

## Marketing Strategy and Islamic Business Ethics in Promoting Mudharabah Deposits at Bank Muamalat Sukaramai

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### Abstract

This study explores the marketing strategy and application of Islamic business ethics in promoting *mudharabah* deposit products at Bank Muamalat KCP Sukaramai, Medan. The research aims to analyze how marketing strategies are implemented at the branch level and identify key challenges in attracting public interest to sharia-compliant investment products. A qualitative descriptive approach was used, employing case study methods through interviews, observation, and documentation. Data analysis was conducted using the interactive model of Miles and Huberman, covering data reduction, display, and conclusion drawing. The findings reveal that Bank Muamalat Sukaramai applies a marketing mix strategy consisting of product development, profit-sharing-based pricing, personal and digital promotion, and local community engagement. Ethical Islamic values such as honesty, transparency, and fairness are consistently upheld throughout the marketing process. The bank also integrates educational efforts to increase public understanding of *mudharabah* principles through seminars, profit-sharing simulations, and social media content. However, several challenges remain, including low public literacy on sharia finance, tight competition with conventional banks, shifting customer preferences toward digital platforms, and regulatory constraints. This study contributes to the literature on Islamic banking marketing by highlighting practical, ethical-based strategies that are adaptive to local branch contexts. The study offers insights for other Islamic financial institutions seeking to enhance the appeal of profit-sharing deposit products and foster consumer trust in line with Islamic principles.

**Keywords:** Marketing Strategy; Mudharabah Deposit; Islamic Business Ethics; Sharia Banking; Marketing Mix

### Abstrak

*Penelitian ini mengkaji strategi pemasaran dan penerapan etika bisnis Islam dalam mempromosikan produk deposito mudharabah di Bank Muamalat KCP Sukaramai, Medan. Tujuan penelitian ini adalah untuk menganalisis bagaimana strategi pemasaran diterapkan di tingkat kantor cabang serta mengidentifikasi tantangan utama dalam menarik minat masyarakat terhadap produk investasi yang sesuai dengan prinsip syariah. Pendekatan yang digunakan adalah deskriptif kualitatif dengan metode studi kasus melalui wawancara, observasi, dan dokumentasi. Analisis data dilakukan menggunakan model interaktif Miles dan Huberman, yang mencakup reduksi data, penyajian data, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa Bank Muamalat Sukaramai menerapkan strategi bauran pemasaran yang mencakup pengembangan produk, penetapan harga berbasis bagi hasil, promosi personal dan digital, serta keterlibatan dengan komunitas lokal. Nilai-nilai etika Islam seperti kejujuran, transparansi, dan keadilan dijaga secara konsisten dalam seluruh proses pemasaran. Bank juga mengintegrasikan upaya edukatif untuk meningkatkan pemahaman masyarakat terhadap prinsip mudharabah melalui seminar, simulasi bagi hasil, dan konten di*

*media sosial. Namun, sejumlah tantangan tetap ada, seperti rendahnya literasi keuangan syariah di masyarakat, ketatnya persaingan dengan bank konvensional, pergeseran preferensi nasabah ke platform digital, dan keterbatasan regulasi. Penelitian ini memberikan kontribusi terhadap literatur pemasaran perbankan syariah dengan menyoroti strategi praktis berbasis etika yang adaptif terhadap konteks cabang lokal. Studi ini juga menawarkan wawasan bagi lembaga keuangan syariah lain dalam meningkatkan daya tarik produk deposito bagi hasil dan membangun kepercayaan konsumen yang sesuai dengan prinsip-prinsip Islam.*

