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Implementation Of The Sharia Marketing Services Mix (7P) At BMT NU Tlanakan Pamekasan To Increase The Trust And Interest Of New Members

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Abstract

The low level of Sharia financial inclusion in Indonesia indicates that a large Muslim population does not automatically translate into increased utilization of Sharia financial institution services. This situation positions Baitul Maal wat Tamwil (BMT) as an institution with a strategic role in building public trust and attracting new members through the implementation of a service marketing mix grounded in Sharia principles. This study aims to analyze the implementation of the Sharia service marketing mix (7Ps) at the BMT NU Tlanakan Branch, Pamekasan Regency, in terms of building trust and increasing interest among prospective members. A qualitative case study approach was employed. Data were collected through in-depth interviews, observation, and documentation, and subsequently analyzed using the interactive analysis model developed by Miles, Huberman, and Saldaña, comprising data condensation, data display, and conclusion drawing/verification. The results indicate that the Sharia service marketing mix (7Ps) is implemented in an integrated manner through product development tailored to member needs, transparent pricing, proactive outreach strategies, interpersonal and digital promotion, professional human resources, streamlined service processes, and the provision of physical evidence reflecting the institution's Sharia identity. The integration of these seven elements fosters a positive service experience, strengthens member trust, and generates word-of-mouth recommendations bolstered by the social capital of the Nahdlatul Ulama community thereby increasing public interest in joining as new members. The study yields a Trust-Based Sharia Service Marketing Mix Model, demonstrating that trust serves as the

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primary mechanism linking the implementation of the Sharia service marketing mix (7Ps) to increased interest among prospective members in Sharia microfinance institutions.

Keywords: Sharia Service Marketing Mix, BMT, Member Trust, New Member Interest, 7P

INTRODUCTION

Indonesia is the country with the largest Muslim population in the world. Data from the Central Statistics Agency (BPS) shows that Indonesia's population will reach approximately 287.2 million by 2026, with approximately 242 million, or 87%, being Muslim (BPS, 2026; World Population Review, 2026). This number places Indonesia as the country with the largest Muslim population in the world, surpassing Pakistan and India (World Population Review, 2026). This situation provides significant demographic capital for the development of the Islamic finance industry, as the majority of the population is normatively close to Islamic economic principles. Conceptually, the large Muslim population should provide a strong foundation for the growth of Islamic financial institutions and encourage increased use of financial products and services that comply with Islamic principles.

However, this demographic potential has not yet fully translated into increased utilization of Islamic financial services. The 2025 National Survey on Financial Literacy and Inclusion (SNLIK) shows that Indonesia's Islamic financial literacy index has reached 43.42%, while the level of Islamic financial inclusion is only 13.41% (Sharia Financial Services Authority and Statistics Indonesia, 2025). In other words, public understanding of Islamic finance is developing relatively well, but has not been accompanied by a proportional increase in the use of Islamic financial products and services. This gap between literacy and inclusion indicates that knowledge about Islamic finance has not automatically encouraged people to make Islamic financial institutions their primary choice for economic activities (Rachman et al., 2022).

This phenomenon becomes even more interesting when compared to the condition of the conventional financial sector. The Financial Services Authority (OJK) recorded that the national financial literacy index would reach 66.46% in 2025, while the inclusion rate would be much higher (OJK and Statistics Indonesia, 2025). This indicates that Indonesians tend to have easier access to and use conventional financial services than Islamic financial services. In other words, the main challenge facing the Islamic financial industry today is not only education and literacy, but also building public

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confidence so that they are willing to make Islamic financial institutions their primary choice for financial activities.

One institution strategically positioned to expand Islamic financial inclusion is Baitul Maal wat Tamwil (BMT). As an Islamic microfinance institution, BMTs are closer to the community through flexible services, simple procedures, and a community-based economic empowerment approach (Abdulloh & Rifa'i, 2025). In addition to their financial intermediation function, BMTs also serve a social function through the collection and distribution of zakat, infaq, sedekah, and waqf funds, ensuring their existence is not solely business-oriented but also focused on improving community welfare (Dasopang, 2022; Febriyati, 2024; Solekha et al., 2021). By 2025, the Islamic microfinance ecosystem in Indonesia is supported by approximately 3,200–3,500 BMT units spread across various regions, serving as a crucial instrument in expanding public access to Islamic financial services (Robby et al., 2025).

Although the number of BMTs continues to grow, this increase in quantity is not always accompanied by increased public trust. Various studies show that some communities, particularly in rural areas, still have relatively low levels of trust in Islamic microfinance institutions due to limited information, service experience, and perceptions of the institutions' professionalism (Aditiya et al., 2023; Hera Susanti, 2024; Hidayah et al., 2024; Situmorang et al., 2024; Suhairiyah et al., 2021). This situation indicates that a sharia identity is not enough to build public trust if it is not accompanied by good service quality, transparency, easy access, and effective communication with the community.

In this context, marketing strategy plays a crucial role as a medium connecting institutions with the public. In the service sector, this strategy is realized through the 7P service marketing mix, which includes product, price, place, promotion, people, process, and physical evidence (Lupiyoadi, 2016). These seven elements serve as strategic instruments for building positive perceptions, increasing satisfaction, and strengthening relationships between institutions and customers (Nurhayaty, 2022; Zulfiyan et al., 2023). In other words, these seven elements shape the overall experience consumers experience from the moment they learn about a product to the ongoing use of the service. In Islamic financial institutions, the implementation of the marketing mix is not only aimed at increasing competitiveness but must also reflect sharia values such as honesty (ṣidq), trustworthiness (amanah), justice ('adl), transparency, and welfare (Faisol & Alim, 2024; Fadilah et al., 2025; Frendika & Pratama, 2023; Mohamad & Rahim, 2021).

