

Marketing communication model at baitul maal wal tamwil integrated joint enterprises Sidogiri Melaya Bali, Indonesia

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Abstract - This study aims to analyze the implementation of the Integrated Marketing Communication (IMC) model at the Baitul Maal Wat Tamwil Integrated Joint Enterprises (BMT IJE) Sidogiri, Melaya Bali branch. Specifically, the research focuses on three objectives: (1) to examine the contribution of the IMC model to customer acquisition; (2) to identify challenges faced during its implementation; and (3) to explore strategies for enhancing communication effectiveness. A qualitative descriptive approach was adopted, employing data collection methods such as observation, in-depth interviews, and documentation. The analysis reveals that the IMC model, which integrates both traditional and digital marketing tools—such as advertising, personal selling, public relations, and social media—effectively increases public awareness, customer trust, and participation. Consistency in messaging across various channels reinforces the institution's credibility, particularly among communities that prioritize Sharia-compliant financial services. However, the study also identifies several challenges, including limited digital literacy among specific customer segments and varying levels of understanding regarding Islamic financial principles, such as profit-sharing, prohibition of interest (riba), and ethical financial conduct. Additionally, demographic and psychographic factors influence message reception and can hinder communication effectiveness. The study concludes that for IMC to be effective in a Sharia-based financial institution, it must go beyond message synchronization to include socio-cultural and religious considerations. Tailored educational efforts and appropriate channel selection based on audience segmentation are essential. Continuous innovation in message delivery—while upholding Islamic values—is crucial for sustaining customer trust and supporting the long-term growth of BMT IJE.

Keywords: Integrated Marketing Communication, Islamic Microfinance, Sharia Finance, Customer Engagement, Communication Strategy

1. Introduction

Baitul Maal wat Tamwil (BMT) is an Islamic microfinance institution that plays a pivotal role in fostering economic empowerment within communities by integrating social and commercial



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functions. BMT Integrated Joint Enterprises (IJE) Sidogiri, located in Melaya, Bali, Indonesia, serves as a model for Sharia-based financial management, combining financial services with social responsibility. Effective marketing communication is pivotal in enhancing the outreach and sustainability of BMTs, ensuring that their services align with both business objectives and Islamic ethical principles.

Marketing communication in Islamic financial institutions, including BMTs, is distinct from conventional financial marketing due to the integration of Sharia principles that emphasize transparency, fairness, and ethical conduct. The role of marketing communication in BMTs extends beyond mere promotional activities to fostering trust and engagement among customers, partners, and the broader community. An effective marketing communication model can significantly impact customer acquisition, retention, and financial performance, particularly in competitive environments like Indonesia, where Islamic microfinance is growing rapidly.

The urgency of developing an effective marketing communication model for BMT IJE Sidogiri Melaya stems from several factors. Firstly, the increasing competition in the microfinance sector necessitates innovative strategies to attract and retain customers. Secondly, the digital transformation of financial services requires BMTs to adapt their communication strategies to leverage digital platforms effectively. Thirdly, the need to uphold Islamic ethical principles in all aspects of operations, including marketing, underscores the importance of developing a communication model that aligns with Sharia values.

Previous studies have explored various aspects of marketing communication in Islamic financial institutions. The Integrated Marketing Communication (IMC) framework has been identified as a useful approach to ensure consistency in brand messaging across various channels, including digital platforms, social media, direct marketing, and word-of-mouth. The application of Sharia Marketing Principles is also critical, emphasizing ethical marketing, trustworthiness, and value-driven communication aligned with Islamic teachings.

This collection of scholarly works explores various dimensions of Islamic marketing, financial inclusion, and strategic communication within the Islamic finance sector. Several studies highlight the effectiveness of marketing strategies in increasing customer participation in products such as hajj savings and musyarakah financing, demonstrating the role of product mix and communication strategies in Islamic banking institutions (Nuraini & Mardliyah, 2023; Putri & Ulya, 2021). Research has also delved into the integration of digital marketing to support tourism promotion and business continuity during challenging times like the COVID-19 pandemic (Maulida et al., 2024; Hutajulu et al., 2023).

Studies emphasize service quality as a determinant of empowerment and customer loyalty in microfinance settings, underscoring the need for continuous innovation and relationship-based approaches (Alfiyah et al., 2024; Rahmawaty, 2016). Islamic microfinance institutions face unique challenges and opportunities in their efforts to support financial inclusion, requiring regulatory support and ethical marketing practices grounded in Islamic values (Ascarya, 2022; Aman, 2020; Arshad et al., 2021). Theoretical contributions provide insights into the foundations of Islamic banking and marketing ethics, supported by classical and contemporary texts (Antonio, 2001; Wilson, 2020; Cartwright, 2019).

Furthermore, social media emerges as a powerful tool for enhancing outreach and customer engagement, particularly for Islamic microfinance institutions adapting to the digital era (Rahman & Rosman, 2021; Rafiki, 2020). The incorporation of trust and commitment in relationship marketing also receives attention, aligning with the core principles of sharia-compliant finance (Morgan & Hunt, 1994; Kaye & Hassan, 2019). Overall, this body of literature provides a multidimensional view of marketing strategies in Islamic financial contexts, merging practical applications with theoretical frameworks to support sustainable and ethical business development.

This collection of studies explores various marketing strategies, including digital and traditional approaches, to enhance business performance across sectors. The use of social media

is frequently highlighted as a tool for brand awareness and tourism promotion, showing its growing importance in modern marketing (Pastini & Lilasari, 2023; Susanto et al., 2023). Direct marketing is shown to positively influence customer loyalty, particularly in the MICE industry (Fuadi et al., 2022). Word-of-mouth marketing continues to play a critical role in shaping consumer interest and behavior (Wenas et al., 2024). Additionally, several studies focus on strategy development in specific contexts, such as restaurants, poultry farming, and tourism villages, emphasizing the need for tailored approaches (Akbar & Purnomo, 2025; Putra et al., 2024; Pantiyasa et al., 2023). A systematic review also underscores the impact of social media on entrepreneurial growth (Sharma, 2024). Furthermore, strategic marketing planning remains a key factor in business success in regions like Nigeria (Ogu, 2024).

The AIDA (Attention, Interest, Desire, Action) Model has been widely used in Islamic marketing research to understand consumer behavior and develop targeted communication strategies. Furthermore, the Relationship Marketing Theory suggests that long-term customer relationships are more effective in Islamic financial institutions due to the high level of trust required in Sharia-compliant transactions.

