
OPERATIONAL ANALYSIS OF ISLAMIC MARKETING MIX (9+1P): A QUALITATIVE NVIVO-BASED STUDY ON HAJJ SAVINGS IN ISLAMIC BANKING

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Abstrak

This study addresses the limited operational explanation of the Islamic Marketing Mix 9+1P in Hajj savings products. Unlike previous studies that mainly examine its effect on customer satisfaction and loyalty, this study analyzes how sharia marketing values are practiced in daily banking services. Using a descriptive qualitative approach, data were collected through interviews, observation, and documentation, then analyzed through thematic coding with NVivo 14. The findings reveal that People, Process, and Pray are the most prominent elements in shaping customer trust and spiritual service value. This study contributes by positioning the 9+1P framework as an operational and spiritual service model for Islamic banking, especially in worship-oriented financial products.

Kata Kunci

Islamic Marketing Mix, 9+1P, Hajj Savings, Islamic Banking, Service Quality.

INTRODUCTION

The development of the Islamic banking industry in Indonesia over the last five years has shown a positive growth trend. The Financial Services Authority/Otoritas Jasa Keuangan (OJK) report in 2024 indicates that Islamic banking assets continue to grow significantly, along with increasing public awareness of financial products that are not only economically oriented but also aligned with Islamic values. One product that has attracted increasing public interest is iB Hajj savings, which functions not merely as a financial product but also as a long-term instrument for Muslim pilgrimage preparation (Hidayatullah et al., 2023). This condition requires Islamic banks to develop marketing strategies that are competitive while remaining consistent with Sharia principles.

However, the positive aggregate growth of Islamic banking does not necessarily indicate that sharia-based marketing strategies have been implemented optimally at the operational level. Previous studies have generally confirmed that the marketing mix influences customer satisfaction, trust, and loyalty in Islamic banking products (Yusuf et al., 2022;