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Optimization of Digital-Based Marketing Strategies to Enhance Public Interest in Islamic Financial Products

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ABSTRACT

This study analyzes the marketing strategies employed by Koperasi Insan Madani Syariah to enhance public interest and trust in Sharia-based financial products in Geragai District, as well as the challenges faced in their implementation. Using a qualitative descriptive approach, data were collected through in-depth interviews, observations, and documentation involving cooperative management, members, and the target community. Findings reveal that the cooperative applies a Sharia-compliant marketing mix (4Ps) comprising halal and transparent products, direct community outreach through socio-religious approaches, and educational promotion grounded in religious values. These strategies effectively build trust and member loyalty. However, obstacles such as low Islamic financial literacy, competition from conventional institutions, limited human resources, and negative perceptions of cooperatives persist. The study highlights the novelty of integrating spiritual values, justice, and ukhuwah within marketing efforts, with education serving as a critical foundation for success. The research implies the necessity of inclusive financial education, improved risk management, and collaboration with religious institutions to sustainably enhance public trust and competitiveness of Sharia cooperatives in the evolving financial landscape.

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1. INTRODUCTION

A cooperative is an economic organization owned and operated by a group of individuals with the primary objective of serving their mutual interests(Abidin, 2024; Ikhlas, Yasmin, Muharramah, & Kuswanto, 2025). As a longstanding economic institution in Indonesia, cooperatives have continuously evolved and undergone legal and operational reforms(Abidin, 2024; Ariyani et al., 2024). The legal foundation of cooperatives in Indonesia has been regularly updated to align with the dynamic needs of society and national development goals. Law No. 14 of 1965 was the first cooperative law, emphasizing cooperatives as a means to advance the economic movement of the people in accordance with state objectives. Subsequently, Law No. 25 of 1992 defined cooperatives based on Pancasila and the 1945 Constitution, along with the principle of kinship, which remains the core value of cooperatives in realizing shared welfare. Thus, cooperatives are not solely profit-oriented but also serve as a fundamental pillar of people's economy grounded in kinship principles(Fajri, Abidin, & Lestari, 2024; Ismail & Musthofa, 2024).

In later developments, a new type of cooperative emerged: the Sharia-based financial service cooperative, operating according to Islamic economic principles. These cooperatives conduct savings, lending, and financing activities in accordance with regulations set by the National Sharia Council of the Indonesian Ulema Council (DSN-MUI). Sharia cooperatives aim to mobilize funds from the community and channel them to various ventures compliant with Islamic law. They play a strategic role in improving the welfare of members based on Islamic norms and morals, as well as fostering brotherhood and economic justice aligned with Islamic principles. Besides sharia cooperatives, private microfinance institutions based on Sharia, such as Kopontren, have also emerged to meet the needs of communities underserved by formal Islamic banking services(Kurniawan, Marwendi, Yusuf, Aiman, & Tauvani, 2024; Syariah, 2024).

Sharia cooperatives are not merely economic entities but social institutions oriented towards the welfare of members and the wider community(Lubis, Irfana, Purwatiningsih, Nisak, & Sari, 2024; A. A. Saputra, 2023; Tanjung, Anaswan, & Nisak, 2023). Their objectives extend beyond enhancing members' economic well-being to establishing a just and equitable economic order in accordance with Islamic values. In the current era, sharia cooperatives face significant challenges and opportunities, particularly amid the economic dynamics of the post-pandemic (New Normal) period. They have the potential to become crucial instruments in economic recovery by providing financial services that are safe, comfortable, and Sharia-compliant(Kuswanto, Abidin, Pestano, & Ikhlas, 2024; Kuswanto, Fajanela, & Abidin, 2024).

The growth of the sharia-based financial industry in Indonesia has shown a positive trend, driven by increasing public awareness of the importance of Islamic economic principles in daily life. Sharia cooperatives play a significant role as financial institutions serving segments of the population not yet reached by Islamic banks or conventional financial institutions(Nurjali, Nisak, Wulandari, & Mun'amah, 2023). One such cooperative active in the Geragai area of Tanjung Jabung Timur Regency is Koperasi Insan Madani Syariah. This cooperative strives to enhance public interest and trust in sharia financial products through innovative marketing strategies tailored to local community characteristics.

Despite offering a sharia-compliant financial system, sharia cooperatives still face challenges in building public trust. Factors contributing to low trust include limited public understanding of the sharia cooperative concept, perceptions that sharia products do not differ significantly from conventional ones, and intense competition from more widely known conventional financial institutions with broader service networks(Dewi & Febrianto, 2023; Munip, 2024). Additionally, limited socialization and financial literacy education on sharia finance hinder public interest in using sharia cooperative products.