Marketing communication strategies for BMTs are distinct due to their dual objectives: financial sustainability and social responsibility. Several key strategies have been identified in previous research:

Word-of-Mouth Marketing: Islamic financial institutions rely heavily on word-of-mouth marketing due to their community-driven approach. Trust and personal recommendations are significant drivers of consumer decision-making in the Islamic banking sector.

Digital and Social Media Marketing: With the increasing digitalization of financial services, BMTs are leveraging social media platforms like Facebook, Instagram, and WhatsApp for customer engagement. Studies highlight that social media marketing helps increase brand awareness and customer trust.

Event-Based Marketing and Religious Engagement: Islamic financial institutions often use religious events, community gatherings, and educational programs to enhance engagement and promote their services. This aligns with Islamic principles of community welfare and financial inclusion.

Content Marketing and Educational Campaigns: BMTs engage in content marketing by providing Islamic financial literacy programs through newsletters, seminars, and video content. These initiatives help to build consumer trust and awareness of Islamic finance principles.

Several studies indicate that Islamic microfinance institutions face unique marketing communication challenges:

Lack of Public Awareness: Many potential customers are unaware of BMT's financial services and their benefits.

Limited Digital Adoption: Some BMTs struggle with digital transformation, limiting their outreach.

Regulatory Constraints: Marketing in Islamic finance must align with Sharia regulations, restricting certain advertising methods.

Based on the background and literature review, the research identifies the following problems: (1) How can BMT IJE Sidogiri Melaya develop an effective marketing communication model that aligns with Islamic ethical principles? (2) What are the key components of a marketing communication strategy that can enhance customer engagement and trust in the context of Islamic microfinance? (3) How can digital platforms be leveraged to improve the outreach and effectiveness of BMT's marketing communication?

The objectives of this research are: (1) To analyze the current marketing communication practices of BMT IJE Sidogiri Melaya and assess their alignment with Islamic ethical principles. (2) To identify the key components of an effective marketing communication strategy for Islamic microfinance institutions. (3) To propose a marketing communication model that integrates

digital platforms, word-of-mouth, community engagement, and ethical branding to enhance customer engagement and trust.

2. Method

2.1 Method of Data Collection

This research adopts a **qualitative approach** to explore and develop an effective marketing communication model aligned with Islamic principles. The **method of data collection** used in this study includes **interviews, documentation, and observation**.

Firstly, **in-depth semi-structured interviews** are conducted with key stakeholders within BMT IJE Sidogiri Melaya, including marketing managers, communication officers, and branch managers. These interviews aim to uncover detailed insights into the existing marketing communication strategies, their alignment with Sharia principles, and the perceived effectiveness of these approaches. In addition, interviews with loyal customers and members of the local Muslim community are conducted to gather perspectives on the trustworthiness and ethical dimensions of BMT's communication strategies.

Secondly, **documentation** is used to analyze internal reports, promotional materials (such as brochures, flyers, social media content), marketing plans, and Standard Operating Procedures (SOPs) related to communication. This helps to identify the core components of the current communication strategy, its channels, and consistency with Islamic marketing ethics.

Lastly, **non-participant observation** is carried out by observing customer service interactions, community engagement activities, and events organized by BMT IJE Sidogiri Melaya. These observations are useful to understand how communication is practically applied in real-time settings and whether Islamic values such as honesty, fairness, and mutual benefit are reflected in the actual practice.

By combining interviews, documentation, and observation, the data collected becomes rich and holistic, offering both the internal perspective of the institution and the external perception of its clients and community.

2.2 Technique of Analysis

The technique of analysis used in this study is thematic analysis. Thematic analysis is particularly suitable for qualitative research where the aim is to explore patterns, themes, and meanings within the collected data. This technique is chosen to identify recurring themes in the communication strategies of BMT IJE Sidogiri Melaya that support ethical, effective, and Sharia-compliant marketing.

The analysis follows six steps: (a) Familiarization: All interview transcripts, field notes, and documents are read thoroughly to gain an overall understanding of the content. (b) Generating Initial Codes: Key points and repeated concepts are coded. For instance, codes might include "transparency in advertising," "community trust," "digital platform use," or "Sharia compliance." (c) Searching for Themes: The codes are grouped into broader themes such as "Islamic branding," "customer engagement," "digital marketing strategies," and "word-of-mouth influence." (d) Reviewing Themes: Each theme is reviewed and refined to ensure it accurately reflects the data and contributes to answering the research questions. (e) Defining and Naming Themes: Clear definitions are given to each theme to ensure coherence and clarity. (f) Producing the Report: The final analysis links the themes with the research objectives, supported by direct quotations and evidence from the data. (g) Through thematic analysis, this research seeks to construct a comprehensive marketing communication model tailored to the specific religious, cultural, and business context of BMT IJE Sidogiri Melaya, highlighting the integration of Islamic ethical values and modern communication strategies.

3. Results and Discussion

3.1 Results

1. Integrated Marketing Communication (IMC) Strategy

The Baitul Maal wat Tamwil Integrated Joint Enterprises (BMT IJE) Sidogiri Melaya branch has adopted an Integrated Marketing Communication (IMC) strategy that blends traditional and digital communication channels to effectively reach and engage its target market. This strategic approach ensures that communication messages are cohesive, customer-focused, and aligned with the institution's Islamic financial values. The synergy among the various channels enhances message clarity, brand visibility, and trust – elements that are essential in attracting and retaining customers in the financial services sector.

Traditional advertising continues to play a vital role in BMT Sidogiri's outreach, especially within local communities. The institution utilizes printed materials such as pamphlets, banners, and posters, which are strategically placed in high-traffic areas such as mosques, marketplaces, and public bulletin boards. These materials highlight key features of the institution's Sharia-compliant financial products, including savings schemes, microfinancing, and cooperative services. The language used in these advertisements is simple, culturally appropriate, and infused with Islamic values, which resonates with the predominantly Muslim audience in the Melaya area. Advertising efforts are further reinforced during religious festivals and community events, creating timely and contextually relevant communication.

Personal selling remains one of the most impactful components of BMT Sidogiri's IMC strategy. Agents and staff members engage directly with prospective and existing clients, particularly in rural and semi-urban areas where face-to-face interaction is still highly valued. These direct engagements serve multiple purposes: they educate potential customers about the principles of Sharia finance, address individual concerns, and build trust through personal relationships. This strategy is especially effective in communities where personal endorsement and interpersonal communication are stronger influences than digital messaging.