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Previous studies consistently show that the effectiveness of the sharia marketing mix correlates with improved performance of Islamic financial institutions by strengthening member loyalty and customer retention. This influence is evident in the optimization of the people and process dimensions on BMT member loyalty (Sulistyorini et al., 2023), as well as strengthening product, price, location, promotion, and human resources elements in retaining savings product customers (Frendika & Pratama, 2023). Furthermore, various studies also confirm that trust is a key determinant driving public interest in using the services of Islamic financial institutions (Abidin, 2024; Mundhori & Rohmah, 2022; Nirmala & Rahayu, 2022; Salam & Habibah, 2021; Syarifuddin & Akramunnas, 2020). Meanwhile, high member trust directly contributes to membership growth and strengthened institutional health (Yusiana et al., 2025).

However, research on the marketing mix for sharia services still leaves several gaps. First, most previous studies analyze marketing mix elements partially, thus failing to provide a comprehensive picture of the implementation of the seven 7P elements as a unified marketing strategy. Second, the dominance of quantitative approaches has resulted in research focusing more on examining the relationships between variables than on exploring the process of implementing marketing strategies in institutional practice. Consequently, the mechanisms by which the marketing mix for sharia services builds trust and encourages community interest in becoming new members remain largely unexplained. Third, studies on BMTs based on religious communities, particularly those affiliated with Nahdlatul Ulama in the Madura region, are relatively limited, even though the socio-religious characteristics of the local community have the potential to shape marketing dynamics differently than those of sharia financial institutions in general.

BMT NU Tlanakan in Pamekasan Regency is one of the BMTs that has developed within the Nahdliyin community with a community-based service character, Ahlussunnah wal Jamaah values, and an outreach approach that are characteristic of service to members. In the last three years, the number of BMT NU Tlanakan members has continued to increase, namely from 2,772 members in 2024, to 3,092 members in 2025, and reaching 3,249 members in 2026 (Internal Data of BMT NU Tlanakan, 2026). This increase indicates the institution's ability to maintain member trust while attracting new members amidst increasingly competitive financial institutions. This phenomenon is interesting to study further because it shows that institutional growth is not only influenced by the diversity of products offered, but also by the institution's success in implementing service marketing strategies that are in accordance with sharia principles.

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The novelty of this research lies in the development of a synthesis of the implementation of the sharia marketing mix (7P) as an integrated service system in building trust and increasing the interest of new members in BMT based on religious communities. In contrast to previous studies that generally examine the influence of each variable partially, this study analyzes how the seven elements of the sharia marketing mix are implemented simultaneously in institutional practice, then explains the relationship between these elements in building member trust and encouraging community decisions to join BMT. Based on this description, this study aims to analyze the implementation of the sharia marketing mix (7P) at BMT NU Tlanakan Pamekasan Regency and explain how this implementation builds trust and increases community interest in becoming new members. The findings of this study are expected to provide theoretical contributions to the development of sharia service marketing studies in microfinance institutions, as well as serve as a practical reference for BMT and other sharia financial institutions in formulating marketing strategies that are not only oriented towards growing the number of members, but also towards strengthening public trust through the consistent implementation of sharia values.

RESEARCH METHODS

This research uses a qualitative approach with a case study (Arikunto, 2011; Moleong, 2021; Sedarmayanti & Hidayat, 2011; Sugiyono, 2013) to gain an in-depth understanding of the implementation of the sharia service marketing mix (7P) at BMT NU Tlanakan in Pamekasan Regency in building trust and increasing the interest of new members. The case study design was chosen because the research focuses on revealing phenomena in a real-life context, thus enabling researchers to comprehensively understand the relationship between sharia marketing strategies, institutional practices, and member experiences.

The research was conducted at the Tlanakan Branch of BMT NU, Pamekasan Regency, East Java. The location was selected purposively, considering that BMT NU Tlanakan is a Nahdlatul Ulama community-based Islamic microfinance institution that has consistently grown its membership over the past three years and implemented a service-oriented marketing strategy based on Islamic values. These characteristics make BMT NU Tlanakan a relevant case study to explain how the implementation of a sharia service marketing mix contributes to building trust and attracting new members. Research informants were selected using purposive sampling, selecting individuals deemed to best understand the research focus (Sugiyono, 2013). Informants included

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the Branch Manager, finance and administration staff, member service staff, savings staff, financing staff, and existing and new members who joined in the 2024–2026 period. This variety of informants allowed for diverse perspectives on planning, implementation, and experience with the implementation of the sharia service marketing mix.

Data collection was conducted through observation, in-depth interviews, and documentation (Sugiyono, 2013). Observations were used to observe the physical condition of the office, the service process, the implementation of the outreach strategy, and interactions between officers and members. In-depth interviews were conducted to gain an understanding of the implementation of each element of the service marketing mix (7Ps), member perceptions of service quality, and the factors that shape trust and interest in joining. Documentation was used to strengthen and confirm the findings of the observations and interviews to obtain a complete picture of the marketing practices implemented by BMT NU Tlanakan. The focus of the research was directed at the implementation of the sharia service marketing mix (7Ps), namely product, price, place, promotion, people, process, and physical evidence. These seven elements were analyzed from a sharia marketing perspective that emphasizes the principles of trustworthiness, honesty (ṣidq), justice ('adl), transparency, and benefit. The analysis was directed not only at how each element was implemented, but also at the interrelationships between elements in building member trust and increasing community interest in becoming new members.

Data validity was maintained through source and technical triangulation (Hardani et al., 2020; Khoiri, 2015; Moleong, 2021). Source triangulation was conducted by comparing information obtained from leaders, employees, and members, while technical triangulation was conducted by matching data from interviews, observations, and documentation. To increase the credibility of the findings, researchers also conducted member checking, which involves reconfirming the interpretations with several informants to ensure they align with their experiences and the information they convey (Citriadin, 2020).

Data analysis used the interactive model of Miles, Huberman, and Saldaña, which includes data condensation, data display, and drawing and verifying conclusions (Miles et al., 2020). In the condensation stage, data from interviews, observations, and documentation were selected, coded, grouped, and focused according to the research theme. Next, the data were presented in the form of a thematic narrative that systematically describes the implementation of the sharia-compliant marketing mix. The

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final stage was carried out through an iterative process of interpretation and verification until themes were obtained that explain the relationship between the implementation of the sharia-compliant marketing mix, building trust, and increasing the interest of new members.

