



Integrated Marketing Communication And Member Engagement In Islamic Microfinance: The Case Of Tabah Product At BMT NU Saronggi

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Abstract

This study aims to analyze the implementation of integrated marketing communication strategies on TABAH savings products at BMT NU Saronggi Branch, opportunities and obstacles in its implementation as a strategy to strengthen Islamic microfinance at the community level. This study is a qualitative descriptive case study. This case study was conducted on several staff/employees at BMT NU Saronggi Branch. The results of the study indicate that the implementation of integrated marketing communication strategies on products at BMT NU Saronggi Branch has a significant influence in increasing customer loyalty. This finding, of course, BMT NU Saronggi Branch as a sharia microfinance institution has contributed to increasing sharia financial inclusion in the community. BMT NU is here to provide various forms of services and access to finance for the community according to their needs, one of which is TABAH savings. However, although the number of customers has increased, the communication strategy used has not been fully integrated, so an in-depth study is needed regarding the implementation of IMC.

Keyword : *Integrated Marketing Communication, Islamic Microfinance, BMT.*

Abstrak

Penelitian ini bertujuan untuk menganalisis implementasi strategi *integrated marketing communication* pada produk tabungan TABAH di BMT NU Cabang Saronggi, peluang juga hambatan dalam penerapannya sebagai strategi penguatan *islamic microfinance* tingkat komunitas. Penelitian ini merupakan penelitian kualitatif deskriptif jenis studi kasus. Studi kasus ini dilakukan pada beberapa staf/karyawan di BMT NU Cabang Saronggi. Hasil penelitian menunjukkan bahwa penerapan strategi *integrated marketing communication* pada produk di BMT NU Cabang Saronggi memiliki pengaruh yang signifikan dalam meningkatkan loyalitas nasabah. Temuan ini, tentunya BMT NU Cabang Saronggi yang sebagai lembaga keuangan mikro syariah

memiliki kontribusi dalam meningkatkan inklusi keuangan syariah di masyarakat. BMT NU hadir dengan menyediakan berbagai bentuk layanan dan akses dalam keuangan bagi masyarakat yang sesuai dengan kebutuhan, salah satunya yaitu tabungan TABAH. Namun, meskipun jumlah nasabah meningkat, strategi komunikasi yang digunakan belum sepenuhnya terintegrasi, sehingga perlu adanya kajian yang mendalam terkait implementasi IMC.

Kata kunci : Komunikasi Pemasaran Terpadu, Keuangan Mikro Islam, BMT

Introduction

Indonesia is a country that has the largest Muslim population in the world enough to be a very potential market share in the development of Islamic financial institutions. The importance of banking in economic development is reflected in its various functions, which are generally recognized as financial institutions that can sustain the strength and smoothness of the economic system in the welfare of national economic life.¹ In recent years, the Islamic microfinance industry has experienced significant growth in various countries. Islamic microfinance institutions, such as Islamic banks, Islamic microfinance institutions, and other financial companies, have become a popular choice for people to save and invest their money in a way that complies with sharia principles.² In recent years, the Islamic microfinance industry has experienced significant growth in various countries.

Islamic microfinance institutions, such as Islamic banks, Islamic microfinance institutions, and other financial companies, have become a popular choice for people to save and invest their money in a way that complies with sharia principles.³ For this reason, a new approach is needed, where marketing communication tools can run effectively and integrated. One of them is integrated marketing communication (IMC). IMC is an activity that

¹ Elizabeth Haloho dan Mery Lani Purba, "Pengaruh Komunikasi Pemasaran Terhadap Keputusan Pembelian Produk Kredit Pensiun Di PT. Bank Sumut KC. Kampung Lalang Medan," *Jurnal Mutiara Manajemen*, vol.3, no. 1 (2018): 187–192.

² Elda Unike Atmajaya et al., "Kepatuhan Syariah (Syariah Compliance) Pada Lembaga Keuangan Mikro Syariah," *Journal of Economics and Business*, vol.2, no. 1 (28 June 2024): 133–143.