Public relations activities are strategically designed to strengthen community ties and institutional credibility. BMT Sidogiri regularly organizes community-based programs such as religious gatherings, Islamic study groups (*majelis taklim*), charity events, and CSR initiatives. These efforts not only promote financial products but also position the institution as a socially responsible and spiritually aligned entity. Public relations strategies are guided by the principles of transparency, mutual benefit, and religious alignment, creating a strong emotional and moral connection with the public.

To cater to a growing segment of younger, digitally literate clients, BMT Sidogiri has embraced social media and digital platforms such as WhatsApp, Facebook, and Instagram. These channels are used for promotional campaigns, customer service communication, financial education, and community updates. WhatsApp, in particular, has become a vital tool for personalized communication, allowing staff to send reminders, answer queries, and share religiously themed motivational content. Instagram and Facebook pages are used to broadcast testimonials, success stories, and live coverage of events, which increases transparency and engagement.

One of the most powerful and organic components of BMT Sidogiri's IMC model is word-of-mouth (WOM) marketing. The institution encourages satisfied customers to share their positive experiences with friends, family, and neighbors. WOM is especially effective in close-knit communities where personal recommendations are trusted more than institutional messaging. This trust-based referral system not only reduces marketing costs but also builds a strong sense of loyalty and shared community identity around the BMT brand.

The IMC strategy implemented by BMT Sidogiri Melaya reflects a holistic, multi-channel approach that blends conventional communication methods with modern digital tools. This hybrid model is tailored to the cultural, religious, and technological realities of the local population, ensuring both relevance and impact in communicating BMT's Sharia-compliant financial services.

2. Religious and Ethical Marketing Approach

As a Sharia-compliant financial institution, Baitul Maal wat Tamwil Integrated Joint Enterprises (BMT IJE) Sidogiri Melaya places a strong emphasis on religious and ethical principles in its marketing communications. The institution's commitment to Islamic values is not only reflected in its financial products but also deeply embedded in how it communicates with the community. This religious and ethical marketing approach helps BMT IJE Sidogiri distinguish itself from conventional financial institutions and build trust with its Muslim clientele.

At the core of BMT Sidogiri's marketing strategy is the emphasis on Sharia compliance. Promotional materials, campaigns, and direct communications consistently highlight the institution's commitment to offering financial products that are free from *riba* (interest), *gharar* (excessive uncertainty), and *maysir* (gambling). These values resonate deeply with devout Muslim communities who seek financial services that align with their religious beliefs.

For example, BMT Sidogiri's savings and financing schemes are marketed using terms such as *mudharabah* (profit-sharing) and *murabahah* (cost-plus financing), which are rooted in Islamic jurisprudence. Marketing materials often cite Quranic verses and Hadiths to reinforce the religious legitimacy of their offerings. This approach is not merely a promotional tactic but a form of religious education, aimed at raising awareness about ethical Islamic finance and helping customers make informed, faith-based financial decisions.

BMT Sidogiri also incorporates elements of social responsibility into its marketing activities, in line with the Islamic emphasis on communal welfare. The institution actively promotes and participates in *zakat* (almsgiving), *infaq* (voluntary charity), and *waqf* (endowment) programs, not only as a core part of its operations but also as a tool for engaging the community through ethical branding.

For instance, BMT Sidogiri's *zakat* collection campaigns are often marketed during Ramadan or other significant Islamic events, accompanied by messaging that emphasizes spiritual rewards and societal benefits. These initiatives are promoted through various channels – pamphlets, social media, mosque announcements – and aim to position BMT Sidogiri as not only a financial institution but also a moral agent within the community. This alignment with Islamic values fosters deeper emotional connections and loyalty among clients, many of whom value institutions that contribute to social justice and economic equity.

A unique and effective aspect of BMT Sidogiri's ethical marketing is its collaboration with local religious leaders, or *kyai* and *ustadz*. These figures hold substantial influence in the community and are trusted sources of guidance, particularly in matters of religion and finance. By gaining endorsements and support from these leaders, BMT Sidogiri strengthens its credibility and ensures that its messages are seen as religiously sound and trustworthy.

Religious leaders often participate in events organized by the institution, such as Islamic study groups, community seminars, or even product launches that explain the principles of Islamic finance. Their involvement serves as an implicit endorsement, which significantly boosts public confidence in the institution's services. In some cases, leaders also act as intermediaries or ambassadors, helping to spread information and attract new members from their congregations.

BMT IJE Sidogiri Melaya's religious and ethical marketing approach creates a powerful blend of faith-based messaging, community responsibility, and moral legitimacy. This strategy not only differentiates the institution in a competitive financial market but also strengthens its identity as a trustworthy, spiritually aligned financial partner for the Muslim community.

3. Challenges in Marketing Communication

While BMT IJE Sidogiri Melaya has successfully implemented a range of integrated and ethically grounded marketing communication strategies, the institution still faces a number of ongoing challenges. These barriers limit the full effectiveness of its outreach efforts and necessitate continuous innovation and adaptation. The most prominent challenges include limited digital literacy among target audiences, regulatory constraints, and the growing competition from conventional financial institutions.

One of the most significant challenges BMT Sidogiri encounters is the digital divide within its target demographic. Although the institution has adopted digital platforms such as WhatsApp, Facebook, and Instagram to reach younger and more technologically inclined clients, a considerable portion of its customer base, particularly in rural or semi-urban areas, still lacks sufficient digital literacy. Many potential customers are unfamiliar with how to use smartphones effectively, access online financial services, or engage with digital content, making it difficult for BMT's digital campaigns to achieve optimal reach and engagement.

This limitation affects not only promotional activities but also service delivery. When customers are unable to access information online or use digital banking features, the institution must rely more heavily on face-to-face interactions or traditional media. This increases operational costs and places additional demands on staff, who must dedicate more time to educating and assisting customers on basic digital processes. Bridging this gap will require investment in community-based education and the development of user-friendly digital tools tailored to the local context.

As a financial institution operating under both Sharia principles and national financial regulations, BMT Sidogiri must navigate a complex web of legal and regulatory requirements. These regulations, while essential for consumer protection and financial stability, sometimes restrict the scope and creativity of marketing campaigns. For instance, there may be limitations on the types of incentives that can be offered to attract new clients, or rules concerning the disclosure of financial products and their terms.

Moreover, advertising content must comply with both financial regulations and religious sensitivities. This dual compliance requirement means that marketing teams must be especially cautious and well-informed, balancing the need to promote products effectively while avoiding any elements that could be considered misleading, exploitative, or religiously inappropriate. As a result, developing campaigns often takes longer and involves more layers of review, which can slow down responses to market opportunities.