RESULTS AND DISCUSSION

Brief Profile of BMT NU Tlanakan Pamekasan

Baitul Maal wat Tamwil Nahdlatul Ulama (BMT NU) Tlanakan Branch is one of the BMT NU East Java service units established in 2016 and located on Jalan Kamal-Kalianget, Branta Pesisir Village, Tlanakan District, Pamekasan Regency. The office's location in the Tlanakan market area provides a strategic advantage because it is easily accessible to the community, micro-entrepreneurs, traders, and members who carry out daily economic activities. In addition to relying on its strategic location, BMT NU Tlanakan Branch also expands its service reach through a network of BMT NU branch offices spread across several sub-districts in Pamekasan Regency, namely Galis, Pakong, Larangan, Kadur, Proppo, and Pasean.

Organizationally, the operations of the Tlanakan Branch of BMT NU are led by a Branch Manager, supported by human resources in the areas of finance and administration, tellers, member and partner services, fundraising, financing, and group-based financing services (Lasisma). This division of tasks demonstrates that each operational function has been specifically managed to support effective service to members while strengthening professional institutional governance.

Table 1. Development of Active Members of the Tlanakan Branch of BMT NU 2024-2026

Year	Man	Woman	Amount
2024	880	1.892	.772
2025	980	2.112	3.092
2026	1.029	2.220	3.249

Source: Internal Data of BMT NU Tlanakan Branch (2026)

The development of the number of active members over the past three years shows a positive growth trend. In 2024, the number of active members was recorded at 2,772 people, consisting of 880 male members and 1,892 female members. This number

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increased to 3,092 members in 2025 and again increased to 3,249 members in 2026. Thus, in a period of two years there was an increase of 477 members, or approximately 17.21%. This growth shows that BMT NU Tlanakan Branch is able to maintain the level of public trust while attracting new members amidst increasingly competitive financial institutions. The composition of members by gender shows that women dominate the membership of BMT NU Tlanakan Branch. In 2026, the number of female members reached 2,220 people, or approximately 68.33% of the total members, while male members numbered 1,029 people, or approximately 31.67%. This dominance indicates that BMT NU services are widely utilized by women, both in household financial management and micro-enterprise development. These findings also demonstrate that BMT NU's service strategy is capable of reaching women, a key segment of Islamic microfinance institutions.

In carrying out its business activities, the Tlanakan Branch of BMT NU provides various fundraising and financing products based on sharia contracts. Fundraising products include Siaga, Tabah, Sajadah, Sahara, Tamasa, Sabar, Sidik Fathonah, Tarawi, and Siberkah, while financing products include Multi-Purpose.

Berkah, Lasisma, Cinta Emas, Sehati Life Financing, Kurma, Umrah Advance, Tata Berkah, Manis Berkah, and Multi Usaha Bermanfaat. All of these products are designed to meet the needs of the community while adhering to sharia principles, such as mudharabah, murabahah, musyarakah, qardhul hasan, rahn, wadi'ah, and ijarah contracts.

Implementation of the Sharia Marketing Mix (7P) Services at BMT NU Tlanakan

The implementation of the service marketing mix in Islamic financial institutions cannot be understood simply as the application of seven marketing elements (product, price, place, promotion, people, process, and physical evidence) separately. From a sharia marketing perspective, these seven elements constitute a unified strategy that must be implemented based on the principles of honesty (ṣidq), trustworthiness (amanah), justice (al-'adl), transparency (al-shafāfiyyah), and benefit (maṣlaḥah) (Nur et al., 2025). Therefore, the effectiveness of the marketing mix is measured not only by increasing transaction volume but also by the institution's ability to build long-term relationships based on trust and provide added value to members.

The results of the study indicate that the implementation of the service marketing mix at BMT NU Tlanakan Branch is carried out in an integrated manner by adapting to the characteristics of the community which is dominated by micro-entrepreneurs,

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farmers, fishermen, market traders, and Nahdlatul Ulama members. The marketing strategy is not only directed at introducing products and increasing the number of members, but also building social closeness through accessible services, persuasive communication, simple procedures, and strengthening institutional identity based on the values of Ahlussunnah wal Jama'ah An-Nahdliyah. This implementation is reflected in all elements of the marketing mix, starting from product development, pricing, ease of service access, promotional strategies, quality of human resources, service mechanisms, to the provision of physical evidence that supports the professionalism of the institution.

From a product perspective, the Tlanakan Branch of BMT NU has developed a variety of fundraising and financing services tailored to the needs of the community at various stages of life. Savings products are not only used as a means of saving funds, but are also designed for more specific purposes, such as educational preparation through Sidik Fathonah, religious needs through Sahara and Talangan Umrah, Eid preparation through Sabar, investment through Siberkah, and social activities through Tarawi. On the financing side, BMT NU provides various financing alternatives such as Lasisma, Manis Berkah, Tata Berkah, and Multi Guna Berkah, which use contracts tailored to the characteristics of members' needs. The Branch Head of BMT NU Tlanakan explained that all of these products are developed based on the real needs of the community, not simply following market trends. "We offer all of our products to the community, but the most popular is Lasisma because it is suited to the needs of our members' small-scale businesses. The principle is not only to provide financing, but to help members so that their businesses can grow." (Hanafi, 2026b). This statement is reinforced by the member services department, which explains that most prospective members choose a product after receiving an explanation of the benefits, contract, and usage mechanism, ensuring that the product truly meets their needs. "We don't offer all products right away. We usually ask members about their needs first, then explain the most appropriate product and its contract so they fully understand before making a decision." (Wahyuni, 2026b).

