

The Role of 9P Marketing Mix in Building Brand Equity of Murabahah Financing Products: An Islamic Value Perspective

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ABSTRACT

This study examines the implementation of the Islamic Marketing Mix 9P strategy in enhancing membership of murabaha financing products at BMT Maslahah Gending Branch, Probolinggo. Employing a qualitative case study approach through in-depth interviews, direct observation, and documentation, the research demonstrates that the applied marketing strategies align with Sharia principles and contribute significantly to the growth of membership. The effectiveness of the strategy is determined by service quality, transparency in profit margins, community-based educational initiatives, the institution's trustworthy image, and internal staff synergy. Nevertheless, several challenges persist, including limited public literacy regarding Islamic finance, suboptimal utilization of social media platforms, and competition from conventional financial institutions. The findings suggest that sustained innovation in marketing approaches and intensified community education are essential for strengthening the competitiveness and sustainability of Islamic financial institutions.

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1. INTRODUCTION

Baitul Maal wat Tamwil (BMT) has advantages compared to conventional bank banks. One of the advantages of BMT is the profit-sharing system that prioritizes the principle of risk sharing. Because the profits and risks are borne together. No party feels disadvantaged by this outcome model. Although BMT strives to achieve optimal results in improving the economic welfare of small and medium entrepreneurs through increased access and business opportunities. The results achieved to date are still not optimal. *Baitul Maal wat Tamwil* (BMT) is now increasingly seen as one of the businesses that is developing in the community. This increase can be seen from the increase in the number of BMTs in various places, including in remote areas. Some BMTs operate by offering money storage and financing services to the public, with varying levels of service quality. The goal of this strategy is to attract the attention of the public so that they want to become members. The presence of *Baitul Maal wat Tamwil* (BMT) in the community makes a significant contribution to the development of local economic sectors

such as agriculture, livestock, trade, handicrafts and other informal sectors. This can improve people's welfare through economic growth. To be able to increase the number of members, BMT must implement an effective marketing strategy. One of the approaches that can be used is *the Islamic Marketing Mix 9P*, which consists of product, price, *place, promotion, people*, process, *physical evidence*, promise, and patience) is one of the methods that can be used. This method does not only focus on the product or price, but also includes other components that are important to achieve more optimal marketing goals. It is therefore hoped that the use of a marketing strategy based on the 9P concept will assist BMT in promoting murobahah products in a way that is in accordance with the Sharia values on which its operations are based. To make murobahah financing products more attractive, the right marketing strategy is needed. By implementing *the 9P Islamic marketing mix* marketing strategy, which includes the components above this approach is very relevant. This concept offers a broad approach to marketing sharia products and maintains Islamic principles such as transparency and fairness. According to some research, some components of Islamic marketing, such as *promotion*, and *physical evidence*, are essential to attract new members and increase member loyalty. However, there are elements such as process and physical evidence, often overlooked when implementing marketing strategies. (Yusuf, 2022) Therefore, the comprehensive implementation of *the 9P Islamic marketing mix* can be the key to maximizing the marketing of sharia products at BMT.

BMT Maslahah Gending Branch faces several challenges in increasing the number of members who use murobahah financing products. The challenges faced include the lack of use of digital technology and marketing as well as the limitation of human resources that master the concept of sharia-based marketing. In addition, BMT Maslahah's marketing strategy has not been optimal in applying elements of *the Islamic Marketing Mix 9P*, such as *process* and *physical evidence*. (Anshori, 2020)

Several previous studies have shown that the implementation of the 9P marketing mix in a number of BMTs has a positive impact. For example, Supriyadin's research at BMT Mulya Jaya Mandiri found that the implementation of a marketing strategy based on 9P can increase public understanding of murobahah products and increase market share. In the research conducted by Rahmawati at BMT Sunan Drajat found similar results. Which states that proper market segmentation and proper promotion can help increase the number of members who use sharia products, including murobahah. In addition, Hadi found that two factors that contributed to the increase in BMT Arsyada Metro members were innovation and good promotion strategies and human resource management. (Asep Agus Sukoco, 2020). Research by Putri at BMT Mandiri Sejahtera revealed that less effective promotion is the main reason why members do not use murobahah products. Therefore, BMT must create a more comprehensive marketing strategy in accordance with market conditions. Previous research has shown that the implementation of *the Islamic Marketing Mix 9P based marketing strategy* can have a positive effect on increasing the number of members in sharia financing products. However, most of the existing research still focuses on some specific elements in the 9P, such as promotion, and product, without considering all the interactions of all elements can affect the effectiveness of marketing in Islamic financial institutions. In addition, there are still few studies that specifically discuss the influence of 9P marketing strategies on increasing the number of members in murobahah financing products in microfinance institutions such as BMT. Especially in certain areas such as gending.

Therefore, the researcher is motivated to continue this research with a more holistic focus. This research seeks to provide a more comprehensive approach. This study aims to analyze how the application of all elements in *the Islamic Marketing Mix 9P* can simultaneously contribute to increasing the number of members in murobahah financing products at BMT Maslahah Gending Branch. By exploring aspects that have not been widely studied in previous research, the results of this study are expected to provide new insights and more effective strategic recommendations for Islamic financial institutions in the field of Islamic financial institutions. develop and optimize its marketing strategy.