BMT Sidogiri also faces growing competition from conventional banks and financial service providers, many of which have more substantial financial resources, advanced technology, and broader market presence. These institutions often offer enticing promotional packages such as cash-back incentives, lower interest rates, or convenient mobile banking apps – features that can attract even religiously observant customers if they perceive these services as more accessible or efficient.

Competing with such providers requires BMT Sidogiri to consistently emphasize its unique value propositions: Sharia compliance, ethical finance, community integration, and personalized service. However, when consumers prioritize convenience or financial incentives over religious alignment, BMT must work harder to retain and attract clients. This situation necessitates not only better communication strategies but also ongoing innovation in service offerings and customer experience.

While BMT IJE Sidogiri Melaya has made substantial progress in its marketing communication efforts, addressing challenges such as digital literacy, regulatory constraints, and competitive pressures remains essential. Overcoming these barriers will require a combination of strategic planning, community engagement, regulatory dialogue, and continued investment in technology and human capital.

4. Effectiveness of the Communication Model

The implementation of an Integrated Marketing Communication (IMC) model at BMT IJE Sidogiri Melaya has demonstrated significant effectiveness in enhancing customer engagement and promoting the adoption of financial products and services. By leveraging a combination of traditional, digital, and religiously grounded communication methods, the institution has successfully increased its outreach and fostered a deeper sense of trust and loyalty among its target audience. Several key indicators highlight the effectiveness of this model.

One of the most tangible indicators of success is the steady increase in member registration, particularly through direct personal selling and referral-based marketing (word-of-mouth). BMT agents and staff play an active role in community outreach, offering face-to-face consultations and engaging customers in a manner that aligns with local cultural and religious values. These interactions often lead to personalized discussions about the benefits of Sharia-compliant financial products, allowing potential members to feel more informed and confident in their financial decisions.

In addition, the trust that current members place in BMT encourages them to refer family, friends, and neighbors. The reliance on word-of-mouth has proven particularly powerful in tight-knit communities where personal endorsements carry more weight than formal advertisements. The resulting network effect contributes not only to increased membership but also to the reinforcement of a positive institutional image.

Another indicator of the model's success is the growing participation in social finance initiatives, such as zakat and waqf contributions. These programs are heavily promoted through community events, religious gatherings, and collaboration with local religious leaders. By integrating these initiatives into its marketing strategy, BMT does not merely advertise products but positions itself as a community partner working toward shared social and spiritual goals. This approach resonates strongly with customers who view financial decisions not just in economic terms but also through the lens of religious obligation and moral duty. As a result, more customers have chosen to channel their zakat and waqf through BMT, reinforcing the institution's role as a trusted intermediary in managing funds for social good.

The communication model's emphasis on transparency, religious values, and personalized service has significantly contributed to high levels of customer satisfaction and loyalty. Unlike transactional marketing, BMT's strategy is built on relationship marketing—developing and maintaining long-term connections with clients. Regular communication through multiple channels, including social media, in-person visits, and religious outreach, keeps customers informed and engaged.

Trust is further solidified by the consistency of messaging across platforms. Whether through digital content or face-to-face interactions, customers consistently receive messages that highlight ethical finance, fairness in transactions, and community development—values that deeply resonate with the customer base. This coherence in communication builds credibility and ensures customers feel seen, heard, and valued.

BMT IJE Sidogiri Melaya's integrated marketing communication model is not only effective in attracting new members but also in cultivating meaningful and lasting relationships. By aligning promotional strategies with religious values, ethical standards, and local community dynamics, the institution has successfully differentiated itself in a competitive financial landscape, ensuring sustainable growth and impact.

5. Recommendations for Improvement

Although the current Integrated Marketing Communication (IMC) strategy at BMT IJE Sidogiri Melaya has proven effective in building trust and expanding membership, several opportunities for enhancement remain. As the financial landscape evolves and customer expectations shift—especially with the growing influence of digital technology and financial innovation—there is a pressing need to refine and modernize communication strategies. This section outlines three key recommendations for improvement: enhancing digital marketing, improving customer engagement, and developing strategic partnerships.

One of the most significant opportunities for BMT IJE Sidogiri Melaya is to increase its presence in digital channels, especially by offering educational content tailored to its target market. While the organization already utilizes platforms like WhatsApp, Facebook, and Instagram, these tools can be more strategically employed to boost financial literacy among both current and prospective members. This includes creating short videos, infographics, and articles that explain the principles of Sharia-compliant finance in a simple, relatable manner.

Content could focus on commonly misunderstood concepts such as the difference between profit-sharing and interest, the significance of avoiding *riba* (usury), and the spiritual benefits of participating in *zakat* and *waqf*. Moreover, regular posting schedules, live Q&A sessions, and testimonials from satisfied members could further personalize the digital experience and increase online engagement.

By investing in user-friendly, mobile-optimized content, BMT can reach younger audiences and tech-savvy consumers who prefer digital interactions. It also allows the institution to overcome geographical limitations, particularly in reaching rural communities where physical presence may be limited but mobile access is rising.

Another area of improvement lies in developing more interactive and responsive communication models. While current strategies are largely one-directional—focused on disseminating information—there is a need to foster two-way dialogue. Implementing structured feedback mechanisms, such as online surveys, digital suggestion boxes, or customer service hotlines, would allow the institution to gather insights directly from its user base.

Interactive content like quizzes on financial knowledge, polls about customer needs, or contests centered around Sharia finance themes could also help deepen engagement. These tools not only make customers feel heard but also empower them to become active participants in the institution's development. Such a participatory approach strengthens loyalty and helps BMT stay attuned to changing preferences and behaviors.

Moreover, training staff to handle both digital and face-to-face customer interactions with consistency and empathy ensures that the institution remains accessible and responsive to all customers, regardless of their preferred communication channel.

Finally, establishing partnerships with fintech companies, Islamic education institutions, and local cooperatives can significantly amplify BMT's marketing impact. Collaborations with fintech firms can accelerate digital transformation, enabling the development of mobile apps, secure online payment systems, and data-driven marketing strategies. These innovations not only modernize service delivery but also enhance the institution's appeal to younger, digital-native users.

Partnerships with Islamic educational organizations or *pesantren* (Islamic boarding schools) can support joint campaigns to raise awareness about Sharia finance and its societal benefits. Co-hosted events, workshops, and online webinars can position BMT as a thought leader and trusted financial educator.