The researchers' observations also showed that information about products and contracts was displayed in the service area in the form of brochures and other information media, making it easily accessible to members. This finding suggests that the product strategy at BMT NU is not only oriented towards service diversity, but also on suitability to member needs and compliance with sharia principles. This implementation is then reinforced through a pricing policy that prioritizes the principles

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of transparency and fairness. The determination of the financing margin and profit-sharing ratio is always explained to members before the contract is signed to avoid any ambiguity regarding the rights and obligations of each party. Furthermore, administrative fees are set relatively affordable to avoid becoming a barrier for members who wish to join. "We always explain the profit-sharing ratio and margin at the outset and agree upon them together during the contract. So there are no unilateral changes during the financing process." (Meilani, 2026).

These findings were confirmed by one member who stated that all costs and payment mechanisms were clearly explained before the funds were disbursed. "Before signing the contract, everything was explained, from installments, term, to administration fees. So we knew from the start what our obligations were." (Aini, 2026). The researcher's observations showed that officers always gave members the opportunity to ask questions before the contract was signed. This situation indicates that the pricing policy at BMT NU serves not only as a business instrument but also as a form of implementing the principles of fairness and transparency that are characteristic of sharia marketing.

Furthermore, the implementation of the marketing mix is also evident in the ease of access to services and promotions. The office's location in front of Tlanakan Market makes it easy for the public to obtain services directly. However, BMT NU's distinctive strategy is its outreach service, where staff actively visit members' homes and businesses to handle savings transactions and financing installments. This strategy is combined with the use of digital media through Instagram, TikTok, and WhatsApp to disseminate information about the institution's products and activities. "Every day we go out into the field to handle savings deposits and installments. It is precisely through these visits that many people are ultimately interested in becoming members because they see firsthand how we work." (Aminullah, 2026).

These findings are reinforced by the confession of new members who stated that the decision to join was not solely influenced by promotions on social media, but more by family recommendations and the service experience provided by officers. "I first learned about BMT NU from my older sibling who was already a member. After the officer came to my house and explained the product, I felt the service was good so I finally joined." (Juwairiyah, 2026). Observations show that outreach activities are carried out routinely based on the work area of each officer. This finding shows that the promotional strategy at BMT NU does not rely solely on advertising, but rather prioritizes interpersonal communication and strengthening social relationships with the community.

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The implementation of the marketing mix is further reflected in the elements of people, process, and physical evidence, which mutually support each other in shaping the member service experience. A clear organizational structure allows each employee to carry out their respective functions, from service and administration to fundraising and financing. The entire service process is carried out through simple procedures, starting with document verification, contract explanation, field surveys for financing, and signing the contract in accordance with sharia provisions. Furthermore, a clean office, neat service area layout, and the use of official uniforms and name tags by all employees create a professional impression while enhancing member comfort when receiving services.

One member stated that service quality is the main reason he continues to entrust his financial transactions to BMT NU. "The staff are friendly, their explanations are easy to understand, and the office is clean and organized. We feel comfortable every time we come here." (Samhaji, 2026). This statement was reinforced by a BMT NU teller who emphasized that service is not only oriented towards completing transactions, but also on building good relationships with each member. "We strive to serve each member politely and patiently. If someone doesn't understand a product or contract, we explain it until they fully understand because that's part of the service." (Laili, 2026b).

Based on these overall findings, it can be understood that the implementation of the sharia service marketing mix (7P) at BMT NU Tlanakan Branch is not carried out as a series of stand-alone strategies, but rather forms an integrated service system. Product diversity is strengthened by a transparent pricing policy, easy access through outreach services, interpersonal communication-based promotions, professional human resource quality, simple service procedures, and the support of a comfortable physical environment. The synergy between these elements shows that the effectiveness of service marketing is not only determined by the optimization of each element of the marketing mix, but by the integration of all elements in creating value and service experiences for members (Lupiyoadi, 2016).

These findings reinforce research that concluded that the success of a BMT marketing strategy does not rely on a single marketing element, but rather on the integration of product, price, location, promotion, and human resources to build member satisfaction and retain members (Frendika & Pratama, 2023). However, this study expands on these findings by demonstrating that the effectiveness of marketing mix implementation is determined not only by the integration of the 7P elements but also by the internalization of sharia values in every service process. In the context of the

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Tlanakan Branch of BMT NU, the implementation of the marketing mix is not solely aimed at attracting new members but also serves as an institutional mechanism for building social closeness, strengthening the institution's credibility, and providing services that reflect the principles of trustworthiness, fairness, transparency, and welfare, as characteristic of sharia marketing (Mohamad & Rahim, 2021; Nur et al., 2025).

Implementation of the Sharia Marketing Mix (7P) in Building Member Trust

Trust is the primary foundation for the sustainability of financial institutions, particularly Islamic microfinance institutions, whose business activities rely on the collection and distribution of public funds. Unlike tangible products, whose quality can be assessed before use, financial services carry a relatively high degree of uncertainty, as members entrust funds and finance them based on the belief that the institution will manage them responsibly, professionally, and in accordance with Islamic principles. Therefore, trust is not formed instantly, but rather results from members' accumulated experience with service quality, the consistency of the institution's behavior, and the alignment between promises and actual practices.

The results of the study indicate that member trust in BMT NU Tlanakan Branch is not built through a single element of the marketing mix partially, but through the integration of all 7P elements that are realized in daily service practices. From various interview data, observations, and documentation, this study found three main mechanisms that shape member trust, namely (1) transparency of contracts and certainty of service, (2) relational closeness through outreach services, and (3) consistency of sharia identity in service practices. These three mechanisms indicate that trust is the result of the interaction between the quality of the service system and social relationships that are built sustainably.

The first mechanism that builds trust is contract transparency and service assurance. All informants stated that before a transaction is carried out, officers always openly explain the type of contract, member rights and obligations, installment mechanisms, profit-sharing ratios, financing margins, and administration fees. This practice provides members with certainty regarding the consequences of transactions, thereby reducing the doubts that often arise when dealing with financial institutions. The Finance and Administration Department explained that information transparency is a mandatory procedure before a contract is signed. "Every member must understand the contents of the contract before signing. We explain the margin, ratio, administration fees,

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and payment method in advance. If there is anything unclear, we explain it again until the member fully understands." (Meilani, 2026).