³ Dian Esti Nurati, "Mengelola Dan Mengkoordinasikan Komunikasi Pemasaran Terintegrasi," *Jurnal Transformasi*, vol.10 (2019)., 34.

seeks to combine advertising with other marketing communication tools such as public relations, direct marketing, and sales promotion can function together.^{4 5}

Not only in banking, microfinance institutions also have a marketing strategy to maintain the continuation and development of the institution so that it can progress and be better. The development of Islamic banking has also been felt in the Madura region, especially Sumenep Regency, more precisely in the Saronggi and surrounding areas, namely at the Saronggi Branch of BMT NU. BMT Saronggi Branch is an Islamic financial institution that has a unique position, because legally BMT is a micro institution with a cooperative legal entity. The operational system in it basically adheres to the same system as Islamic banks, namely the concept of profit sharing.

The funding products in the Saronggi Branch of BMT NU are savings which are divided into several of them, namely SIAGA (Member Savings), SIDIK Faṭānah (Faṭānah Education Savings), SAJADAH (Wadi'ah Term Savings with Prizes), SIBERKAH (Mud{arabah Term Savings), SAHARA (Hajj and Umrah Savings), SABAR (Lebaran Savings), TABAH (Mudarabah Savings), TARAWI (Ukhrawi Savings).^{6 7}

Of the several savings products offered to customers, savings type TABAH (Mudarabah Savings) is one of the more popular savings than other savings. Based on observations in Saronggi sub-district villages such as Talang village and Kambingan village, of the 20 customers met in the field even from information obtained in the field, the Talang and Kambingan communities chose TABAH (Mudarabah Savings) as a savings product. This can also be seen in the table of the number of customers in each savings as follows :

⁴ Nur Faizah dan Sokhi Huda, "Strategi Integrated Marketing Communication Produk The Red Ginger Al-Ghozali di Tambak dalam Baru Surabaya," *Jurnal Ilmu Komunikasi*, vol.9, no. 2 (5 October 2019): 162–179.

⁵ Awik Wirayani Purnama Dewi et al., "Integrated Marketing Communication PT. Bank Mandiri Taspen Capem Renon Dalam Peningkatan Loyalitas Nasabah," *Anubhava: Jurnal Ilmu Komunikasi Hindu*, vol.3, no. 1 (30 April 2023): 364–373.

⁶ Habibur Rahman, *Wawancara Kepada Juru Tabungan* (BMT NU Cabang Saronggi, 2023).

⁷ "BMT NU Jawa Timur," diakses 31 July 2023, <https://bmtnujatim.com/>.

Table 1.2
BMT NU Saronggi Branch Savings Products 2018-2022

Types of Savings	Year				
	2018	2019	2020	2021	2022
TABAH (Mudarabah Savings)	2.345	2.845	3.250	3.760	4.395
SIDIK FATHONAH (Fatanah Education Savings)	101	103	105	105	110
SAJADAH (Rewarded Wadi'ah Time Savings)	5	8	30	40	68
SIAGA (Member Savings)	35	43	50	55	58
SIBERKAH (Mudarabah Time Deposit)	5	5	7	7	10
SABAR (Lebaran Savings)	75	90	103	125	330
SAHARA (Hajj and Umrah Savings)	50	52	53	53	54
TARAWI (Ukhrawi Savings)	-	3	2	3	4

Source: Funding Staff of BMT NU Saronggi Branch

Based on table 1.2 that of several savings products available at BMT NU Saronggi Branch, TABAH (Mudarabah Savings) is a product that is used as one of the most selected savings by customers. This is certainly based on good communication with the community in promoting all existing products.

One of the keys to understanding customers is effective communication so that the messages that need to be conveyed to customers can be understood properly. In recent years, there has been a trend of marketing applications known as Integrated Marketing Communication (IMC) or better known as Integrated Marketing Communication. Integrated Marketing Communication is a marketing communication activity in which there is planning, creation, unification and implementation of various promotion mixes such as advertising, sales promotion, personal selling, etc. Marketing activities are carried out as a whole and continuously to consumers who are targeted.⁸

⁸ Rani Dwi Lestari et al., "Penerapan Integrated Marketing Communication (IMC) Berbasis Teknologi Media Online Untuk Meningkatkan Daya Saing Potensi Wisata Di Bukit Mojo Gumelem, Mangunan Yogyakarta," *Charity Jurnal Pengabdian Masyarakat*, vol.02 (2019)., 19

The fact shows that BMT NU Saronggi Branch as an Islamic financial institution with a cooperative legal entity, the interest in saving customers is quite high in one of its savings, namely TABAH. However, even though the number of customers has increased, the communication strategy used has not been well integrated, so it is necessary to conduct an in-depth study of the implementation of IMC in the context of Islamic microfinance.