These strategic improvements can elevate BMT IJE Sidogiri Melaya's communication effectiveness, ensuring that it remains relevant, competitive, and impactful in a rapidly changing financial ecosystem.

3.2 Discussion

1.1 Effectiveness of the IMC Strategy

BMT IJE Sidogiri Melaya's Integrated Marketing Communication (IMC) strategy has proven to be highly effective in both reaching new customers and retaining existing ones. The key to its success lies in the combination of traditional and digital communication methods, which allows the institution to adapt its outreach based on diverse audience preferences. By employing a blend of personal selling, public relations, social media, and word-of-mouth marketing, BMT Sidogiri Melaya has managed to effectively bridge the gap between the younger, tech-savvy demographic and the older, more traditional consumer base. This strategy has enhanced not only customer acquisition but also customer loyalty and engagement.

The core of BMT Sidogiri Melaya's communication strategy has been its personal and community-based outreach efforts. Personal selling, which involves direct interaction with customers through face-to-face communication, plays a crucial role in building relationships and trust—key elements in the financial services industry. In rural and semi-urban areas, where customers may be less familiar with digital tools, BMT Sidogiri Melaya's agents and staff engage

directly with individuals and small businesses to explain the benefits of Sharia-compliant financial products.

This personalized approach has proven particularly effective in educating customers about financial solutions that align with Islamic principles. Whether it is the avoidance of *riba* (interest), the implementation of profit-sharing models, or the ethical dimension of Sharia-compliant banking, the personal touch enables the staff to address questions, concerns, and misconceptions directly. This ensures that customers understand the value of the products and services offered, leading to higher satisfaction and greater adoption of financial services.

Public relations (PR) activities have also been vital in fostering trust and credibility within local communities. By organizing community events, religious gatherings, and corporate social responsibility (CSR) programs, BMT Sidogiri Melaya has succeeded in enhancing its image as a socially responsible institution that serves the public good. These events offer opportunities for the community to interact with the institution, learn about its financial products, and participate in programs that reflect the organization's commitment to social justice, such as *zakat* (almsgiving) and *waqf* (endowment).

By linking its communication efforts with community values, BMT Sidogiri Melaya not only builds its brand identity but also strengthens its emotional connection with customers, fostering a sense of belonging and trust.

1.2 Digital Communication Methods: Social Media and Digital Marketing

The landscape of marketing has undergone a significant transformation in recent years, primarily due to the widespread adoption of digital technologies and the rise of social media platforms. For BMT Sidogiri Melaya, embracing digital communication methods has not only expanded its reach but also enhanced the efficiency and effectiveness of its marketing efforts. Social media platforms like Facebook, WhatsApp, and Instagram, as well as broader digital marketing strategies, have enabled the institution to engage with a broader, younger, and more diverse customer base, particularly those who are tech-savvy and more inclined to use digital tools for financial transactions and services.

Social media platforms have become crucial in engaging with younger customers who are highly active online. Platforms such as Facebook and Instagram allow BMT Sidogiri Melaya to engage with the community in ways that are both interactive and visually appealing. These platforms are particularly effective for reaching younger, digitally-native individuals who may not yet be well-versed in Sharia-compliant finance but are open to exploring alternative financial solutions.

BMT Sidogiri Melaya's social media presence allows the institution to communicate its core values, promote its financial products, and share educational content that demystifies Islamic finance. For example, Instagram and Facebook posts can feature visually appealing graphics or infographics that explain complex financial concepts such as profit-sharing (*mudarabah*), interest-free transactions (*riba-free*), and other Sharia-compliant financial principles. By presenting these concepts in an easy-to-understand and visually engaging manner, BMT can connect with customers who may not have a deep background in financial terminology but are interested in understanding how Islamic finance can align with their ethical and religious values.

Social media also serves as a platform for real-time engagement, where BMT Sidogiri Melaya can address customer inquiries or concerns immediately. This direct communication fosters a sense of transparency and approachability, two critical factors in building trust in financial institutions. Interactive content such as live Q&A sessions, polls, and customer feedback forums provide valuable opportunities for customers to interact with BMT directly, ensuring that their needs and concerns are addressed in a timely manner.

One of the most powerful tools in BMT Sidogiri Melaya's digital communication arsenal is WhatsApp, which provides a platform for more personalized and direct communication with customers. WhatsApp is widely used for its simplicity and instant messaging capabilities, making

it an ideal tool for real-time engagement. Through WhatsApp, BMT can send personalized messages about its financial products, provide updates on new offerings, and even assist with customer service inquiries.

Additionally, WhatsApp allows BMT Sidogiri Melaya to reach customers with tailored information based on their specific interests. For instance, if a customer has expressed interest in savings products, BMT can send targeted information related to profit-sharing savings accounts or other Sharia-compliant products. This personalized approach increases the likelihood of engagement and helps move potential customers down the conversion funnel.

WhatsApp is also an effective platform for sending reminders about upcoming events, such as seminars on Islamic finance or local community outreach activities. This keeps customers informed and engaged, ensuring that they do not miss opportunities to learn more about BMT Sidogiri Melaya's offerings. The ability to respond to customer inquiries in real-time also enhances the institution's customer service experience, providing a seamless interaction that can build stronger relationships with customers.

One of the key benefits of digital marketing is the ability to create highly targeted campaigns that are tailored to specific customer segments. BMT Sidogiri Melaya can leverage data analytics to better understand the needs, preferences, and behaviors of its customer base. By using customer segmentation, the institution can target its marketing efforts more precisely, ensuring that the right messages reach the right individuals at the right time.

For example, using customer data, BMT Sidogiri Melaya can identify customers who have shown an interest in particular products, such as home financing or business loans, and send them personalized messages or promotions relevant to those products. This level of targeted communication increases the relevance of the messaging and, as a result, improves the likelihood of a positive response from customers.

Furthermore, BMT can utilize data-driven insights to analyze the effectiveness of its campaigns in real-time. By tracking key performance indicators (KPIs) such as click-through rates, conversion rates, and engagement levels, the institution can adjust its marketing strategies to optimize results. For instance, if a particular campaign is underperforming, BMT can tweak the messaging or adjust its targeting parameters to ensure a better return on investment.

In addition to its ability to personalize marketing efforts, digital marketing is also cost-effective compared to traditional marketing methods. With a relatively small budget, BMT Sidogiri Melaya can run digital campaigns that reach thousands of people. Paid advertising on social media platforms, such as Facebook Ads or Instagram sponsored posts, allows BMT to set specific budgets and target ads to highly specific audiences based on their location, interests, and demographics.