This statement was corroborated by a member who had applied for business financing. "I felt calm because everything was explained from the start. There were no additional costs that suddenly appeared midway. What was conveyed during the contract was the same as what we followed until the financing was completed." (Sulastri, 2026). The researcher's observations during the service process also showed that officers always gave members the opportunity to read the contract documents before signing. There was no practice of unilaterally conveying information or providing contract documents after the transaction had taken place. The consistency between the information provided and the implementation of the contract shows that transparency has become a service culture, not just an administrative obligation.

The research findings show that the implementation of product, price, and process elements creates service certainty through contract transparency, procedural consistency, and clear service mechanisms. Each product is explained openly, the profit-sharing ratio is agreed upon from the beginning of the contract, administrative costs are transparently informed, and financing procedures are carried out according to the provisions that have been socialized to members. These practices build the perception that the services of the Tlanakan Branch of BMT NU are easy to understand, predictable, and consistently implemented according to sharia principles. This condition is in line with the Organizational Trust theory proposed by Mayer et al., 1995, which explains that trust in an organization is built through perceptions of ability (competence), integrity (integrity), and benevolence (good faith). In the context of this research, contract transparency and procedural consistency reflect the integrity of the institution, the professionalism of officers represents organizational competence, while the service orientation that prioritizes the welfare of members reflects benevolence in providing services. These findings reinforce previous research showing that trust is a crucial factor influencing people's decisions to use Islamic financial institutions (Abidin, 2024; Mundhori & Rohmah, 2022; Nirmala & Rahayu, 2022; Salam & Habibah, 2021; Syarifuddin & Akramunnas, 2020). However, this study provides a more specific explanation, explaining that trust is not solely influenced by perceptions of the institution or its Islamic identity, but is built through transparent, consistent, and accountable service experiences at every stage of the transaction. Therefore, the implementation of product, price, and process elements not only creates service certainty but also establishes trust as the primary foundation that strengthens the relationship between BMT NU Tlanakan

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Branch and its members and encourages community interest in joining as new members.

The second mechanism that builds trust is relational closeness through outreach services. Unlike financial institutions that position their offices as service centers, the Tlanakan Branch of BMT NU provides services amidst community activities through regular visits to members' homes and businesses. This strategy not only simplifies transactions but also expands the social interaction space between officers and members. One savings officer explained that outreach activities are not solely oriented towards collecting savings but also serve as a means of communication and mentoring members. "When taking savings deposits, we usually also ask about the progress of the member's business or if there are any difficulties with installments, we convey this to the financing department. So our relationship is not just about taking savings money." (Aminullah, 2026). This statement was confirmed by a member who has been a member for more than five years. "The officers are like family because they often come to our homes. If there is a new product or we want to apply for financing, we don't always need to come to the office because the officers are there to help explain." (Ghazali, 2026).

The researchers' observations revealed that interactions between BMT NU Tlanakan officers and members were friendly, communicative, and familial. During each field visit, officers not only handled savings deposits, withdrawals, and installment payments, but also took the time to discuss business developments, family economic conditions, and the various needs faced by members. On several occasions, officers even explained products that suited members' needs or offered financing solutions they deemed more appropriate. This repeated and consistent pattern of interaction fostered a personal closeness that transcended the formal relationship between service providers and users.

Conceptually, the research findings show that the elements of place, promotion, and people work synergistically in building member trust. Geographical proximity through outreach services, combined with intensive interpersonal communication, results in a personal relationship, not just a transactional one. This finding aligns with the Commitment-Trust Theory of Relationship Marketing (Morgan & Hunt, 1994), which emphasizes that trust and commitment are two key variables in building long-term relationships between organizations and customers. From this perspective, relationships built through consistent interaction, honest communication, and meeting customer expectations will strengthen trust, ultimately driving loyalty and sustainability. In the

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context of the Tlanakan Branch of BMT NU, this mechanism is further strengthened by the character of the community, which has collective social and cultural ties.

The third mechanism that builds trust is the consistency of sharia identity in service practices. The results of the study indicate that sharia identity at BMT NU does not stop at the use of contract terms or religious symbols, but is manifested in service behavior that prioritizes honesty, friendliness, politeness, and responsibility. These values are reflected in everything from the way staff explain things to members, the use of contracts according to product characteristics, to a work culture that places service as part of worship. A BMT NU teller revealed that all employees are encouraged to provide service that is not only fast, but also reflects the values of trustworthiness. "We are always reminded that serving members is not just a job, but also a trust. Therefore, we must be patient in explaining things, must not discriminate against members, and must maintain the trust that has been placed in the BMT." (Laili, 2026). This view aligns with the experiences of members. "I choose to continue saving here because I feel the staff are honest and the service is good. What makes me confident is not just because we are all NU members, but because the service is in accordance with what they say." (Ghazali, 2026).

Documentation analysis of the vision and mission of BMT NU shows that the values of trustworthiness, sincere service, professionalism, and the application of Ahlussunnah wal Jama'ah values have been integrated into the direction of institutional development. This integration demonstrates that sharia identity is not merely positioned as the organization's normative identity, but is embodied in a service culture reflected in employee behavior, service mechanisms, and interactions with members. Thus, sharia values serve as the foundation of organizational culture, strengthening the institution's credibility and building member trust.

Research findings show that the synergy of people, process, and physical evidence elements forms institutional trust through professional, consistent service experiences supported by a representative service environment. This trust develops because members not only assess the quality of the service received, but also believe that the institution has integrity, competence, and commitment to implementing sharia principles in a sustainable manner. In the Organizational Trust perspective put forward (Mayer et al., 1995), trust is built by three main dimensions, namely ability, benevolence, and integrity. These three dimensions are evident in the service practices of BMT NU Tlanakan Branch through the competence of officers in providing services, concern for the needs of members, and the consistent implementation of transparent contracts and

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procedures. These findings align with various studies showing that trust is a key determinant in people's decisions to use Islamic financial institutions (Abidin, 2024; Mundhori & Rohmah, 2022; Nirmala & Rahayu, 2022; Salam & Habibah, 2021; Syarifuddin & Akramunnas, 2020). However, this study provides a more in-depth explanation that member trust is not formed solely because of the institution's sharia identity, but rather as a result of consistent service experiences through direct interactions between staff and members. These repeated service relationships then develop into long-term relationships based on commitment and trust, as explained in the Commitment-Trust Relationship Marketing theory (Morgan & Hunt, 1994). Thus, in the context of the Tlanakan Branch of BMT NU, trust is the accumulation of quality service experiences, consistent implementation of sharia values, and sustained interpersonal relationships, thus becoming the main capital in strengthening member loyalty while increasing the institution's attractiveness to the community.

