it makes it easier and lightens the cost of living so that it has a handle when approaching Lebaran. In addition, this activity is also a solution for the community in meeting the needs of Lebaran, especially if there are no problems in the activities carried out, it is better.

2. Calculation of Eid Package Savings Costs

In the research results above from the total costs that have been obtained, the manager of the Lebaran Package Savings gets a profit after deducting the costs incurred in the package. The manager also gets a profit from the results of deposits for one month for each participant. With a clear cost calculation, customers can choose a package that suits their financial capabilities. This makes it easier for people to plan their expenses ahead of Eid, so that they are not burdened with high costs when approaching Eid. The results of the research above show that consumers choose more packages if the costs chosen are comparable to the type of package product received.

This is in accordance with previous research (Nugraha, 2019) that the Lebaran Package Savings have a positive impact because they are able to help people overcome financial difficulties when approaching Eid al-Fitr. This is that the savings program not only lightens the burden of expenses but also provides a sense of security for customers in planning their expenses.

In this Lebaran Package Savings for the purchase of chicken, beef, and eggs, orders are usually made in advance a month before fasting, namely in February. While for items that have a longer expiration date, purchases are made one to two months before fasting, namely in January. This is to avoid high prices when approaching the holiday, in addition to ensuring sufficient stock availability. By making early purchases, managers can get lower prices compared to prices approaching Eid. In addition, purchases made early can maintain the availability of stock. So this can increase income. The purchase of chicken was ordered from 3 people, namely Mrs. Dewi, Mrs. Iim and Mrs. Jihan Salma, while the purchase of beef was ordered from Mrs. Iyos. For Mrs. Eva's money package, the delivery did not use new money.

According to the Head of Cikuntul Village, Mr. Kasman, said that the implementation of the Lebaran Package Savings was carried out effectively, every committee that held the Lebaran Package Savings would get income or revenue from the activity. For example, if the price of chicken meat is usually Rp. 28,000 increased to Rp. 30,000, the committee could have a profit Rp. 2,000, surely every committee has that goal because that way they can get more profit.

3. Eid Package Savings Income and Profit

The results of the study above show that the income from the Lebaran Package Savings generates quite high income. The amount of income is influenced by the number of participants who register and the type of package chosen. With various types of packages offered, it is of particular interest to people with different economic conditions. In the money packages priced at Rp. 10,000 and Rp. 20,000, although they do not have as many customers as other packages, they still provide large income. This shows that the higher the price of the package chosen, the greater the income. Losses that occur in one type of package can be covered by other packages. So this income shows that the Lebaran Package Savings business is managed with good planning and various package offers that are able to generate large income.

In the implementation of the Lebaran Savings Package, Mrs. Eva joined her friend to manage this Lebaran Savings Package, but in 2021 she experienced losses due to fraud. The loss had an impact on overall business income. In 2022, Mrs. Eva chose to manage the Lebaran Savings Package herself so as not to experience fraud. Although there was a decrease in income that year, the Lebaran Savings Package business continued to run well. With more transparent management, participant trust and savings business income have gradually increased again.

Meanwhile, in the profit of Lebaran Package Savings, the results of the study above show that savings managers can make a profit. Profit is obtained after calculating the total deposits collected from customers and subtracting it from the costs incurred. The profit obtained by the manager of Lebaran Package Savings is a motivation to continue running Lebaran Package Savings activities, because it not only provides benefits for customers in preparing for their needs before Lebaran, but also provides opportunities for managers to increase their income. Therefore, the profit generated from package savings is the success of the manager in this Lebaran Package Savings activity, which can continue to provide support for the sustainability of package savings by further offering package products in the future. The profit generated varies depending on the type of package, with packages with higher nominal values providing greater profits. So that the Lebaran Package Savings managed by Mrs. Eva, shows that the Lebaran Package Savings has succeeded in providing quite large profits from each type of package.

This is different from previous research (Widayati, 2022) which showed weaknesses in the management system, namely if there are members who cannot meet the deposits, the results of their savings income will be forfeited. Meanwhile, this study shows that management continues to maintain customer trust and comfort, so that it is one of the keys to success in increasing income and profit from Lebaran Package Savings.

According to the Head of Tempuran District, Mr. Komarudin, said that profit is obtained from *Total Revenue* (TR) minus *Total Cost* (TC). In this implementation, honesty, clear and transparent procedures and providing benefits from the results are also important.

6. CONCLUSION AND IMPLICATIONS

Conclusion

Based on the research results and discussion above, the following conclusions can be drawn:

1. The success of the implementation of the Lebaran Package Savings run by Mrs. Eva was quite effective even though it was done simply. Promotion through social media and support from customers in disseminating information about the Lebaran Package Savings that were run could expand the reach of this program. Although the recording system is still simple, transparency is still maintained through savings books held directly by each customer. In this activity, the most important thing is trust and honesty between the organizer and the customer. The closeness created by the organizer with the customer also makes them feel comfortable and confident in its management, so that this Lebaran Package Savings business can run smoothly and continue sustainably.

2. Calculations in Lebaran Package Savings show that there are various types of packages with varying prices, starting from IDR 2,000 to IDR 20,000. The income obtained provides different benefits depending on the number of participants and the type of package chosen. The higher the daily deposit price, the higher the total cost of the package and the number of items received by the customer. In purchasing its products, managers make purchases early, this is to avoid high prices and ensure that stock remains safe. By purchasing early, managers can get more affordable prices which can indirectly have a positive impact on the income obtained.
3. Lebaran Package Savings generates quite a large income for the manager. The high income affects how many participants take part in the package choices taken by the customer. Meanwhile, the profit of Lebaran Package Savings is obtained from the difference between the amount of deposit income minus the amount of expenses. Each type of package provides benefits (profit), packages with higher prices generate greater profits. The amount of profit depends on the type of package chosen, where packages with higher prices provide greater profits. In its implementation, Lebaran Package Savings managed by Mrs. Eva has succeeded in providing quite a large profit and can continue to grow in the following years.

Implications

Based on the conclusions above, the researcher provides the following implications:

1. For the Eid Package Savings organized by Mrs. Eva, it is necessary to make bookkeeping and records of every deposit made by the customer, because it makes it easier for the organizer to monitor the income from the amount of funds that have been collected every day, in addition to saving time, especially when handing over the Eid Package Savings to customers without the need to re-cap.
2. For other organizers of Eid Savings Packages, there needs to be more affordable cost management and efforts to maintain the quality of Eid package products so that they can reduce expenses and increase income.
3. For other organizers of Eid Savings Packages, a strategy is needed to attract consumer interest to join the Eid Savings Package, and to increase the number of Eid Savings Package participants every year so that there is an increase in revenue and profit.
4. Further researchers are expected to conduct further research on the factors that influence customer decisions in choosing Eid packages. Thus providing a deeper understanding of how to increase income and profit on other Eid Package Savings.

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