**Kata Kunci:** Strategi Pemasaran; Deposito Mudharabah; Etika Bisnis Islam; Perbankan Syariah; Bauran Pemasaran

## **Introduction**

Nowadays, the human population is increasing, with that, human needs will be increasingly fulfilled or in other words, human needs are increasingly complex. Therefore, banks as financial institutions want to meet the needs of their communities. The banking world is currently a very important need (Faisal, 2023). The definition of a bank itself is a business entity that collects funds from the community in the form of deposits and distributes funds to the community or other forms in order to improve the standard of living of the community (Muhammad, 2018). A bank is basically an entity that collects funds from the community in the form of financing or in other words carries out the function of financial intermediation. In the banking system in Indonesia, there are two types of banking operational systems, namely conventional banks and Islamic banks. According to Law No. 21 of 2008 concerning Islamic Banking, Islamic Bank is a bank that carries out business activities based on sharia principles, or Islamic legal principles regulated in the fatwa of the Indonesian Ulema Council such as the principles of justice and balance, welfare, universalism, and does not contain gharar, maysir, usury, zalim and objects that are forbidden. In addition, the Islamic Banking Law also mandates Islamic Banks to carry out social functions by carrying out functions like the baitul mal institution, namely receiving funds from zakat, infak, alms, grants, or other social funds and distributing them to waqf managers according to the wishes of the waqf giver (Andrianto, 2019).

Islamic banks are banks that carry out their business based on sharia principles. According to the law on Islamic banking, article 1, the principle of sharia is the rule of agreement of Islamic law regulations between banks and other parties for the storage of funds or business financing, or other activities that are stated to be in accordance with sharia, including the principle of profit sharing, financing based on the principle of capital participation, the principle of buying and selling goods to obtain profits, or financing in the principle of pure rental without choice or with the option of transferring ownership of goods rented from the bank by another party (Harahap, 2017). Bank Muamalat Indonesia is one of the private banks based on sharia

principles in its management. Has a direction and purpose that are adjusted to the principles of Islamic teachings in all matters. If in a conventional bank the relationship between customers and employees is a customer of employees, but this is not the case with Bank Muamalat. If in Bank Muamalat, the relationship between customers and employees is as partners (Irawati, 2018).

In the banking world, competition between Islamic banks, and between Islamic banks and conventional banks cannot be separated from the segmentation that exists in the banking market in Indonesia. Adiwarman A. Karim in (Utami, 2021), maps three segments of the Islamic banking market in Indonesia, namely the sharia loyalist market segment, the conventional loyalist market segment, and the floating market segment. The sharia loyalist market is those who choose the products or services offered by Islamic banking because of religious norm considerations. On the other hand, the conventional loyalist market is those who feel more comfortable with the products and services offered by conventional banking, so that by saving their money in conventional banks they find it easier to make transactions. Meanwhile, the floating market segment is those who consider the financial benefit aspect more than the sharia or conventional aspect. For the floating market segment, interest or willingness to transact with Islamic banking is largely determined by the services or benefits offered. Currently, marketing is seen as a scientific discipline, a field of research study and one of the business practices that has developed over time. One proof of the development of marketing can be seen from the expansion of its scope. Where, initially marketing only covered the distribution aspect, and now it has expanded to include aspects of products, prices, promotions, and relations with stakeholders and the general public (Tjiptono & Gregorius, 2018).

In Islamic banks, the main classification of fundraising is not based on the name of the product but on the principles used. Based on the DSN fatwa, the principles of fundraising used by Islamic banks are the wadiah principle and the mudharabah principle. In the wadiah principle in Islamic banking, fundraising is applied in the form of current accounts and savings. While in the mudharabah principle, it is divided into two schemes, namely mudharabah muqayadah and mudharabah mutlaqah. The scheme used by Islamic banking is mudharabah mutlaqah, which is usually applied in mudharabah savings products and mudharabah deposits (Ali, 2019).

Basically, people want to make or make an investment or business in any field that is good and in accordance with the predetermined sharia. People who want to make an investment where the investment here is a collaboration between the capital owner and the manager. In accordance with one of the banking functions, namely collecting funds, Bank Muamalat has a

fund collection product in the field of investment or cooperation with customers, namely the Mudharabah iB Muamalat deposit.