Implementation of the Sharia Marketing Mix (7P) for Increasing New Member Interest

Public interest in joining a Sharia financial institution is the result of a decision-making process influenced by various factors, both rational and social. In the context of Sharia microfinance institutions, the decision to become a member is not only based on considerations of economic benefits, but also influenced by the level of trust in the institution, service experience, recommendations from the social environment, and the alignment of the institution's values with the beliefs held by the community. Therefore, the implementation of the Sharia service marketing mix (7P) not only functions as a product introduction strategy, but also serves as an instrument for building positive perceptions that encourage the community to make the decision to join as members.

The results of the study show that the increase in the number of members of the Tlanakan Branch of BMT NU over the past three years indicates a positive response from the community to the implemented marketing strategy. Documentation data as shown in Table 1 shows that the number of members increased from 2,772 people in 2024 to 3,092 people in 2025, then increased again to 3,249 people in 2026. Although this increase cannot be attributed to just one factor, the results of interviews and observations indicate that the implementation of the sharia service marketing mix has a significant contribution in building community interest in becoming members.

Analysis of field data shows that community interest in becoming new members of BMT NU Tlanakan is not formed by a single factor, but rather the result of the

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interaction of various marketing aspects and mutually reinforcing social relations. This study identified three main factors contributing to this process. First, strengthening social capital through the Nahdlatul Ulama (NU) network and recommendations from family and relatives, which build initial trust in the institution before prospective members make transactions. Second, easy access to services is realized through strategic office locations, the implementation of outreach services, simple administrative procedures, and financing and savings products tailored to the needs of the community, especially micro-businesses and households. Third, members' positive experiences while using BMT NU Tlanakan services, such as friendly service, transparent contracts, ease of transactions, and consistent application of sharia values, develop into word-of-mouth promotion that encourages members to recommend the BMT to family, neighbors, and colleagues. These three factors form an interrelated mechanism, where social capital opens access to initial trust, service quality strengthens member experience, and this positive experience then expands marketing reach through interpersonal recommendations which ultimately increases people's interest in joining as new members.

The first and most dominant factor is Nahdlatul Ulama's community-based social capital, strengthened by recommendations from family and friends. Most new members reported learning about BMT NU not through advertising, but from close friends who were already members. This suggests that the trust established among existing members has subsequently developed into an effective social promotion mechanism. One new member explained that the decision to join stemmed from a recommendation from a family member. "I first learned about BMT NU from my older brother, who has been a member for a long time. He said the service was good and the process was easy. After being explained directly by the staff, I finally decided to become a member." (Qomariyah, 2026). Another member echoed this sentiment: "Because it's called BMT NU, I feel more confident. Many NU members in our community are already members, so I didn't hesitate to join." (Jailani, 2026). These findings are reinforced by the Branch Head's statement that most new members come from recommendations from existing members. "We've seen that most new members come because they're invited by family, neighbors, or friends who are already members. So, the trust that existing members have in them really helps the growth of new members." (Hanafi, 2026).

Observations also show that field officers frequently acquire new potential members when visiting the homes of existing members. On many occasions, members being served voluntarily introduce officers to neighbors, relatives, or colleagues, who

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then become interested in learning about BMT NU products and services. This pattern indicates that Nahdlatul Ulama-based social capital and institutional identity serve as marketing channels that develop naturally through the community's network of trust.

These findings indicate that the implementation of promotion, people, and physical evidence elements not only plays a role in disseminating information about products and services, but also in building social trust that gradually develops into people's decisions to join as members. This condition is in line with the theory of relationship marketing (Morgan & Hunt, 1994) which places trust as the main foundation in building long-term relationships between organizations and customers. In the context of BMT NU Tlanakan, the institutional identity rooted in the Nahdlatul Ulama community becomes social capital that accelerates the formation of initial trust, so that people have confidence in the institution even before making their first transaction.

The second factor driving new member interest is easy access to services tailored to the characteristics of the local community. Research shows that communities consider not only sharia aspects but also ease of access to services, simplicity of administrative procedures, and the flexibility of the products offered. The outreach strategy serves as a competitive advantage because it allows members to conduct transactions without having to leave their daily business or work activities. The Member Services department explained that the service approach is always tailored to the needs of prospective members. "We don't force people to take a particular product. We listen more to their needs, then offer the most appropriate product. If prospective members haven't had time to come to the office, an officer will visit their home or place of business." (Wahyuni, 2026). One financing member also expressed that the ease of procedures was the main reason for choosing BMT NU. "I found the process to be straightforward. Once the requirements were complete and a survey was conducted, the financing was processed immediately. Officers also frequently came to our homes, so we had no difficulty making installment payments." (Baihaqi, 2026).

The researchers' observations show that field services are routinely carried out by savings officers and financing officers in their respective work areas. These activities include collecting savings deposits, collecting financing installments, providing information on new products and services, and providing simple consultations regarding members' financial needs. This service pattern allows the public to gain access to Islamic financial services without having to come to the office, thus minimizing time, costs, and geographical barriers. This practice demonstrates that the elements of place, process, and people do not work in isolation but are integrated to provide services that are easily

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accessible, responsive, and appropriate to the characteristics of rural communities, many of whom have limited time and mobility.