To address these challenges, Koperasi Insan Madani Syariah has implemented various marketing strategies, such as enhancing education and outreach to the public, developing products aligned with local needs and preferences, and increasing transparency in cooperative management to foster trust. These strategies are crucial not only to attract public interest but also to build long-term loyalty and trust, which are key assets for the development of sharia cooperatives(Djaja et al., 2023; Hidayat, Hardi, Sucipto, & Sunarti, 2023; Sya'bana, Nisak, Suryaningsih, Rukiyanto, & Hastuti, 2024).

Based on this background, the present study aims to analyze the marketing strategies employed by Koperasi Insan Madani Syariah to increase public interest in sharia-based financial products in Geragai District. The study will also identify obstacles faced by the cooperative in implementing these strategies and factors influencing their success. Consequently, this research is expected to contribute both practically and academically to the development of more effective and competitive marketing strategies for sharia cooperatives(Munip et al., 2024; Saryanti, Daud, Kadarsih, Munamah, & Dewi, 2024).

The urgency of this study lies in the importance of sharia cooperatives as alternative economic institutions capable of promoting community welfare through a just financial system compliant with Islamic law. Increasing public interest in sharia financial products not only impacts the sustainability of cooperatives but also strengthens the broader economic empowerment of the Muslim community. Therefore, an in-depth study of marketing strategies that can overcome trust challenges and maximize the potential of sharia cooperatives amid increasingly competitive financial markets is necessary.

The research questions are as follows: First, what marketing strategies are employed by Koperasi Insan Madani Syariah to enhance public trust in sharia-based financial products in Geragai District? Second, what obstacles does the cooperative face in building this public trust? This study will serve as a foundation for developing more innovative and effective marketing strategies for sharia cooperatives in the future.

2. METHODS

The research method employed in this study is a qualitative approach with a descriptive method, chosen to provide an in-depth understanding of the marketing strategies implemented by Koperasi Insan Madani Syariah to build public trust in Sharia-based financial products in Geragai District. The qualitative approach enables the researcher to comprehensively explore information through various data collection techniques, namely in-depth interviews, direct observation, and documentation. The primary informants in this study include the cooperative's management, cooperative members, and the community who are the target market for Sharia financial products. Through this method, the researcher can provide a detailed description of the marketing strategies, educational efforts, and policies undertaken by the cooperative, as well as the supporting and inhibiting factors affecting public trust. Subsequently, the collected data will be analyzed using qualitative data analysis techniques, including data reduction, data display, and conclusion drawing, supported by source and method triangulation to ensure data validity and reliability(Nurjali et al., 2023).

In the execution of the study, the researcher plays a central role as the primary instrument for data collection, analysis, and interpretation. The researcher conducts in-depth interviews with the cooperative's management, members, and the community who use or potentially use Sharia financial products, as well as directly observing cooperative activities and community interactions with these products. Besides being a data collector, the researcher also acts as an observer who deeply examines the social and cultural conditions of the Geragai community to obtain richer context regarding factors influencing the level of public trust. During the analysis phase, the researcher organizes and interprets the collected data using qualitative analytical techniques. Furthermore, the findings are systematically presented and linked to relevant theories and previous studies to provide a comprehensive and relevant discussion.

The research subjects consist of three main groups directly related to the cooperative and Sharia financial products in the study area: cooperative management, cooperative members, and the target market community. The cooperative management, including the chairperson, marketing manager, and related staff, provide crucial information regarding policies and strategies applied, including the challenges faced. Active cooperative members who have utilized Sharia financial services offer perspectives on their experiences and levels of trust in these products. Meanwhile, the community who have not yet become cooperative members but constitute potential market targets are also included to explore their views and reasons for not yet utilizing Sharia financial products, thereby enriching the understanding of obstacles and opportunities for developing the cooperative.

The data for this research are obtained from two primary sources: primary data and secondary data. Primary data are collected through in-depth interviews with key informants, direct observation of cooperative operations and community interactions, and documentation of related activities. The interviews focus on marketing strategies, challenges encountered, and community perceptions of Sharia financial products. Observations provide empirical data regarding the implementation of strategies and educational programs conducted by the cooperative. Secondary data are derived from internal cooperative documents such as annual reports, financial statements, as well as academic literature and regulations that support the theoretical analysis. The data analysis process involves stages of data reduction, data presentation, and conclusion drawing, continuously verified through source and technique triangulation, member checking, and procedures to ensure data validity and credibility such as prolonged engagement, peer debriefing, and audit trails. This method aims to produce a holistic and accountable depiction of the effectiveness of Koperasi Insan Madani Syariah's marketing strategies in enhancing public trust in Sharia financial products.