2. METHOD

This research uses a qualitative method with a case study approach at BMT Maslahah Gending Branch. The goal is to understand the marketing strategy of *Islamic Marketing Mix 9P* in increasing the number of murabahah financing members.

Data Sources:

1. Primary Data – obtained through in-depth interviews with the branch head, two management staff, and two BMT employees.
 2. Secondary Data – derived from internal documents (annual reports, promotional materials, marketing policies) as well as relevant academic literature.

Data Collection Techniques:

1. On-site observation to see the 9P's marketing practices.
 2. Semi-structured interviews to dig into the views of management and members.
 3. Documentation is in the form of internal document analysis and supporting references.

Data Analysis Using the Miles and Huberman model with three stages:

1. Data condensation (summarizing key findings).
 2. Data presentation (narrative description of observations, interviews, and documentation).
 3. Drawing conclusions (linking findings to the focus of the research).

Data Validity Test:

1. Credibility – is carried out by triangulating sources, extending observations, and member checks.
 2. Transferability – comparing the results of the interview with observations and documentation.
 3. Dependability – ensuring consistency of findings with the context of the research.
 4. Confirmability – double-checking the results of the research to sources and supporting evidence.

3. FINDINGS AND DISCUSSION

Research Results

1. Islamic Marketing Strategy Mix at BMT Maslahah Gending Branch

The marketing strategy implemented by BMT Maslahah Gending Branch uses the *Islamic Marketing Mix* approach or known as the 9P sharia concept, namely: *product, price, place, promotion, people, process, physical evidence, Patience, and Promise*. This strategy not only emphasizes commercial profits, but also prioritizes Islamic values such as honesty, justice, and transparency.

a. Products (*Product*)

Figure 4.2
Financing Products at BMT Maslahah Gending Branch



The main product offered is murabahah financing, which is a sale and purchase contract where BMT buys goods at the request of members and then resells them with a profit margin agreed upon at

the beginning. This product is interesting because it is free from usury and transparent. It can be seen that the results of the interview with Mr. Rohim as the Head of BMT explained:

"We excel in murabahah products because it is clear in the price structure, members know how much the goods cost and how much margin we take. There is no interest or usury in it." (Interview on May 7, 2025). (Interview with Abdur Rohim, 2025)

This statement emphasizes that transparency and halal transactions are the main selling points that distinguish this product from conventional financing.

b. Price

Figure 4.3
Financing installment prices

JUMLAH	RABAH	TABEL ANGOSURAN PINJAMAN				
		10 BULAN	12 BULAN	18 BULAN	24 BULAN	30 BULAN
1.000.000	25.000	125.000	158.413	85.556	56.000	47.000
1.500.000	37.500	192.500	237.619	128.059	87.000	78.167
2.000.000	50.000	250.000	216.867	161.113	116.667	105.556
2.500.000	62.500	312.500	210.833	201.380	166.667	158.133
3.000.000	75.000	375.000	202.242	184.050	150.000	143.000
3.500.000	87.500	434.000	213.667	178.444	129.833	120.667
4.000.000	100.000	492.000	218.222	182.667	132.000	123.000
4.500.000	112.500	549.000	212.222	187.000	138.000	133.000
5.000.000	125.000	606.000	207.000	192.000	144.000	138.000
5.500.000	137.500	676.500	208.833	192.000	150.000	144.667
6.000.000	150.000	745.000	210.000	193.333	158.000	150.667
6.500.000	162.500	813.500	211.667	191.113	166.667	163.444
7.000.000	175.000	881.000	213.333	190.889	174.667	172.500
7.500.000	187.500	949.500	215.000	190.667	182.000	180.333
8.000.000	200.000	1.017.000	216.667	190.444	192.500	189.667
8.500.000	212.500	1.085.500	218.333	190.222	202.000	198.000
9.000.000	225.000	1.153.000	219.000	190.000	212.000	203.000
9.500.000	237.500	1.221.500	219.667	190.113	222.000	213.000
10.000.000	250.000	1.290.000	219.333	190.889	232.000	223.000
10.500.000	262.500	1.358.500	219.000	190.667	242.000	233.000
11.000.000	275.000	1.427.000	218.667	190.444	252.000	243.000
11.500.000	287.500	1.495.500	218.333	190.222	262.000	253.000
12.000.000	300.000	1.563.000	218.000	190.000	272.000	263.000
12.500.000	312.500	1.631.500	217.667	189.889	282.000	273.000
13.000.000	325.000	1.699.000	217.333	189.667	292.000	283.000
13.500.000	337.500	1.767.500	217.000	189.444	302.000	293.000
14.000.000	350.000	1.835.000	216.667	189.222	312.000	303.000
14.500.000	362.500	1.903.500	216.333	189.000	322.000	313.000
15.000.000	375.000	1.971.000	216.000	188.778	332.000	323.000
15.500.000	387.500	2.039.500	215.667	188.556	342.000	333.000
16.000.000	400.000	2.107.000	215.333	188.333	352.000	343.000
16.500.000	412.500	2.175.500	215.000	188.113	362.000	353.000
17.000.000	425.000	2.243.000	214.667	187.889	372.000	363.000
17.500.000	437.500	2.311.500	214.333	187.667	382.000	373.000
18.000.000	450.000	2.379.000	214.000	187.444	392.000	383.000
18.500.000	462.500	2.447.500	213.667	187.222	402.000	393.000
19.000.000	475.000	2.515.000	213.333	187.000	412.000	403.000
19.500.000	487.500	2.583.500	213.000	186.778	422.000	413.000
20.000.000	500.000	2.651.000	212.667	186.556	432.000	423.000
20.500.000	512.500	2.719.500	212.333	186.333	442.000	433.000
21.000.000	525.000	2.787.000	212.000	186.113	452.000	443.000
21.500.000	537.500	2.855.500	211.667	185.889	462.000	453.000
22.000.000	550.000	2.923.000	211.333	185.667	472.000	463.000
22.500.000	562.500	2.991.500	211.000	185.444	482.000	473.000
23.000.000	575.000	3.059.000	210.667	185.222	492.000	483.000
23.500.000	587.500	3.127.500	210.333	185.000	502.000	493.000
24.000.000	600.000	3.195.000	210.000	184.778	512.000	503.000
24.500.000	612.500	3.262.500	209.667	184.556	522.000	513.000
25.000.000	625.000	3.330.000	209.333	184.333	532.000	523.000
25.500.000	637.500	3.397.500	208.999	184.113	542.000	533.000
26.000.000	650.000	3.465.000	208.667	183.889	552.000	543.000
26.500.000	662.500	3.532.500	208.333	183.667	562.000	553.000
27.000.000	675.000	3.600.000	207.999	183.444	572.000	563.000
27.500.000	687.500	3.667.500	207.667	183.222	582.000	573.000
28.000.000	700.000	3.735.000	207.333	182.999	592.000	583.000
28.500.000	712.500	3.802.500	206.999	182.778	602.000	593.000
29.000.000	725.000	3.870.000	206.667	182.556	612.000	603.000
29.500.000	737.500	3.937.500	206.333	182.333	622.000	613.000
30.000.000	750.000	4.005.000	205.999	182.113	632.000	623.000