By leveraging digital marketing tools, BMT can reach a wider audience at a lower cost, maximizing the impact of its marketing budget. Additionally, the ability to run campaigns on a digital platform means that BMT Sidogiri Melaya can track and measure the effectiveness of its efforts more efficiently than with traditional media. This enables the institution to make data-driven decisions and continually refine its approach for better results.

In conclusion, the integration of social media platforms and digital marketing has been a game-changer for BMT Sidogiri Melaya, enabling the institution to reach a broader audience while enhancing its customer experience. By leveraging platforms like WhatsApp, Facebook, and Instagram, BMT Sidogiri Melaya can communicate effectively with both younger, tech-savvy individuals and more traditional customers. Furthermore, digital marketing's ability to target specific customer segments based on data analytics ensures that the right messages are delivered to the right audience, thereby improving conversion rates and customer loyalty.

Ultimately, the strategic use of digital communication methods has not only expanded the reach of BMT Sidogiri Melaya but also reinforced its position as a trusted provider of Sharia-compliant financial products. As digital platforms continue to evolve, the institution has the

opportunity to further enhance its marketing efforts and continue engaging with an ever-growing and diverse customer base.

1.3 The Role of Word-of-Mouth (WOM) Marketing

In addition to traditional and digital communication strategies, word-of-mouth (WOM) marketing serves as a cornerstone of BMT Sidogiri Melaya's integrated marketing communications (IMC) strategy. This informal but powerful form of marketing depends on the genuine experiences and voluntary endorsements of existing customers who share their satisfaction with others. WOM is particularly effective in the financial services sector, where trust, credibility, and personal relationships play a crucial role in influencing decision-making.

Financial services, especially those based on Islamic principles, are often complex and require a deeper understanding of Sharia compliance, risk sharing, and ethical investment. In such a context, potential customers tend to rely heavily on the experiences of people they trust. When a satisfied customer shares a positive story about their engagement with BMT Sidogiri Melaya – such as how they benefited from an interest-free savings account or received financing without fear of *riba* (usury) – this message resonates strongly with their peers. These personal narratives are perceived as more credible and authentic than advertisements or promotional materials, particularly in tight-knit communities where word-of-mouth spreads rapidly and organically.

BMT Sidogiri Melaya benefits significantly from this dynamic. Its emphasis on ethical financial practices, transparency, and community involvement provides fertile ground for positive customer experiences, which naturally translate into WOM marketing. People are more likely to recommend a financial institution that not only meets their needs but also reflects their values and beliefs, especially when those values are deeply rooted in religious principles.

In many Indonesian communities, especially in rural and semi-urban areas, social networks and interpersonal connections carry significant weight. Recommendations from family, friends, community leaders, or local religious figures often hold more influence than messages from official advertisements. This makes WOM an exceptionally effective tool in such environments.

BMT Sidogiri Melaya's close ties with local communities and religious institutions amplify the effectiveness of WOM marketing. The institution often engages in community events, educational seminars, and social finance activities (like *zakat* distribution or *waqf* fundraising), which not only serve a social purpose but also create memorable customer experiences that are likely to be shared. When a customer witnesses or benefits from these efforts, they often become informal advocates of the brand, spreading awareness and trust through natural conversation.

While WOM marketing is organic, BMT Sidogiri Melaya can take strategic steps to encourage it further. One way is by maintaining high service quality and consistent customer satisfaction. When customers feel genuinely valued and supported – whether through courteous service, fast response times, or clear explanations of financial products – they are more inclined to talk about their experiences with others.

Additionally, creating referral incentives could enhance the impact of WOM marketing. BMT could implement programs where current members receive small rewards or recognition for bringing in new members. While care must be taken to ensure such programs align with Sharia principles, they can be a powerful motivator when designed ethically.

BMT Sidogiri Melaya can also leverage social proof in its digital communication strategies. For instance, sharing testimonials or short customer stories on social media platforms or its website can reinforce WOM effects by showcasing real-life success stories. These testimonials, especially when accompanied by photos or video clips of customers speaking about their experiences, enhance credibility and invite new potential members to explore BMT's offerings.

Another key benefit of WOM marketing is its ability to reinforce brand reputation and deepen customer loyalty. When customers feel that their voices are heard and that their positive

experiences are appreciated, they become emotionally connected to the brand. This emotional connection not only leads to repeat business but also transforms customers into long-term brand ambassadors.

Moreover, in financial services, reputation is everything. A single trusted recommendation can lead to multiple new customer relationships, especially in communities where financial decisions are made collectively or with the guidance of family elders and religious advisors. The positive perception spread through WOM contributes to a virtuous cycle: satisfied customers generate new members, who in turn become advocates, further expanding the institution's influence.

WOM marketing is more than just a communication tool for BMT Sidogiri Melaya—it is a culturally relevant, trust-based strategy that supports customer acquisition, retention, and brand loyalty. By fostering meaningful customer experiences and actively nurturing community relationships, BMT continues to benefit from a marketing approach that is both powerful and authentically rooted in the values of its customer base.

1.4 Integration of Traditional and Digital Methods

The true strength of BMT Sidogiri Melaya's Integrated Marketing Communication (IMC) strategy lies in its thoughtful and strategic blending of traditional and digital communication methods. By leveraging the best of both worlds, the institution is able to engage a diverse range of customers—those who are digitally literate and those who prefer more conventional, face-to-face interactions. This harmonious integration ensures that the institution's marketing efforts are inclusive, comprehensive, and effective in building both reach and relationships.

In many areas served by BMT Sidogiri Melaya, especially rural and semi-urban communities, traditional communication methods continue to hold great significance. Personal selling, for instance, plays a crucial role in connecting directly with customers. Through in-person visits, product explanations, and face-to-face consultations, BMT agents and staff are able to build rapport, answer complex questions, and provide reassurance—something especially important in financial transactions, where trust and understanding are paramount.

Public relations strategies such as organizing local events, participating in religious gatherings, and sponsoring community programs further embed the institution within the social and cultural fabric of its communities. These activities not only enhance brand visibility but also communicate BMT's commitment to community development, aligning perfectly with its values as a Sharia-compliant institution.

Printed media, such as banners, pamphlets, posters, and even local radio announcements, are still effective tools for reaching populations who may have limited or no access to digital platforms. These materials can be displayed in mosques, traditional markets, schools, and other public spaces, ensuring visibility where people naturally gather.