3. FINDINGS AND DISCUSSION

This study found that Koperasi Insan Madani Syariah has a long-standing history as a pioneer of the sharia economy in Geragai District. Established in October 2011 as part of the Integrated Independent Area (KTM) program, the cooperative initially obtained capital from member savings and government grants, which were used to launch a sharia-based microfinance unit. Interviews with cooperative managers and official documentation revealed that the cooperative consistently adheres to sharia principles, such as the prohibition of riba (usury) and the implementation of contracts like mudharabah, murabahah, and musyarakah. This approach has positively impacted the community by providing access to ethical and sustainable financial services. Field observations also indicated that the cooperative has a solid organizational structure and strong support from local government and members, forming the foundation of local economic independence.

Specific findings related to the cooperative's marketing strategy showed that the products offered are genuinely designed in accordance with sharia principles and local community needs. Interviews with cooperative members and managers revealed that products such as qurban financing and educational savings are highly favored due to their alignment with local traditions and requirements. The pricing strategy is transparent, applying margins based on murabahah contracts without interest, accompanied by clear administrative procedures and tolerance for payment delays. Observations at the cooperative's office showed that its strategic location and outreach services ("jemput bola") have expanded community access, while promotional methods involving religious leaders and customer testimonials have strengthened public trust without employing manipulative tactics, consistent with Islamic ethical standards(Karnadjaja, 2023; Nuri, Junaidi, & Achmad, 2024).

Despite the effective implementation of marketing strategies, the study also identified several significant challenges faced by the cooperative in building public trust. In-depth interviews revealed that a majority of the community still possess low literacy regarding sharia financial concepts, resulting in doubts and uncertainties about utilizing cooperative products. Moreover, the cooperative faces intense competition from conventional financial institutions that offer faster and more instantaneous services, although these contradict sharia principles. Observations highlighted limitations in human resources, particularly experts in fiqh muamalah and sharia marketing management, which hinder innovation and service expansion.

Additional challenges identified through documentation and interviews include a negative stigma within the community perceiving cooperatives as small, unreliable financial institutions prone to bankruptcy. This perception affects the level of trust, especially among potential members who have yet to be engaged. Furthermore, limited capital and funding for expansion and digitalization of services present tangible obstacles restricting the cooperative's ability to compete in the modern era. Overall, these findings underscore the need to enhance sharia financial education, strengthen human resource capacity, and improve product transparency and innovation to reinforce Koperasi Insan Madani Syariah's position in building trust and expanding its market share(Hidayat, Mubyarto, Ritonga, & Sunarti, 2023; Mustofa, 2023).

This study affirms that the Islamic marketing mix implemented by Koperasi Insan Madani Syariah represents a careful adaptation of conventional marketing concepts, tailored to conform with Islamic principles. This approach is not solely oriented toward achieving business objectives such as increasing sales and profits, but also emphasizes values of spirituality, justice, and blessings that prioritize transparency and honesty. The application of the 4Ps—Product, Price, Place, and Promotion—within the framework of Shariah reflects an integration of business values and religious moral principles, thereby establishing a foundation of trust in the Islamic financial products offered by the cooperative.

The financial products provided by the cooperative, including mudharabah savings, murabahah financing, and qurban savings, have been designed in accordance with halal and toyyib principles under the supervision of the Sharia Supervisory Board (Dewan Pengawas Syariah, DPS). The involvement of the DPS as the guardian of Shariah principles is a key strength in maintaining transparency and clarity of contracts, thereby eliminating elements of gharar (uncertainty). These findings reveal innovation in the practice of Islamic marketing at the cooperative level, where the emphasis on honesty and transparency plays a significant role in fostering consumers' sense of security and comfort, while simultaneously strengthening member loyalty—not merely seeking financial gain, but also spiritual tranquility(Kadarsih, Munip, Aminah, & Rahmy, 2023; Musthofa & Wulandari, 2024; A. E. Saputra & Susanti, 2024).