Pricing in murabahah financing is done openly, namely by informing the cost of goods and profit margins agreed upon by both parties. This provides certainty and prevents exploitative practices. The following is what Mr. Rohim said,

"We always explain at the beginning how much the goods cost and the margin we take. So members feel safe and do not feel disadvantaged. We also adjust the price according to their ability." (Interview on May 7, 2025). (Interview with Abdur Rohim, 2025)

This shows that the pricing strategy implemented by BMT Maslahah is flexible but still fair, which reflects the values of justice and social responsibility in Islam.

c. Place

Figure 4.4 location of BMT Maslahah Gending Branch



The location of BMT Maslahah Gending Branch in the middle of a rural community provides easy access for members. In addition, the distribution approach is not only carried out in the office, but also through direct visits to community groups and partner communities. This strategy brings services closer to the community and strengthens social relationships with members.

d. Promotion

Figure 4.5 Murobahah Financing Product Promotion Brochure



- a. The promotional strategies used are still dominated by conventional approaches such as direct counseling to the community, distributing brochures, and personal approaches from officers. Based on the results of the interview, Mr. Rohim revealed:

"For promotions, we usually focus on direct relationships with members, we go to the person directly, chat well, explain about the product. For example, meet in the market. We also distribute brochures and for social media we have not been very active due to the more private nature of our institution." (Interview on May 7, 2025). (Interview with Abdur Rohim; 2025)

Obstacles in this aspect of digital promotion have made BMT unable to reach the younger generation who are active on social media. In fact, according to Setiawan, digitalization is a strategic means to increase the reach of promotion in the modern era.

e. Orang (People)

Human resources (HR) at BMT Maslahah have a central role in building closeness with members. Based on the results of the interview, Mr. Sholihin, one of the tellers, explained:

"We not only sell products, but also build long-term relationships. We try to get to know the needs of our members and provide appropriate solutions." (Interview on May 7, 2025). (Interview with Shawn O'Neill: 2025)



Figure 4.6 Direct approach of BMT staff to members

The results of the interview with Sophiah's mother, who said:

"Alhamdulillah, I have taken financing at BMT Maslahah several times, especially the murabahah. I first found out from a neighbor, he said that the process was not complicated and the office people were friendly. It turns out to be true. When I came for the first time, I was immediately welcomed by the officer.

This shows that personalized service is a strength in itself, in line with the concept of people in sharia marketing which emphasizes moral character in business interactions.

f. Proses (Process)

The financing application process still experiences several obstacles, especially in terms of waiting time and members' understanding of the required documents. Mr. Sholihin said:

"Sometimes, the waiting time in the submission process is also a complaint. Some people don't understand what documents are needed." (Interview on May 7, 2025). (interview with Muhammad Solihin : 2025)

Interview results with hoiriah's mother, who said:

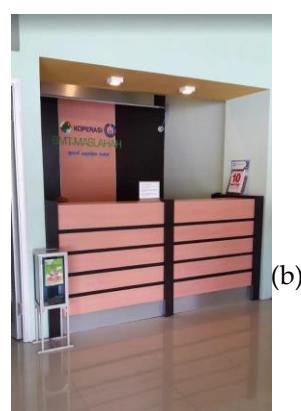
"I have taken murabahah financing at BMT Maslahah, for selling capital. Alhamdulillah, I think the process is quite long. First, you have to fill out the form, continue to wait for the survey, after that you are still waiting for the contract. Sometimes if we don't have all the files ready, we have to step back again". (Interview with Mrs. Hoiriah; 2025)