This study aims to analyze the implementation of integrated marketing communication strategies on TABAH products at BMT NU Saronggi Branch, as well as identify opportunities and obstacles in its application as a strategy to strengthen Islamic microfinance at the community level.

Theoretical Review

Integrated Marketing Communication Concept and Application

Integrated Marketing Communication is a concept that integrates and coordinates various communication channels to send clear, consistent, and convincing messages regarding the company and its products.⁹ Integrated marketing communications is a planning approach that aims to coordinate, consolidate and unify all messages, programs and means of communication that influence customers or potential customers of a brand or producer service organization.¹⁰ Integrated Marketing Communication is a marketing strategy that combines all the marketing communication tools or media of a product.¹¹ IMC is the unification of planning, action and coordination of all marketing communication environments, including understanding what consumers want and responding to them.

Integrated Marketing Communication (IMC) is a strategic approach that integrates various promotional tools such as advertising, public relations, digital media, personal selling, and direct marketing to deliver consistent and

⁹ M Anang Firmansyah, *Komunikasi Pemasaran* (Jawa Timur: CV. Penerbit Qiara Media, 2020)., 31

¹⁰ Fani Firmansyah et al., "Dimensions of Integrated Marketing Communication in the Automotive Industry" (2022).

¹¹ Agus Hermawan, *Komunikasi Pemasaran* (Jakarta: Erlangga, 2012). 52

persuasive messages about a company and its offerings¹². IMC aims to enhance customer engagement by ensuring message clarity and brand consistency across all communication platforms.

In the context of Islamic economics¹³, IMC should not only pursue commercial goals but also reflect Shariah-compliant values. This includes emphasizing truthfulness in messaging, avoiding exaggeration or misleading claims, and promoting ethical consumption¹⁴. Every message conveyed must be transparent, fair, and in line with Islamic principles of justice (*'adalah*) and honesty (*ṣidq*)¹⁵.

Moreover, IMC in Islamic business practices should respect the consumer's rights and uphold the values of responsibility, moderation (*wasatiyyah*), and mutual benefit (*maslahah*)¹⁶. Marketing communication must be free from unethical persuasion and should support the distribution of halal and *tayyib* (pure and wholesome) products.

By aligning marketing communication with Islamic ethical standards, IMC becomes not only a tool for brand promotion but also a medium for building trust and long-term customer relationships in accordance with *maqāṣid al-sharī'ah*, particularly in preserving wealth and preventing harm¹⁷.

¹² Zainal Abidin and others, 'Financing Innovation for Sustainable Supply Chain Management in Social Business: A Case of Qurban Rituals in Indonesia', *Journal of Islamic Accounting and Business Research*, 15.2 (2024), pp. 342–66, doi:10.1108/JIABR-09-2021-0250.

¹³ Muhammad Aldi and Retisfa Khairanis, 'Ekonomi Islam Dalam Mendukung Tujuan Pembangunan Berkelanjutan SDGs', *PENG: Jurnal Ekonomi Dan Manajemen*, 2.1 (2025), pp. 2408–16.

¹⁴ Iqbal Rafiqi and Aliyatul Hasanah, 'Peran Asimetris Spillover Indeks Syariah Cina Terhadap Indeks Syariah Indonesia Selama Pilpres 2024', *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah*, 10.2 (2025), pp. 1425–34, doi:https://doi.org/10.30651/jms.v10i2.26456.

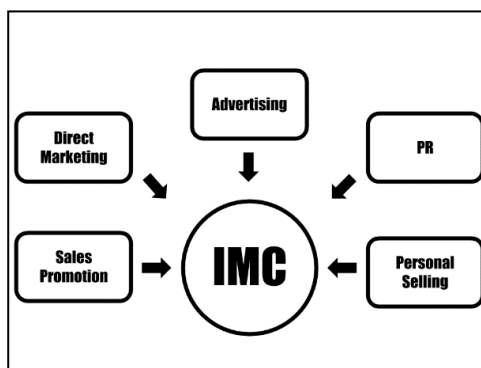
¹⁵ Iqbal Rafiqi and others, 'Typology Of Sharia-Compliant Business Capital Services to Support The Economic Development of Rural Communities', *Asyariah: Journal of Islamic Economic Business*, 5.2 (2024), pp. 272–85.