The qurban savings product is an innovative offering that reflects a fusion of social, spiritual, and economic values in Islam. The study indicates that this product facilitates members in systematically planning their qurban worship without the burden of riba (interest), while also cultivating a habit of Shariah-compliant savings. This not only meets members' worldly needs but also supports religious worship and enhances emotional attachment to the cooperative. This innovation demonstrates how the cooperative successfully combines economic and social functions, which is a distinctive strength of Islamic financial institutions(Musthofa, 2024; Susanto, Putra, & Nisak, 2024).

The cooperative applies a pricing system in financing that avoids riba by setting a fixed profit margin in murabahah contracts without imposing interest or late payment penalties. This approach reflects principles of justice and compassion in Islamic economics. The findings show that the cooperative's stance of prioritizing discussion and solutions rather than sanctions when members are late in payment reinforces the values of ta'awun (mutual cooperation) and rahmah (mercy). This is a breakthrough distinguishing the Islamic cooperative from conventional institutions and constitutes an innovation in managing socio-economic risks in Shariah-based cooperatives(Musthofa, 2024; Susanto et al., 2024).

Although the system without penalties and interest fosters comfort and trust, the study also identifies potential moral hazard risks, namely members' irresponsible behavior in fulfilling obligations. This could threaten the cooperative's financial stability if not balanced with adequate internal controls and risk management. These findings contribute significantly to the development of risk management models specific to Islamic financial institutions, balancing compassion with financial sustainability.

The cooperative distributes its products through direct and outreach approaches to villages and by utilizing religious social spaces such as mosques and study groups (majelis taklim). This strategy has proven effective in building emotional closeness and public trust in the cooperative, particularly in rural areas with strong familial values. The study reveals the novelty of this Islamic marketing strategy, which integrates the values of ukhuwah (brotherhood) and al-falah (success) into marketing activities, positioning the cooperative not only as a financial institution but also as an integral part of the social and spiritual community(Fia, Musthofa, & Devi, 2024; Mustari, Mere, Pitri, Wibowo, & Nilfatri, 2024; Rahma, Musthofa, & Fatimah, 2024).

The cooperative's promotional strategy, based on education and religiosity through religious studies, customer testimonials, and social activities, successfully raises public awareness about the importance of halal finance and the detrimental effects of riba. This approach demonstrates the power of value-based marketing within the context of Islamic marketing, addressing the moral and spiritual dimensions of consumers. However, the findings also indicate that promotion must be supplemented with technical explanations to ensure the public comprehensively understands the products, enabling them to make well-informed financial decisions beyond mere emotional appeal.

The study found that low literacy in Islamic finance remains a primary obstacle hindering public interest in cooperative products(Devi, Ma'ani, & Wahab, 2023; Fatimah, Devi, Wandi, Mun'amah, & Sarwono, 2024; Fia et al., 2024). Many people do not understand the fundamental differences between Shariah-compliant profit margins and conventional interest, leading to skepticism toward the products offered. This underscores the importance of more extensive and inclusive education and socialization efforts, utilizing digital media, training, and straightforward religious lectures to broaden public understanding. The novelty of this finding lies in the recognition that education is not merely a marketing strategy but a fundamental foundation for the successful development of Islamic financial institutions within society.

Overall, this study concludes that the success of the Shariah marketing strategy at Koperasi Insan Madani Syariah lies not only in the application of the 4Ps in accordance with Islamic principles but also in the strong integration of spiritual and social values in every aspect of marketing. The innovation of this study rests on the understanding that Islamic marketing must transcend profit orientation by embedding values of blessing, justice, and ukhuwah as the core of its approach. To overcome challenges related to literacy and risk management, a more systematic, inclusive, and innovative approach to education and risk management is necessary so that the cooperative can continue to grow and sustainably enhance public trust.

4. CONCLUSION

This study addresses the research problem concerning the marketing strategies implemented by Koperasi Insan Madani Syariah to increase public interest and trust in Sharia-based financial products in Geragai District, as well as the challenges encountered in their implementation. The findings indicate that the cooperative applies a marketing mix (4Ps) aligned with Sharia principles, offering halal and transparent products, direct distribution to the community through socio-religious approaches, and promotion based on education and religious values, which successfully build member trust and loyalty. However, the main challenges include low literacy in Islamic finance, competition with conventional institutions, limited human resources, and negative stigma towards cooperatives. The novelty of this research lies in the integration of spiritual values, justice, and ukhuwah (brotherhood) within the marketing strategy, alongside an educational approach as the foundation for successful Sharia marketing. The implications suggest that the development of Sharia cooperatives requires strengthening inclusive financial education, effective risk management, and leveraging the role of religious institutions to sustainably build public trust amid the competition in the modern market.

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