This problem shows the need to improve service efficiency and education of financing procedures to members. According to Zeithaml, Bitner, and Gremler, clarity and efficiency in the service process will increase customer satisfaction and loyalty.

g. Physical Evidence



(a)



(b)



(a) Main Room of BMT Maslahah Gending Branch; (b) Member Service Front Office Desk; (c) Service and Reception Area at BMT Maslahah Gending Branch; (d) Front Page and Access to BMT Maslahah Gending Branch

Figure 4.7 Physical Evidence of BMT Maslahah Gending Branch

Although the BMT Maslahah office facilities are simple, the comfortable service atmosphere, neat waiting room, and friendly welcome are part of the physical evidence that supports the trust of members. In addition, product brochures and neat transaction documentation are also part of efforts to convince members of the institution's professionalism.

h. Patience (Sabar)

In serving problems at BMT Maslahah Gending Branch, the members serve all customer problems patiently, here are the results of an interview with one of the customers who has been a loyal *customer* of BMT Gending for 5 years.

"I am very happy to be a member of this BMT because the employees serve me and other customers very patiently, even though any problem can be overcome by them."

i. Promise (Janji)

In making all agreements related to financing products, in particular, BMT Maslahah Gending always pays attention to the code of ethics for service to customers. The following is the result of an interview with one of the employees of BMT Maslahah Gending.

"In carrying out agreements, be it contracts in financing products and other products, we always prioritize customer service and maintain professionalism in accordance with the applicable code of ethics and SOPs"

2. Factors Influencing the Success of the Marketing Strategy of Murobahah Financing Products at BMT Maslahah Gending Branch

The success of the marketing strategy for murabahah financing products at BMT Maslahah Gending Branch is influenced by several interrelated internal factors. Based on the results of interviews and field observations, it was found that the success relied on the quality of service, margin or profit sharing offerings that were more competitive than conventional financial institutions, as well as a personal approach by BMT in offering products to the public.

The quality of service factor is an important aspect in attracting and retaining members. The friendly, responsive, and communicative service gives a positive impression to the community. BMT employees not only carry out administrative tasks, but also build emotional closeness with members, thereby increasing public trust in the institution.

As expressed by Mr. Solihin, as a *teller* at BMT Maslahah Gending Branch:

"We not only provide services as officers, but we try to build close relationships with members. We want them to feel comfortable and trust our services." (Interview with Mr. Solihin, Teller of BMT Maslahah Gending Branch, May 7, 2025). (Interview with Mohammed Soilihin; 2025)

The success of marketing strategies is also influenced by smaller margins or profit sharing than conventional institutions, which are the main attraction for prospective members. This is especially important for small businesses and communities that have a high sensitivity to financing costs.

As conveyed by Mr. Rohim, as the Head of BMT Maslahah Gending Branch:

"One of our main attractions is the lighter financing margins compared to conventional banks. This is our advantage in attracting new members, especially MSME actors." (Interview with Mr. Rohim, Head of BMT Maslahah Gending Branch, May 7, 2025). (Interview with Abdur Rohim, 2025)

Figure 4.8 Margin at BMT Maslahah Gending Branch

Master	Jadwal Angsuran						**
	A	B	C	D	E	F	
No	Plafon	%	Margin	12	18	24	
1	1,000,000	2,0%	20,000	100,000	155,000	206,667	75,333
2	1,000,000	2,0%	20,000	100,000	155,000	206,667	75,333
3	2,000,000	2,0%	40,000	200,000	310,000	398,889	151,111
4	2,000,000	2,0%	40,000	200,000	310,000	398,889	151,111
5	4,000,000	2,0%	80,000	400,000	620,000	800,000	254,167
6	4,000,000	2,0%	80,000	400,000	620,000	800,000	254,167
7	3,500,000	2,0%	70,000	350,000	516,667	646,444	215,833
8	4,000,000	2,0%	80,000	400,000	620,000	800,000	254,167
9	4,500,000	2,0%	90,000	450,000	675,000	875,000	275,000
10	5,000,000	2,0%	100,000	500,000	750,000	975,000	312,500
11	5,500,000	2,0%	110,000	550,000	825,000	1,050,000	337,500
12	6,000,000	2,0%	120,000	600,000	875,000	1,125,000	362,500
13	6,500,000	2,0%	130,000	650,000	925,000	1,190,000	387,500
14	7,000,000	2,0%	140,000	700,000	975,000	1,250,000	412,500
15	8,000,000	2,0%	160,000	800,000	1,050,000	1,325,000	450,000
16	8,000,000	2,0%	160,000	800,000	1,050,000	1,325,000	450,000
17	8,500,000	2,0%	170,000	875,000	1,125,000	1,400,000	462,500
18	9,000,000	2,0%	180,000	950,000	1,200,000	1,475,000	475,000
19	9,500,000	2,0%	190,000	981,667	1,275,000	1,550,000	487,500
20	10,000,000	2,0%	200,000	1,033,333	1,350,000	1,625,000	500,000
21	10,500,000	2,0%	210,000	1,088,333	1,425,000	1,700,000	512,500
22	11,000,000	2,0%	220,000	1,136,667	1,500,000	1,775,000	525,000
23	11,500,000	2,0%	230,000	1,188,333	1,575,000	1,850,000	537,500
24	12,000,000	2,0%	240,000	1,240,000	1,650,000	1,925,000	550,000
25	12,500,000	2,0%	250,000	1,291,667	1,725,000	2,000,000	562,500

The personal approach taken by marketing staff also plays a very important role in supporting the success of marketing strategies. With a direct-to-field marketing system, BMT can understand the needs of prospective members more specifically and provide appropriate financing solutions.