On the other hand, the emergence of digital platforms—particularly social media and messaging apps—has created opportunities for BMT Sidogiri Melaya to reach a younger, more tech-savvy audience. Facebook, WhatsApp, and Instagram are actively used to share educational content, promotional offers, customer testimonials, and updates on products or services. These platforms allow for two-way communication, making it easier for customers to ask questions, provide feedback, and stay informed in real-time.

Digital tools also enable the implementation of data-driven marketing strategies. Through customer segmentation and analytics, BMT can tailor its messaging to meet specific customer needs and preferences. For example, digital campaigns can target young professionals with content focused on savings plans or micro-investments, while older customers may be reached through more general educational posts about the principles of Islamic finance.

Importantly, WhatsApp serves as a hybrid tool—bridging the traditional and digital divide. Many customers who are not fully engaged with social media still use WhatsApp, making it a key channel for personalized updates, event reminders, and direct communication with customer service agents.

The real power of BMT Sidogiri Melaya's IMC strategy lies in how these traditional and digital methods complement each other. While digital channels increase efficiency and scalability, traditional methods offer authenticity and depth. Personal selling builds trust; social media reinforces it. Face-to-face meetings create relationships; online platforms maintain and grow them.

This integration results in a communication ecosystem that touches customers at multiple points in their journey – awareness, consideration, engagement, and loyalty. A potential customer may first hear about BMT through a community event (traditional), follow up by checking its Facebook page (digital), message an agent on WhatsApp (hybrid), and eventually visit a branch for a consultation (traditional). Each touchpoint reinforces the next, creating a seamless and engaging customer experience.

One of the key outcomes of integrating traditional and digital methods is inclusivity. BMT Sidogiri Melaya serves a diverse demographic – ranging from elders in rural communities to students and entrepreneurs in urban centers. By not relying solely on either traditional or digital platforms, the institution ensures that no customer segment is left behind. This balance is particularly crucial in a country like Indonesia, where digital penetration is growing, but disparities in access and literacy still exist.

The integration of traditional and digital methods in BMT Sidogiri Melaya's IMC strategy not only enhances outreach and customer engagement but also strengthens the institution's relevance, adaptability, and inclusiveness. This blended approach enables BMT to build lasting trust while embracing innovation – positioning it as a forward-thinking yet community-rooted financial institution.

1.5 Integration of Religious Values

One of the defining characteristics of BMT IJE Sidogiri Melaya's marketing communication strategy is its strong emphasis on Islamic values. This integration of religious principles not only reinforces the institution's identity as a Sharia-compliant financial institution but also significantly contributes to its credibility and acceptance within the community. By embedding Islamic ethics into every aspect of its communication model, BMT strengthens trust, builds loyalty, and differentiates itself from conventional financial institutions.

At the heart of this strategy is the commitment to Sharia compliance. BMT IJE Sidogiri Melaya ensures that all its financial products and services are free from *riba* (interest), *gharar* (uncertainty), and *maysir* (gambling) – three practices strictly prohibited in Islamic finance. This message is consistently conveyed through marketing materials, public relations activities, and personal selling efforts. For many devout Muslim customers, this assurance of ethical and lawful (*halal*) transactions is a key reason for choosing BMT over conventional banking alternatives.

Beyond compliance, BMT actively promotes Islamic social values such as justice, compassion, and mutual cooperation. These principles are reflected in the institution's involvement in *zakat* (almsgiving), *waqf* (endowment), and *qardhul hasan* (benevolent loans). Marketing communications often highlight these programs as tangible examples of BMT's mission to serve not just individual customers, but the broader community. For instance, promotional campaigns during Ramadan or Eid may focus on encouraging members to contribute to social finance programs, reinforcing the spirit of generosity and solidarity.

Another core element of the religious marketing approach is the collaboration with local religious leaders (*ustadz*, *kyai*, or *ulama*). These respected figures often serve as community role models and opinion leaders. By engaging them in promotional activities, events, or even as brand ambassadors, BMT leverages their influence to build trust and legitimacy. Religious leaders may endorse BMT services during sermons, participate in educational seminars, or appear in promotional videos explaining the benefits of Sharia-based financial planning. This form of endorsement rooted in faith creates a powerful psychological and spiritual connection between the institution and its customers.

Furthermore, BMT's marketing communication aligns with the Islamic ethical framework that promotes truthfulness, transparency, and fairness in business dealings. As highlighted by Aman (2020), Islamic marketing is not merely about using religious symbols or phrases, but about embodying values that reflect the teachings of Islam. In practice, this means that BMT ensures its advertisements are not misleading, its staff conduct themselves with integrity, and its contracts are clearly explained to avoid deception or misunderstanding. This ethical orientation resonates deeply in a community where morality and religion are closely intertwined with economic decision-making.

The integration of religious values into BMT IJE Sidogiri Melaya's marketing communication is not a superficial tactic, but a core strategic strength. It enhances brand integrity, fosters trust among stakeholders, and contributes to a sustainable relationship between the institution and the community it serves. By staying true to Islamic principles, BMT not only fulfills its religious obligations but also positions itself as a trusted, ethical, and socially responsible financial entity in an increasingly competitive market.

1.6 Addressing Communication Challenges

While BMT IJE Sidogiri Melaya has made commendable progress in implementing a well-rounded Integrated Marketing Communication (IMC) strategy, it continues to face several communication challenges that need to be strategically addressed to ensure long-term sustainability and growth. Two of the most prominent challenges are limited digital literacy among certain customer segments and regulatory constraints that affect how and where marketing messages can be delivered. Addressing these challenges requires proactive planning, community involvement, and collaborative solutions.

One of the primary obstacles in implementing effective digital marketing strategies is the varying levels of digital literacy within the target audience. While younger customers tend to be more technologically adept, many of BMT Sidogiri Melaya's members – particularly those from rural or older demographics – may lack the necessary skills or confidence to engage with digital platforms. This gap creates a barrier to the adoption of online financial tools, apps, and communication channels.

To overcome this, BMT can initiate digital literacy training and awareness programs tailored specifically to these segments. Simple workshops, tutorial videos, and one-on-one assistance can be organized in local branches or community centers to help members learn how to use digital services safely and effectively. Topics might include using mobile banking apps, accessing account information online, joining WhatsApp groups for community updates, or identifying secure digital payment methods.

Moreover, staff and marketing agents can be trained to serve as digital mentors during customer interactions. These team members can walk customers through the step-by-step process of using digital tools, providing both technical guidance and reassurance. This approach not only empowers users but also increases their trust and satisfaction with BMT's services.