¹⁶ Holilur Rahman, Idha Mujibno, Suhartatik, and Abdullah Muhammady, 'determinan sharia compliance dalam pengumpulan zis melalui budaya kencleng', *Masyrif: Jurnal Ekonomi, Bisnis Dan Manajemen*, 4.2 (2023), pp. 222–40, doi:10.28944/masyrif.v4i2.1333.

¹⁷ Nuno Rodrigues and Teresa and Rebelo, 'Can Employees Capitalize upon Their Role Breadth Self-Efficacy and Innovative Work Behaviour to Enhance Their Prospects of Promotion?', *European Journal of Work and Organizational Psychology*, 32.4 (2023), pp. 562–74, doi:10.1080/1359432X.2023.2198707.

Thus, IMC in Islamic economic systems plays a crucial role in promoting ethical business conduct while maintaining competitiveness in the market.

The components of Integrated Marketing Communication can be presented as follows:



Source: <https://neilsbrandingblog.blogspot.com/2018/09/integrated-marketing-communication.html>

- Advertising : a nonpersonal form of promotion and presentation of ideas on a product or service to the public / general public.^{18 19}
- Sales promotion : offering added value to drive and accelerate consumer response.²¹
- Public relation : one of the efforts made as a form of approach to the community to obtain satisfaction from various groups.²²
- Personal selling : two-way communication, face-to-face with one or more people.²³

¹⁸ Rizky Aulia Amanta Putri et al., "Implementasi Integrated Marketing Communication (IMC) Pada Produk Rahn Dalam Mempertahankan Loyalitas Nasabah," *JIAGABI*, vol.10, no. 2 (2021).

¹⁹ Firmansyah, *Komunikasi Pemasaran*, 38

²⁰ Harman Malau, *Manajemen Pemasaran: Teori Dan Aplikasi Pemasaran Era Tradisional Sampai Era Modernisasi Global* (Bandung: CV. Alfabeta, 2017).

²¹ Morrison, *Periklanan Komunikasi Pemasaran Terpadu* (Jakarta: Kencana, 2010).

²² Firmansyah, *Komunikasi Pemasaran*. 36-37

²³ Putri et al., "Implementasi Integrated Marketing Communication (IMC) Pada Produk Rahn Dalam Mempertahankan Loyalitas Nasabah."

- Direct marketing : an interactive marketing system, relationship or a direct relationship, can interact/face to face, or communication tools as an intermediary.²⁴

Within the scope of Islamic marketing communication, Integrated Marketing Communication (IMC) is not merely perceived as a promotional tool but is instead regarded as a strategic and ethical process of engaging the public in a manner that reflects both commercial intent and spiritual responsibility. The essence of IMC lies in its ability to align diverse communication channels ranging from advertising and sales incentives to public engagement, personal interaction, and direct outreach into a coherent narrative that resonates with Islamic ethical values.

In this context, advertising functions as a mass communication mechanism that disseminates information and persuasion regarding goods or services. However, Islam mandates that all promotional content must reflect accuracy, fairness, and integrity. Misrepresentation, manipulation, or emotional exploitation are inconsistent with Islamic principles such as moderation (*wasatiyyah*) and truthful communication (*sidq*)²⁵. Advertisements are thus encouraged to promote only halal and beneficial products that contribute to individual and societal well-being.

Sales promotion, often utilized to boost short-term consumer action, must also be carried out within the bounds of Shariah²⁶. While incentives are permissible, they should not mislead or pressure consumers into impulsive behavior. Promotions must provide real value, presented transparently and fairly, without compromising ethical standards or causing economic injustice.

²⁴ Ibid.