As stated by Mr. Afandi, as Account Officer of Survey and Bidding (AOSP) at BMT Maslahah Gending Branch:

"I went directly to the field to assess prospective members and understand their needs. It helps me offer the right products and build a rapport with them."

(Interview with Mr. Afandi, AOSP BMT Maslahah Gending Branch, May 7, 2025). (Muhamamad afandi: 2025)

Figure 4.9 Financing product offerings by BMT staff in the market



From the interview above, it can be concluded that factors such as service quality, competitive margins, and personal approach are the basis for the success of the marketing strategy of murabahah financing products at BMT Maslahah Gending Branch. These advantages show that marketing success depends not only on promotional techniques, but also on the quality of relationships and understanding of the needs of members as a whole.

3. Challenges Faced by BMT Maslahah Gending Branch in Implementing Murobahah Financing Product Marketing Strategy

In implementing the marketing strategy of murabahah financing products, BMT Maslahah Gending Branch faces several significant challenges, both internally and externally. These challenges are an important concern in efforts to increase marketing effectiveness and expand the reach of financing to the public. One of the main challenges is the low public literacy of the sharia financing system. There are still many people around BMT's operational area who do not understand the fundamental difference between the murabahah system and the interest system in conventional financial institutions. This has led to the erroneous perception that murabahah is the same as interest-bearing loans.

As conveyed by Mr. Rohim, as the Head of BMT Maslahah Gending Branch:

"Many people do not understand the murabahah system. They think it's the same as the interest system, even though we sell goods with an agreed profit margin from the beginning." (Interview with Mr. Rohim, Head of BMT Maslahah Gending Branch, May 7, 2025). (Abdur Rohim interview: 2025)

The next challenge is the lack of use of social media as a means of promotion. In today's digital era, social media has become a very effective tool in reaching the wider community. However, BMT Maslahah Gending Branch has not actively used social media as part of its marketing strategy. This is due to the institutional nature of BMT which is still private and emphasizes more on a personal approach or face-to-face with prospective members.

This was expressed by Mr. Afandi, as *Account Officer Survey and Quotation (AOSP)*:

"But indeed, we have not maximized the use of social media and digital technology for promotion, because this BMT is still private. We focus more on reaching the community through direct approaches and field socialization". (Interview with Mr. Afandi, AOSP BMT Maslahah Gending Branch, May 7, 2025). (interview with Muhammad Afandi; 2025)

Figure 4.10 Direct approach to members by BMT staff



In addition, challenges also arise from competition with conventional financial institutions, especially banks that already have a wider network and promotion. Many people still choose conventional institutions because they are considered more practical or because they are known first, even though the profit margins offered by BMT are smaller and transparent.

Mr. Rohim added:

"We are also still losing in terms of marketing with conventional banks. People are more familiar with banks, even though our margins are smaller than conventional banks. (Interview with Mr. Rohim, May 7, 2025). (Abdur Rohim interview: 2025)

Another challenge is the rigorous and phased financing procedures, which are put in place to safeguard the principles of sharia prudence and justice. However, some people who need quick financing feel that this process is quite long, so they tend to switch to other institutions that offer more instant processes.

As stated by Mr. Afandi:

"We must conduct surveys and analyses first. This process cannot be instantaneous because we keep it in accordance with sharia principles and safe for both parties". (interview with Mr. Afandi, May 7, 2025). (Muhammad Afandi interview: 2025)



Figure 4.11 BMT staff survey the homes of prospective members

From the results of the interview above, the challenges faced by BMT Maslahah Gending Branch in marketing murabahah financing products include: low public literacy towards sharia contracts, lack

of use of social media, strong competition with conventional institutions, and strict financing procedures. Therefore, innovation and adaptive strategies are needed to face these challenges so that the marketing of sharia products can be more optimal and widely accepted by the public.

Discussion

After finding the data that the researcher wants, the researcher provides a presentation in accordance with the selected analysis, namely using qualitative descriptive analysis, the researcher can obtain data from the results of observations, interviews, and documentation conducted at BMT Maslahah Gending Branch. The data obtained by the researcher is then presented and analyzed according to the existing data. The results of the research analysis are about "Islamic marketing mix 9P marketing strategy in increasing the number of members in murobahah financing products at BMT Maslahah gending branch".