From a service marketing perspective, service convenience is one factor influencing consumer decisions in selecting and using a service. This convenience is not only related to the location of the service provider, but also includes ease of access, time efficiency, simplicity of procedures, and the institution's ability to provide services according to customer needs. The findings of this study reinforce Lupiyoadi's view that the value of a service is determined not only by the quality of the product offered, but also by the ease of the service process experienced by customers during their interactions with the service provider (Lupiyoadi, 2016). In the context of BMT NU Tlanakan, this principle is realized through proactive service, simple transaction procedures, and direct assistance from field officers. The combination of easy access and a personalized approach makes BMT services more responsive to community needs, thus not only increasing member comfort but also strengthening positive perceptions of service quality and encouraging community interest in joining as new members.

The third factor driving new member interest is positive member experiences that develop into word-of-mouth promotion. Unlike one-way commercial promotions, word-of-mouth promotion stems from members' actual experiences receiving satisfactory service. The higher the level of member satisfaction and trust, the greater their tendency to recommend BMT NU to others. One savings clerk explained that many new members come from recommendations from members who have already experienced the benefits of the service. "Usually, after members are satisfied, they themselves invite their relatives or neighbors. So we often get new members from stories from existing members." (Aminullah, 2026). This statement was corroborated by a long-time member. "I once invited my younger siblings and neighbors to become members because I think the service here is good. If we have experienced the benefits, of course we want others to experience it too." (Ghazali, 2026).

Documentation analysis of the development of the number of members during the period 2024–2026 as presented in Table 1 shows a relatively consistent trend of increasing membership, from 2,772 members in 2024 to 3,092 members in 2025, and increasing again to 3,249 members in 2026. Although this study does not aim to test a causal relationship statistically, this trend, supported by interview findings and observation results, indicates that positive service experiences, the quality of interactions between officers and members, and strong interpersonal recommendations

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(word of mouth) are factors that contribute to strengthening the expansion of the BMT NU Tlanakan membership base. Thus, the documentation data is not positioned as evidence of a causal relationship, but rather as corroborative evidence for the empirical finding that the implementation of the sharia service marketing mix (7P) contributes to building trust while attracting public interest in becoming new members.

These findings also extend research that emphasizes the importance of people and processes in building member loyalty. This research shows that loyalty does not stop at the continuity of the member's relationship with the institution, but develops into customer advocacy behavior, namely the member's willingness to recommend the institution to other potential members (Sulistyorini et al., 2023). Thus, the implementation of the sharia service marketing mix produces a ripple effect, where service quality builds trust, trust breeds satisfaction, and satisfaction develops into voluntary promotion by members.

Thematic Synthesis: Implementation Model of Sharia Service Marketing Mix (7P) in Building Trust and Interest of New Members

Analysis of the results of interviews, observations, and documentation shows that the implementation of the Sharia service marketing mix (7P) at BMT NU Tlanakan Branch cannot be understood as the application of seven marketing elements that work separately. Instead, the seven elements form an integrated and mutually reinforcing service system, resulting in a service experience that is able to build member trust. Thus, the main contribution of this study lies not in identifying the effectiveness of each 7P element individually, but in explaining the mechanism by which the integration of all elements of the Sharia marketing mix builds trust that then develops into community interest in joining as new members.

Based on the data reduction, coding, categorization, and thematic synthesis processes, this study identified three major themes that form causal relationships among the findings. The first theme is the implementation of the Sharia service marketing mix (7Ps), which is realized through product development based on community needs, transparent pricing, easy access to services through outreach strategies, promotions that prioritize interpersonal communication, professionalism of human resources, simple service procedures, and support from physical evidence that reflects the institutional identity. All of these elements do not stand alone, but rather form a service experience that is consistent with the principles of trustworthiness, honesty, justice, and welfare as the basic values of Sharia marketing.

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The second theme is the formation of member trust as a consequence of positive service experiences. The results of the study indicate that member trust arises from the alignment between service promises and the practices they directly experience. Transparency of contracts, certainty of margins and ratios, friendliness of staff, ease of service, and consistent application of sharia principles result in the perception that BMT NU is a credible, professional, and trustworthy institution. Therefore, trust in this study is not only interpreted as confidence in the security of member funds, but also as a form of recognition of institutional integrity built through repeated and consistent service interactions.

The third theme is the emergence of new member interest, which develops through social mechanisms. The study found that members who already have a high level of trust tend to recommend BMT NU to family, neighbors, and relatives through informal communication (word of mouth). Furthermore, the institutional identity of being affiliated with Nahdlatul Ulama strengthens social legitimacy, thus accelerating the formation of initial trust in potential members. This situation suggests that membership growth during the 2024–2026 period is influenced not only by the effectiveness of formal marketing strategies but also by the development of social capital derived from members' positive experiences and community social networks.

Based on the synthesis of these three themes, this study produces an empirical model that explains the mechanism of the formation of new member interest through the implementation of the Sharia service marketing mix (7P) at BMT NU Tlanakan. The research findings show that member trust is the main bridge connecting the implementation of the Sharia service marketing mix (7P) with increased community interest in joining as new members. The implementation of the marketing mix that is carried out consistently based on sharia principles creates a positive service experience, which in turn builds trust in the institution. This trust then develops into interpersonal recommendations (word of mouth), strengthens the institution's social capital, and ultimately encourages community decisions to join as new members. The relationship between these findings is then synthesized into the Sharia Service Marketing Mix (7P) Implementation Model in Building Trust and Increasing New Member Interest, as presented in Figure 1.