²⁵ Arwin, Dewiarti Ulandari, and Muzdalifah Muhammadun, 'Exploration Of Employee Knowledge About Financing Products : A Study At Bank Muamalat KC', *Islamic Banking: Jurnal Pemikiran Dan Pengembangan Perbankan Syariah*, 10.2 (2025), pp. 483–506.

²⁶ Iqbal Rafiqi, 'Competitive Advantage Gadai Emas Syariah Pada Masa Transisi Covid-19 Di Bank Syariah Indonesia Kcp. Sumenep Trunojoyo 1', *Assyariah: Journal of Islamic Economic Business*, 3.2 (2022), pp. 179–90, doi:10.28944/assyariah.v3i2.831.

Public relations serves a broader societal role by fostering trust and mutual respect between businesses and their stakeholders. In the Islamic ethical framework, this aligns closely with the values of *maslahah* (public benefit) and *ukhuwah* (social solidarity)²⁷. Organizations are expected to nurture honest and community-centered communication, ensuring that reputation management is not based on superficial image-building but on genuine ethical commitment and service.

Personal selling involves interpersonal communication and negotiation, which Islam elevates through the ethical standards of commercial morality (*akhlaq al-tijarah*)²⁸. Every interaction should reflect sincerity, respect, and moral accountability. The Prophet Muhammad (PBUH) himself emphasized the virtue of traders who are honest and just, placing such conduct on par with high moral and spiritual status.

Direct marketing, particularly in today's digital context, enables businesses to reach consumers more personally and efficiently. Nevertheless, it must be approached with caution, especially concerning privacy, consent, and ethical engagement²⁹. Islamic teachings encourage transparency, respect for consumer autonomy, and avoidance of manipulative or excessive targeting in such forms of outreach.

When implemented in harmony with Islamic values, IMC becomes more than a corporate strategy – it evolves into a platform for moral expression and ethical leadership in the marketplace. For institutions grounded in Islamic economics, marketing communication should not only aim for visibility and growth but also serve the higher objectives of the Shariah (*maqāṣid al-sharī'ah*),

²⁷ Supriyadi, 'Implementasi Akad Rahn (Studi Pada Bank Pembiayaan Rakyat Syariah Bhakti Sumekar Sumenep)', *Economic , Bisnis*, 1.1 (2021), pp. 1–20.

²⁸ Maslow Abraham H, *Motivatio and Personality (Teori Motivasi Dengan Motivasi Dan Kepribadian)* (Cantrik Pustaka, 1984).

²⁹ George Kofi Amoako and others, 'Conceptual Framework: Green Leadership Enhances Green Customer Citizenship Behaviour', *Sustainable Futures*, 9 (2025), p. 100614, doi:<https://doi.org/10.1016/j.sftr.2025.100614>.

such as the preservation of trust, dignity, communal welfare, and economic justice.

Lembaga Keuangan Mikro Syariah

Financial institutions are institutions whose activities are related to finance, both in terms of collecting, channeling or even both, namely collecting and channeling funds.³⁰ Sharia Microfinance Institutions are the same form as Islamic financial institutions. The difference lies in the sharia principles applied to the products, contracts, and operations. In Islamic economic practice, banking and microfinance institutions must avoid magrib practices (masyir, gharar, riba).³¹ Sharia Microfinance Institutions (MFIs) play an important role in promoting Islamic financial inclusion, especially for low-income communities. SMFIs offer financial products and services that comply with Islamic sharia principles, such as mudharabah, musyarakah, and qardhul hasan financing.³²

The establishment of an Islamic microfinance institution (BMT) to be able to reach and serve customers in the lower middle class, with the emergence of this Islamic microfinance institution will make it easier for people in rural areas, especially the Saronggi area and its surroundings, to use financial institution services in accordance with sharia principles. Microfinance institutions have principles, namely justice, togetherness, independence, convenience, openness, equity, sustainability, usability, and usefulness.³³

³⁰ Neni Sri Imaniyati, *Perbankan Syariah Dalam Perspektif Hukum Ekonomi* (Bandung: Mandar Maju, 2013).

³¹ Aisyah As-Salafiyah dan Dwi Ratna Kartikawati, "Islamic Microfinance as Social Finance in Indonesia: A Review," vol.2, no. 1 (2022).

³² Elda Unike Atmajaya et al., "Kepatuhan Syariah (Syariah Compliance) Pada Lembaga Keuangan Mikro Syariah."