1. Implementation of the 9P Islamic Marketing Marketing Strategy at BMT Maslahah Gending Branch

BMT Maslahah Gending Branch implements various strategies that are tailored to needs, market segmentation, and achieving desired goals. The strategy implemented is the *Islamic marketing mix 9P*. Namely *place*, *product*, *price*, and *promotion*, *people*, *process*, *physical evidence*. According to Kotler in (FASA, 2020: 23) that *Marketing Mix 4p* is a marketing tool that companies use to achieve their marketing goals in the target market in a sustainable manner. According to Kartajaya and Sula, the *9p Islamic marketing mix* is a development of the concept of the *4p Islamic marketing mix* with the addition of three elements that are more in line with Islamic marketing principles. Namely *people*, *process*, and *physical evidence*. The strategies used in the marketing mix of the BMT Maslahah Gending Branch strategy are as follows:

a. Place

The location of the BMT greatly determines how it is known by the general public. A strategic location will affect the number of members through the products offered. BMT Maslahah Gending Branch is located on Jalan Taman, Kertah, Sebaung, Gending District, Probolinggo Regency, East Java 67272, which is an easy place to reach for locals. BMT can increase its visibility and attract potential members with a clear and accessible presence.

b. Product

Product development and marketing are an important part of a company's long-term success. The future is determined by the products offered by BMT Maslahah Gending Branch. According to Firdaus, et al. The products offered must be halal and free from riba and maysir. (Firdaus, et al.: 2025). One of BMT's priority products is murobahah financing. at BMT Maslahah Gending Branch. Participants are more interested in murabahah financing, although BMT also offers other products such as mudharabah, musyarakah, and qardul hasan. This is due to the ease of the delivery process, cost transparency, and clear installment structure. Although each type of financing has its own advantages. Murabahah financing gets more attention from members because it meets their financial needs. BMT Maslahah constantly strives to inform members about all available products, given the convenience and benefits offered.

Table 4.1
Number of Members of Murobahah Financing Products

Financing Products	Year				
	2020	2021	2022	2023	2024
Murobahah	15%	13%	18%	23%	28%

Source: BMT Maslahah Gending Branch

c. Price

One of the most important and important components of a marketing strategy is price; Proper pricing can affect members' interest in the goods being sold. In other words, pricing affects the

Company's ability to compete and its ability regarding customers. According to an Islamic perspective, the main principle of pricing is to ensure a balance between supply and demand and to apply economic justice by considering the interests of all parties involved. (Afif izam taufik, et al: 2023). BMT Maslahah Gending Branch realizes that although competitive prices can attract new members, members will also consider the quality of the products they have. Compared to other BMTs, BMT Maslahah Gending Branch sets installment tables for murabahah financing products at competitive prices. In addition, margins are designed to remain competitive so that customers feel they are getting good value for the services they receive. Member trust and satisfaction are built by BMT through cost transparency and clarity of installment structure.

Table 4.2
Financing Installment Prices

No	Ceiling	%	Margin	18 trillion	24 trillion	36 trillion
1	1.000.000	2,0%	103.333	75.556	61.667	47.778
2	1.500.000	2,0%	155.000	113.333	92.500	71.667
3	2.000.000	2,0%	206.667	151.111	123.333	95.556
4	2.500.000	2,0%	258.333	188.889	154.167	119.444
5	3.000.000	2,0%	310.000	226.667	185.000	143.333
6	3.500.000	2,0%	361.667	264.444	215.833	167.222
7	4.000.000	2,0%	413.333	302.222	246.667	191.111
8	4.500.000	2,0%	465.000	340.000	277.500	215.000
9	5.000.000	2,0%	516.667	377.778	308.333	238.889
10	5.500.000	2,0%	568.333	415.556	339.167	262.778
11	6.000.000	2,0%	620.000	453.333	370.000	286.667
12	6.500.000	2,0%	671.667	491.111	400.833	310.556
13	7.000.000	2,0%	723.333	528.889	431.667	334.444
14	7.500.000	2,0%	775.000	566.667	462.500	358.333
15	8.000.000	2,0%	826.667	604.444	493.333	382.222

Source: BMT Maslahah Gending Branch

Based on the price data above, BMT Maslahah offers a competitive margin of 2% for various financing ceilings, ranging from IDR 1,000,000 to IDR 8,000,000. With flexible installment term options, such as 18 months, 24 months, and 36 months, members can adjust their installments accordingly to their finances. This approach not only makes the product more affordable, but it also increases member satisfaction. Transparency in pricing and clear fee structures are important factors in attracting new members, as they feel more confident to use murabahah products.

d. Promotion

Promotions are carried out at BMT Maslahah Gending Branch to increase the number of members and attract public attention to murabahah financing products. There are two main promotional strategies implemented as follows:

1) Distribution of Brochures

BMT Maslahah Gending Branch actively distributes brochures with complete information on various types of financing, including murabahah financing, in important locations such as housing, shops, and conventional markets. In this way, information about the product is accessible to a wider population, which allows a clear understanding of the advantages and financing terms.

2) Personal Selling

The personal sales strategy is carried out through direct (face-to-face) communication between BMT employees and potential consumers. In this communication, BMT employees

introduce murabahah financing products in more depth, providing an explanation of the terms, benefits, and application procedures. If potential consumers are not interested at that time, staff will leave a phone number to make it easier for them to contact BMT later on if they are interested. If there is interest, BMT will contact potential consumers who have contacted to provide additional information and assist with the application process.

e. Orang (People)

The results of the interviews show that all employees, especially in the marketing department, are required to understand all products offered by BMT Maslahah Gending Branch. This understanding is very important so that employees can explain murobahah financing products and other products effectively. BMT Maslahah Gending Branch has tried to improve the quality of human resources through various trainings. This training aims to make all employees understand every aspect of the available products, including murobahah financing. (Veithzal Rivai Zainal, 2023: 12)