In addition, BMT could design user-friendly interfaces and ensure that its mobile platforms and online services are accessible even to those with limited digital skills. Using local language options, intuitive navigation, and visual aids can greatly improve usability and customer experience.

Another significant challenge lies in navigating the complex regulatory environment surrounding financial promotions. As a financial cooperative operating under Sharia principles, BMT must adhere to both governmental financial regulations and Islamic financial guidelines, which sometimes limit the flexibility of promotional campaigns or require additional approval processes.

To address this issue, BMT Sidogiri Melaya can take a more collaborative approach with regulators and policymakers. Establishing open lines of communication with relevant authorities – such as the Financial Services Authority (OJK) or the Ministry of Cooperatives – can help the institution stay updated on policy changes and ensure compliance. Participating in

forums, regulatory workshops, or cooperative associations can also foster dialogue and mutual understanding, potentially opening up new opportunities for innovation within legal boundaries.

Additionally, BMT could invest in regulatory training for its marketing team to ensure that promotional materials and campaigns are designed with full awareness of existing constraints. By embedding compliance into the creative process, BMT can avoid delays and maintain a smooth flow of marketing communication.

Addressing these communication challenges requires a strategic, inclusive, and collaborative approach. By enhancing digital literacy through education and improving regulatory engagement, BMT IJE Sidogiri Melaya can strengthen its communication effectiveness, expand its reach, and uphold its mission as a trustworthy and community-focused Sharia financial institution.

1.7 Implications for Future Marketing Strategies

To maintain and strengthen its position in an increasingly competitive financial services landscape, BMT IJE Sidogiri Melaya must continue to evolve and innovate its marketing communication strategies. The rapid advancement of digital technology, shifting customer behaviors, and the growing presence of fintech competitors demand a forward-thinking and adaptable approach. At the same time, BMT must remain true to its core identity as a Sharia-compliant institution that prioritizes ethical values and community engagement.

One of the key implications for future marketing strategies is the need to invest in user-friendly technology. Developing a mobile application that simplifies access to financial services – such as savings, financing, zakat payments, and customer support – will significantly enhance customer experience. The app should be intuitive, multilingual (including local language support), and equipped with features such as real-time notifications, account tracking, digital consultation, and educational content about Sharia-compliant finance.

Beyond just creating digital tools, BMT should also focus on ensuring accessibility. This means designing interfaces that are easy for all age groups to use, especially those who may be unfamiliar with smartphones or banking apps. Training modules and demo sessions can be embedded within the app itself, or offered in-person at BMT branches to guide users through its features.

Another critical strategy involves enhancing the quality and quantity of educational content shared through digital platforms. Many prospective customers, particularly in rural and semi-urban areas, may lack a deep understanding of Islamic finance principles. By producing informative videos, infographics, blog articles, and live discussions – shared via social media, WhatsApp, and the BMT website – Sidogiri Melaya can raise awareness about its ethical financial offerings.

This content should not only explain BMT's services but also address broader financial literacy topics, such as managing finances according to Islamic values, understanding interest-free credit, or making charitable contributions through zakat and waqf. Educational storytelling and testimonials from satisfied customers can also be used to strengthen emotional connections and trust.

Looking ahead, BMT Sidogiri Melaya would benefit from forming partnerships with technology-based firms and fintech companies. These collaborations can help BMT scale up its digital transformation efforts and offer innovative services such as mobile payment systems, digital identity verification, AI-powered chatbots, or blockchain-based transparency in zakat distribution. Fintech integration can also help BMT streamline internal operations, improve data analytics, and deliver more personalized services to customers.

Additionally, partnerships with Islamic educational institutions and religious organizations can further align BMT's communication strategies with its spiritual mission. Joint programs such as Islamic finance workshops, community service initiatives, or youth

empowerment seminars can reinforce BMT's role as both a financial provider and a community builder.

Despite the push toward modernization, BMT must never lose sight of its Islamic values and community roots. Future marketing strategies must continue to highlight the institution's commitment to fairness, trust, honesty, and social responsibility – principles that are deeply embedded in Islamic marketing ethics. Activities such as supporting local mosques, hosting religious events, and funding social welfare programs should remain integral to BMT's branding.

The future of BMT IJE Sidogiri Melaya's marketing communication lies in strategic innovation that honors tradition. By leveraging technology, deepening customer education, forging smart partnerships, and sustaining its ethical foundation, BMT can ensure its communication remains effective, inclusive, and spiritually resonant in the years to come.

4. Conclusion

The development of a marketing communication model for BMT Integrated Joint Enterprises Sidogiri Melaya, Bali-Indonesia, should integrate traditional and digital marketing strategies while ensuring alignment with Islamic financial principles. By leveraging IMC, relationship marketing, and ethical promotion techniques, BMTs can enhance brand trust, customer engagement, and long-term sustainability.

The study underscores that an effective marketing communication model, integrating both traditional and digital approaches, is crucial for BMT Sidogiri Melaya's success. By leveraging trust-based personal selling, digital engagement, and ethical branding, BMT can strengthen its position as a key player in Indonesia's Islamic financial sector. Addressing current challenges and embracing innovation will be essential for future growth and sustainability.

The study on the Marketing Communication Model at Baitul Maal wal Tamwil (BMT) Integrated Joint Enterprises Sidogiri Melaya, Bali, Indonesia highlights the strategic role of marketing communication in enhancing financial inclusivity and strengthening trust within the local community. The findings indicate that BMT Sidogiri Melaya employs a multi-faceted marketing communication approach, integrating traditional word-of-mouth, digital platforms, religious-based networks, and personal selling to effectively engage with its target audience.

A key strength of BMT Sidogiri Melaya's communication strategy is its synergy between religious values and financial services, which builds credibility and fosters a strong sense of loyalty among members. Additionally, the institution's emphasis on relationship marketing, transparency, and community involvement has significantly contributed to customer retention and institutional sustainability.

Despite these strengths, challenges such as limited digital outreach, regulatory compliance, and competition from conventional financial institutions remain areas that require further strategic improvements. Enhancing digital marketing efforts and leveraging technological advancements could further expand BMT Sidogiri Melaya's reach and operational efficiency.

Overall, the study concludes that an effective marketing communication model for Islamic microfinance institutions should align with religious principles, community-based engagement, and modern marketing innovations to ensure sustainable growth and greater financial accessibility. Future research could explore the impact of fintech adoption and policy support in optimizing marketing communication strategies within the Islamic financial ecosystem.

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