³³ Abdul Haris Romdhoni dan Dita Ratna Sari, "Pengaruh Pengetahuan, Kualitas Pelayanan, Produk, dan Religiusitas terhadap Minat Nasabah untuk Menggunakan Produk Simpanan pada Lembaga Keuangan Mikro Syariah," *Jurnal Ilmiah Ekonomi Islam*, vol.4, no. 02 (31 July 2018): 136.

Theoretical Perspectives on Bait al-Māl wa at-Tamwīl (BMT) in Islamic Microfinance

Bait al-Māl wa at-Tamwīl (BMT) is a community-based Islamic microfinance institution that combines economic and social functions in a holistic framework. As a legally recognized Shariah-compliant cooperative, BMT aims to empower micro and small-scale enterprises by mobilizing public funds primarily through savings schemes and redistributing them via Islamic financing instruments³⁴. These financial operations are structured to avoid *riba* (interest), *gharar* (uncertainty), and *maysir* (speculation), while promoting values such as *‘adālah* (justice), *ta’āwun* (mutual cooperation), and *amānah* (trustworthiness). As such, BMT serves as a financial intermediary that advances both economic inclusion and ethical integrity.

The effectiveness of Islamic microfinance institutions like BMT lies not merely in the provision of interest-free capital, but also in the internalization of Islamic moral values among borrowers. Holistic development strategies such as entrepreneurial mentoring, human capital development, and spiritual empowerment are essential for sustaining microenterprises and alleviating poverty. This dual role positions BMT not only as a financial entity but also as a moral enabler of grassroots transformation.

Demonstrates that social capital and religious traditions significantly influence the sustainability of BMT operations. Community trust, social networks, and spiritual solidarity form the intangible infrastructure that underpins financial outreach and product acceptance in Muslim-majority areas. These social foundations are integral to achieving deeper financial inclusion while adhering to Islamic moral principles.

Additionally, institutional innovation within BMT is increasingly linked to the integration of Islamic social finance instruments such as zakat, ṣadaqah, and cash waqf. In essence, BMT can be regarded not only as a microcredit institution, but as a comprehensive Islamic financial platform that fosters

³⁴ Ahmad Hasan Ridwan, *Baitul Mal Wa Tamwil* (Jakarta: Pustaka Setia, 2013)., 23

inclusive development, ethical financing, and community empowerment. By aligning its functions with the objectives of the *maqāṣid al-sharī'ah* particularly the protection of wealth (*hifz al-māl*), promotion of public interest (*maslahah*), and economic dignity BMT represents a transformative model in the Islamic financial ecosystem.

Research Methods

This research uses descriptive qualitative research of the case study type, aiming to explore in depth the implementation of integrated marketing communication strategies in the context of Islamic microfinance. This qualitative-descriptive case study approach is a comprehensive research on various aspects of an individual, a group, an organization (community), a program or a social situation.³⁵ The data collected in this research is through interviews with several staff/employees at BMT NU Saronggi Branch, conducting direct observation or observation in the field to obtain concrete data and accompanied by documentation as a form of validation of the data obtained. This research also uses data analysis techniques which are a series of processes to integrate the data obtained which are confirmed by the theoretical basis relevant to the research data to produce a scientific conclusion.³⁶

Research Result

Implementation of Integrated Marketing Communication on TABAH Products at BMT NU Saronggi Branch

Integrated marketing communication or Integrated Marketing Communication (IMC) is a form of marketing strategy that combines all equipment or communication media for a product. So that IMC does not only use one media but uses various integrated media and supports each other. In practice, based on the results of interviews, observations and documentation

³⁵ Faizah dan Huda, "Strategi Integrated Marketing Communication Produk The Red Ginger Al-Ghozali di Tambak dalam Baru Surabaya."