BMT Maslahah also implements a pick-up system, where marketing staff visit customers' homes to offer murobahah financing products. This strategy is very useful for customers who are busy and cannot come directly to the office. According to interviews with marketing employees, they always offer products and approach with good ethics, friendliness, and politeness. This aims to make prospective customers feel more interested and comfortable when transacting at BMT Maslahah Gending Branch.

f. Proses (Process)

The service process at BMT Maslahah Gending Branch is designed to facilitate and increase efficiency for members. Every step in the process of applying for and disbursing financing is carried out quickly and transparently. BMT utilizes an integrated system to speed up the application process, so members don't have to wait long to get services. The clear and easy-to-understand process also provides a sense of comfort and trust for members in using BMT services.

g. Physical Evidence

According to Hamdali & Melinda, physical evidence or *physical evidence* in marketing includes *Scapes Service*, which includes things that can be seen or felt directly or in the form of physical objects, such as the appearance of buildings, interior design, equipment, and the appearance of staff. (Hamdani, et al: 2021). BMT Maslahah Gending Branch provides various facilities to support murobahah financing transactions to provide convenience for members. Based on the interview with the head of BMT Maslahah Gending Branch, here are some of the facilities available:

- 1) Office: BMT Maslahah Gending Branch has a fairly spacious, comfortable and modern looking office.
- 2) Waiting Room: there is a comfortable and air-conditioned waiting room, ensuring that members feel comfortable while waiting.
- 3) Security System: although there are no security guards, the office is equipped with surveillance cameras (cctv) to increase the sense of security during transactions.
- 4) Murobahah Financing Information: members can access complete information about Murobahah financing products, including clear terms and conditions, so they feel safer and more informed when making transactions.
- 5) Physical Evidence: the legality of BMT is recognized with official documents that support its operation, this includes: a license from the financial services authority (OJK) regarding the establishment of BMT, an officially registered BMT deed of establishment.

h. Patience (Sabar)

In serving problems at BMT Maslahah Gending Branch, the members serve all customer problems patiently, here are the results of an interview with one of the customers who has been a loyal *customer* of BMT Gending for 5 years.

i. Promise (Janji)

In making all agreements related to financing products, in particular, BMT Maslahah Gending always pays attention to the code of ethics for service to customers.

Based on the results of the study, the implementation of the Islamic Marketing Mix 9P marketing strategy at BMT Maslahah Gending Branch is considered quite effective in increasing the number of members in murobahah financing products. Each element of the 9P has made a positive contribution, especially in terms of clear and sharia compliant products, transparent and competitive prices, and a personal approach in promotion and service that builds member trust. This is in line with the findings of Safitri and Saputra which show the quality of service and personal communication as the main factors of satisfaction with nasababdi BMT. (Dwi Safitri, 2021: 12)

However, there are several aspects that are still challenges and need further development, especially in the use of digital media as a means of promotion and simplification of the financing process (process) so that it is faster and more accessible to the wider community. This is in accordance with Purwoko's recommendation that digital marketing optimization can expand the reach and increase brand awareness of Islamic financial institutions. (Budi purwoko. 2021: 78)

2. Factors Influencing The Success Of Murobahah Financing Product Marketing Strategy At BMT Maslahah Gending Branch

Based on the results of the research, the success in implementing the marketing strategy of murabahah financing products at BMT Maslahah Gending Branch is greatly influenced by various factors, both internal and external to the institution. These factors play an important role in determining marketing effectiveness and member satisfaction levels. The following is an in-depth explanation of the main factors that affect the success of the marketing strategy of murabahah financing products at BMT Maslahah Gending Branch.

a. Service Quality Factor

The service provided by BMT is considered very good, shown by the friendly attitude, quick response, and emotional closeness between officers and members. Employees, such as *tellers* and *marketing officers*, have an important role in direct interaction with members. This close relationship fosters a sense of trust and comfort for members, which in turn contributes to increased loyalty as well as the dissemination of positive information from members to the community directly. According to Kotler and Keller, the quality of interaction between service providers and consumers greatly affects customer satisfaction. The high quality of service has been proven to increase member loyalty. (Philip Kotler, 2021: 387) as shown in Safitri and Saputra's research, BMT customer satisfaction is greatly influenced by the quality of services provided. (Safitri, et al: 2021)

b. Competitive margin or profit sharing factors

BMT Maslahah implements a murabahah system with a fixed margin that has been agreed upon from the beginning. This fosters a sense of security and transparency for customers. According to value-based pricing, consumers will be more interested in products that offer clarity of benefits and price fairness. In the context of Islamic financial institutions, margin transparency is the implementation of the principle of justice in muamalah. Research by Rahmawati and Sari supports this, where people tend to choose sharia institutions because of the clarity of the contract and non-exploitative benefits. (Rahmawati, et al: 2021)

c. Strategic Factors of Personal Approach in Marketing

BMT Maslahah prioritizes face-to-face communication and a direct approach to the community rather than the use of digital media. The personal approach strategy applied by *the Account Officer Survey* and *Offer* (AOSP) is also a determining factor. According to Kotler and Keller (2016), a personalized marketing strategy can build closer and stronger trust, especially in the trust-based service sector such as financial institutions in the success of product promotion. This strategy is effective in local communities with a high level of digital literacy, and also shows that personal marketing is effective in increasing public understanding of sharia products. (Pratiwi, et al: 2021)