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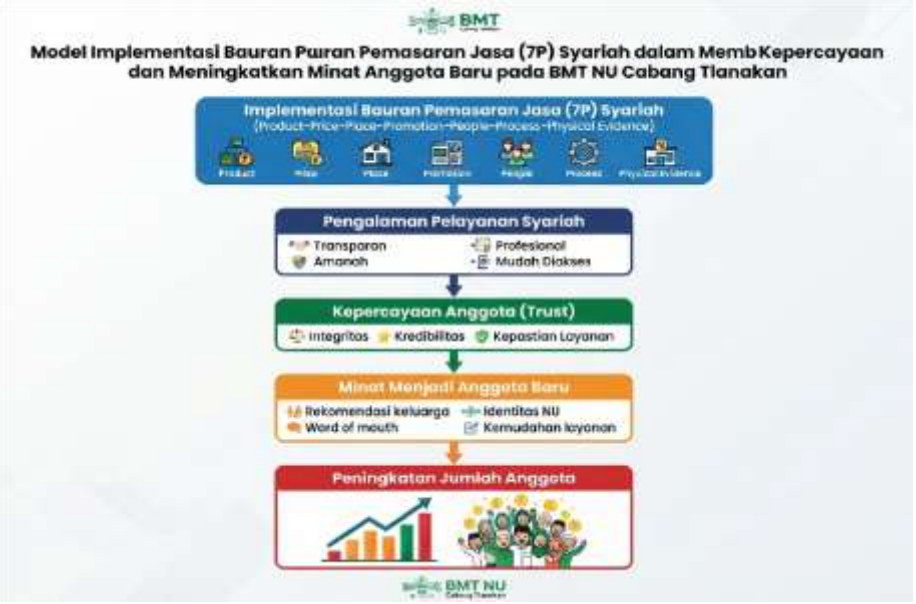


Figure 1. Implementation Model of the Sharia Marketing Mix (7P) Services in Building Trust and Increasing the Interest of New Members at the Tlanakan Branch of BMT NU

Source: Research Synthesis Results using CANVA (2026)

As seen in Figure 1, the implementation of the Sharia service marketing mix (7Ps) serves as the primary foundation for creating a service experience based on Sharia values. The seven elements of the marketing mix are not positioned as independent variables, but rather as a unified system that produces transparent, professional, accessible, responsive, and member-oriented services. This service experience further builds member trust through perceptions of the institution's integrity, service certainty, human resource professionalism, and consistent application of Sharia contracts in every transaction.

Furthermore, this study demonstrates that trust plays a central role as a mediating mechanism linking the implementation of the service marketing mix with community interest in becoming new members. This established trust fosters member loyalty, manifested in recommendations to family, relatives, and their social circle. In the Tlanakan community, which has a communal social character and strong religious ties, personal recommendations have proven more effective than impersonal promotions. Therefore, the growth in the number of new members is not only the result of formal

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marketing activities but also a consequence of the expansion of members' trust through the community's social network.

The empirical model produced in this study also broadens understanding of the implementation of the service marketing mix in Islamic microfinance institutions. To date, most studies have positioned the 7P elements as factors that directly influence satisfaction, loyalty, or the decision to use services. This study demonstrates that in the context of a religious community-based BMT, the effectiveness of the marketing mix is more appropriately understood as a relational process that occurs gradually, namely through the formation of service experiences, strengthening trust, and developing social capital that encourages the increase in new members. Thus, trust is not merely an outcome of a marketing strategy but rather a key mechanism explaining how the implementation of the Islamic marketing mix results in sustainable institutional growth.

Theoretically, the findings of this study enrich the concept of the service marketing mix proposed by Lupiyoadi by showing that the effectiveness of marketing mix implementation is not determined by the partial optimization of each 7P element, but rather by the level of integration between elements that are implemented consistently throughout the service process (Lupiyoadi, 2016). This finding also expands the results of previous studies (Frendika & Pratama, 2023; Sulistyorini et al., 2023) which emphasize the importance of certain elements in the sharia marketing mix, by showing that marketing success in BMT does not rely on the dominance of one or several elements, but on the synergy of all elements of product, price, place, promotion, people, process, and physical evidence that are implemented in an integrated manner. On the other hand, this study also strengthens various findings that place trust as a primary determinant in encouraging the use of Islamic financial institution services (Abidin, 2024; Mundhori & Rohmah, 2022; Nirmala & Rahayu, 2022; Salam & Habibah, 2021; Syarifuddin & Akramunnas, 2020), while providing a more comprehensive explanation of the process of forming such trust.

In the context of the Tlanakan Branch of BMT NU, trust is not only influenced by the institution's sharia identity, but is also built through consistent service experiences, internalization of the values of trustworthiness, transparency, fairness, and welfare in every interaction between the institution and members (Mohamad & Rahim, 2021). Based on the synthesis of these empirical findings, this study offers a conceptual model, namely the Trust-Based Sharia Service Marketing Mix Model, which explains that the successful implementation of the Sharia service marketing mix (7Ps) in Islamic microfinance institutions is the result of the integration of marketing mix elements,

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internalization of sharia values in the service process, building member trust, and strengthening community-based social capital.

CONCLUSION

This study concludes that the implementation of the Sharia service marketing mix (7P) at BMT NU Tlanakan Branch has been carried out in an integrated manner through the provision of products that suit the needs of members, transparent and fair pricing, outreach strategies as easy access to services, promotions based on interpersonal communication and digital media, professionalism of human resources, simple service processes, and physical evidence that represents the identity of the sharia institution. The integration of these seven elements, which is carried out based on the principles of trust, honesty, transparency, and benefit, forms a positive service experience that is able to build member trust. In the context of BMT NU Tlanakan Branch, this trust has developed into interpersonal recommendations (word of mouth), strengthened by the social capital of the Nahdlatul Ulama community and easy access to services, thus encouraging increased public interest in joining as new members.

Theoretically, this study proposes a Trust-Based Sharia Service Marketing Mix Model, which explains that the successful implementation of the Sharia service marketing mix (7Ps) is determined not only by the quality of each marketing element, but also by the integration of all elements in building member trust. This model enriches the study of Sharia service marketing by positioning trust as the primary mechanism linking the implementation of the marketing mix, strengthening social capital, and increasing the interest of new members in community-based Sharia microfinance institutions. Practically, the research findings indicate that the development of Sharia microfinance institutions is not sufficient to be oriented solely on product innovation or intensified promotions. More important efforts are to strengthen service quality, transparency of contracts, professionalism of human resources, and ease of access to services consistently so that member trust is maintained and develops into effective word-of-mouth promotion. This study is limited to a single location with a case study approach, therefore, further research is recommended to conduct comparative studies on several BMTs or use a mixed methods approach to test and refine the resulting conceptual model in a more diverse institutional context.

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