³⁶ Jogiyo Hartono, *Metoda Pengumpulan Dan Teknik Analisis Data* (Yogyakarta: IKAPI, 2018), 205

conducted, the concept of integrated marketing communication applied by BMT NU Saronggi Branch on TABAH products according to funding staff marketing savings products including TABAH savings are all the same, through print media such as pamphlets, banners and the like, via online social media such as WA, FB and others.³⁷

Promoting by introducing directly to prospective customers, taking an approach that starts from relatives, family or others by establishing ukhuwah between each other, carrying out the principle of face to face or face to face directly between homes (door to door) which can even be done with individuals or teams while explaining the advantages and privileges of the savings itself, customers can save at any time with an economical and affordable nominal, can be taken at any time when needed with free shuttle facilities.

By applying these various methods, it certainly makes it easier for BMT NU Saronggi Branch to get customers and a high level of trust from the community as evidenced by the increase in the number of customers described above. This is proof that the application of IMC at BMT NU Saronggi Branch also has an important contribution to the inclusion of Islamic financial institutions in the community.

As previously discussed, in the implementation of marketing communication BMT NU Saronggi Branch uses an integrated marketing communication model, which tries to integrate all forms of the promotional mix with the perspective that all forms are not separate in achieving effective marketing goals. From the data exposure and research findings above, which have been thoroughly described from each variable that is the focal point of this study. From the focus that is the target of research, it is found as follows:

First, BMT NU Saronggi Branch in communicating TABAH products to the wider community, namely through advertising, utilizing technological

³⁷ Masdamam Arifin, *Wawancara Kepada Bagian Funding Dan Marketing Funding* (BMT NU Cabang Saronggi, 2023).

advances by using social media as a form of supporting facilities in marketing savings. In addition, it also uses print media such as pamphlets, brochures and others like them which contain info from the product name, advantages and benefits, facilities and services provided. The use of electronic media and print media at BMT NU Saronggi Branch has the same goal, namely to introduce TABAH products to the public, persuading people to be interested in saving and investing in BMT NU Saronggi Branch.

Second, by establishing relationships with the community, which is one of the efforts made by a company through the nature of kinship or friendship between company personnel and prospective customers. Public relations is an interaction that is used to get the satisfaction of consumers from various circles.

However, the application of this method has not been well integrated even though the number of customers has increased. This is certainly due to several factors in it, so it requires an in-depth study of the application of the IMC method.

Supporting and Hindering Factors for the Application of Integrated Marketing Communication on TABAH Products at BMT NU Saronggi Branch

To measure the extent to which the marketing level is said to be successful, namely if the product offered reaches the target point or even more, this of course will not be separated from the existence of factors that can support and factors that also hinder the marketing process. Supporting and inhibiting factors are very influential in carrying out every strategy where companies must be able to face challenges and opportunities in each market. Understanding these factors can help companies plan and manage the Integrated Marketing Communication process more effectively.³⁸

The supporting factors for the application of integrated marketing communication according to the branch head are the superiority of the TABAH product itself, the existence of partners to partners from the community even

³⁸ Desvira Zain et al., *Manajemen Pemasaran* (Get Press Indonesia, 2023)., hal. 118.

though the Saronggi Branch of BMT NU does not carry out marketing, and the suitability of marketing targets.³⁹

While the inhibiting factors of the implementation of integrated marketing communication on TABAH products of BMT NU Saronggi Branch are other competitors, the level of knowledge and public perception of BMT, as well as the busyness of the community itself when the BMT NU Saronggi Branch conducts marketing raids.⁴⁰

Closing

Integrated Marketing Communication is a marketing strategy that combines all the marketing communication tools or media of a product. Implementation of Integrated Marketing Communication on TABAH products at BMT NU Saronggi Branch, namely by utilizing communication technology, namely through online media such as WA, IG, Facebook, and the like, using printed media such as pamphlets, brochures, banners, and others, establishing good relations with the community, communicating directly face to face from door to door. However, this application is not well implemented because there is no clear time period. Factors that support and inhibit the application of Integrated Marketing Communication on TABAH products at BMT NU Saronggi Branch are as follows: Supporting factors, the superiority of TABAH products, community partnership spirit, suitability of the target market and inhibiting factors; the busyness of the community, existence of other competitors and knowledge and public perception of BMT NU.

³⁹ Fahrur Rozi, *Wawancara Kepada Kepala Cabang* (BMT NU Cabang Saronggi, 2023).

⁴⁰ Iza Afkarina, *Wawancara Kepada Bagian Layanan* (BMT NU Cabang Saronggi, 2023).

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