d. The next factor is the image and reputation of the institution

The credibility built over the years makes BMT a trustworthy and reliable institution, so that the public feels safe to use the services provided. BMT Maslahah has long been known as a trustworthy institution and trusted by the surrounding community. Brand trust theory states that public perception of the reliability and integrity of an institution plays a major role in influencing consumer purchase decisions or participation. This is strengthened by Azizah and Firmansyah's research which states that the image of Islamic financial institutions is a significant factor in shaping customer loyalty. (Azizah, et al: 2022)

e. Internal Aspect Factors

The cohesiveness of the work team and the effectiveness of management also affect the successful implementation of marketing strategies. Good coordination between staff, leadership support, and a structured evaluation system are indicators of a healthy organization. This is in accordance with the theory of organizational effectiveness, which states that the success of a strategy is highly dependent on the team's ability to implement and adjust policies in the field. Handayani and Haris showed that solid teamwork in sharia micro-institutions increases the effectiveness of marketing strategies. (Handayani, et al: 2022)

3. Challenges Faced by BMT Maslahah Gending Branch in Implementing the Marketing Strategy of Murobahah Financing Products

Based on the results of the research that has been conducted, BMT Maslahah Gending Branch faces various challenges in implementing the marketing strategy of murabahah financing products. These challenges include internal and external factors that are interrelated and affect the effectiveness of the strategies implemented.

This research is specifically focused on murobahah financing products because these products are the most widely used products by members of BMT Maslahah Gending Branch. Based on the Institution's data and interview results, murobahah products dominate compared to other sharia products. This contract was chosen because it is easier for the public to understand, resembles ordinary buying and selling, and offers a fixed margin that has been agreed upon at the beginning. This product reflects the principles of transparency and fairness in accordance with the value of sharia values, so that it is the superior product that is most worthy of analysis in the context of the Islamic Marketing Mix 9P marketing strategy. (Haron, et al: 2021)

One of the most dominant challenges is the low level of public understanding of the concept and principles of sharia financing, especially the murabahah contract. There are still many people who cannot distinguish between profit margins in murabahah and interest in the conventional system, thus causing a wrong perception. This finding is in accordance with the opinion of Nurhayati and Wasilah, who stated that Islamic financial literacy in Indonesia is still low and is the main obstacle in the development of Islamic financial products. (Nur Hayati, 2022: 22). As Lusardi and Mitchell explain, it shows that a low understanding of financial products can hinder individuals in making financial decisions. (Lusardi, et al: 27)

On the other hand, the limitation in the use of social media as a means of promotion is also one of the significant challenges. In today's digital age, social media has become a very effective communication and marketing tool. However, BMT Maslahah Gending Branch has not maximized the use of social media because of its institutional nature which is private and relies more on a face-to-face approach. This hinders marketing reach, Purwoko explained, digital marketing also emphasizes the importance of online presence to reach a wider community and increase *brand awareness*. (Purwoko, et al., 2021: 23). which is broader, especially for the younger generation who tend to be active on digital platforms. Pramudyo stated that social media is able to significantly increase the visibility of Islamic financial institutions, especially in introducing superior products to the public. (Pramudyo, et al, 2023: 16)

Another challenge comes from the intensity of competition with conventional financial institutions. Many people still prefer conventional banks because they are considered more accessible and have a big name that is already trusted. This certainly makes it difficult for BMT to introduce the advantages of its products, such as lower margins and contract transparency. This result was strengthened by Purwoko and Sunarto who stated that the brand awareness of conventional institutions is higher than BMT, so it is an obstacle in itself in attracting the interest of potential customers. (Purwoko, et al: 2021)

In addition, the financing process that is quite strict and procedural is also a challenge in marketing murabahah products. Although this procedure aims to maintain the principle of prudence and reduce the risk of problematic financing, not a few people consider the process to be too long and convoluted. Mutmainnah (2020) said that administrative complexity in applying for sharia financing can reduce public interest, especially those who need a quick and simple process. (Mutmainnah, et al: 2020)

Overall, BMT Maslahah Gending Branch needs to respond to these challenges with a more adaptive and innovative approach, especially by increasing public literacy, adopting digital marketing strategies, and simplifying the financing process without ignoring the principle of prudence. This effort is expected to strengthen BMT's competitiveness in marketing sharia financing products amid the dynamics of community needs and growing competition

4. CONCLUSION

This study concludes that the implementation of the Islamic Marketing Mix 9P strategy at BMT Maslahah Gending Branch has been consistent with Sharia principles and has made a significant contribution to the increase in murabahah financing membership. The effectiveness of this strategy is strongly supported by several key factors, including service quality, transparency of profit margins, community-oriented educational efforts, the institution's trustworthy image, and the synergy among internal staff.

Nevertheless, the study also identifies several challenges that hinder optimal implementation, such as the low level of public literacy regarding Islamic finance, the limited utilization of social media platforms, and strong competition from conventional financial institutions.

To address these issues, the study suggests the need for continuous innovation in marketing approaches, particularly by strengthening digital-based promotion and expanding financial literacy programs within the community. By doing so, BMTs can enhance their competitiveness and sustainability as Islamic microfinance institutions while simultaneously contributing to the broader goal of financial inclusion and community welfare.

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