Population growth and global economic development have driven the increasing need of society for financial instruments that are not only profitable but also in accordance with ethical and religious values (Bakhri et al., 2018). In this context, Islamic banking has emerged as a relevant alternative, especially through mudharabah-based savings products that offer a profit-sharing system and fund management in accordance with sharia principles. Several studies have shown that public preference for Islamic banking products continues to increase, along with increasing awareness of the importance of halal and ethical financial transactions (Haniffa & Hudaib, 2007; Dusuki & Abdullah, 2007; Abedifar et al., 2013; Rashid, Yadav, & Hassan, 2020; Rahim & Amin, 2021).

Mudharabah Deposit Products are one of the leading instruments in fundraising by Islamic banks. This product not only meets customer investment needs but also becomes an important means of carrying out financial intermediation functions in accordance with sharia (Kamaruddin, Safwan, & Nurdin, 2020). In practice, significant challenges are still faced, such as low sharia financial literacy, competition from conventional banks, and changes in customer preferences towards digital services (Haron, 2005; Wilson, 2009). Therefore, marketing strategies are crucial to increase the attractiveness and public understanding of sharia savings products, including mudharabah deposits.

Several previous studies have focused more on customer trust factors (trust), service quality, and risk perceptions towards sharia banking decisions (Yusof & Bahlous, 2013; Hossain & Leo, 2009). However, there are still few studies that specifically discuss the marketing mix strategy for mudharabah savings products in the context of branch operations, especially in responding to local dynamics and preferences of certain market segments. This study offers a different focus by exploring the application of marketing mix strategies (products, prices, promotions, distribution, processes, people, and physical evidence) for mudharabah deposits in the context of a particular branch level, namely a service unit in the city of Medan. This micro approach is expected to reveal practical strategies that can be replicated or adapted by other branches in facing similar challenges.

This study aims to analyze the marketing strategies implemented by Bank Muamalat at the branch level in promoting Mudharabah savings products and identify the challenges faced in its implementation. Academically, this study contributes to the enrichment of marketing strategy literature in the context of Islamic banking, especially in the tactical dimension at the branch operational level. From a practical perspective, the results of this study can be strategic

input for the management of Bank Muamalat head office and branches in developing a more contextual, effective, and adaptive marketing approach to market segmentation and changes in the behavior of modern Muslim consumers.

Mudharabah iB Deposit is an investment savings product for customers (shahibul mal/capital owners) which Bank Muamalat (mudharib/fund managers) will manage and invest in the productive sector to gain profit. The profit will be distributed according to the agreed ratio. The interesting thing about this mudharabah iB deposit is that in addition to getting profit sharing, customers can choose the deposit period according to their wishes, customers will also get peace of mind where investment funds are managed according to sharia, even this deposit can be used as collateral for financing if needed (Bank Muamalat, 2025). In recent years, there has been a significant increase in public interest in sharia banking products, especially in the form of mudharabah-based deposits. This is inseparable from the development of people's needs in managing increasingly complex finances, along with the increasing population and economic development. Many individuals and companies are looking for investment instruments that are safe, profitable, and in accordance with Islamic sharia principles.

Basically, people are increasingly aware of the importance of investing in a form that is halal and in accordance with religious values (Lubis & Pradini, 2024). One of the products that has received attention is the Mudharabah Deposit. This product offers profit sharing benefits that are adjusted to the agreed ratio, and provides a guarantee that the invested funds will be managed in accordance with sharia principles. These principles, which prohibit usury, gharar, and maysir, provide a sense of security to customers that their investments are carried out fairly and transparently. In the context of banking in Indonesia, Bank Muamalat as one of the leading sharia banks continues to strive to meet customer needs through products that comply with Islamic law. One of their leading products is the Mudharabah iB Muamalat Deposit, which not only offers financial benefits to customers but also provides peace of mind because funds are managed in accordance with sharia principles. This is proven by the good public response to deposit products. The increase in the deposit component is in line with the trend of increasing deposit interest rates. Overall, the positive response to the mudharabah deposit product shows an increase in public awareness and interest in sharia-based investment instruments, which can continue to grow in line with increasing deposit interest rates and the need for more profitable investment alternatives.

This study is important as it addresses the practical challenges faced by Islamic banks in promoting sharia-compliant investment products at the branch level. It highlights the integration of Islamic business ethics into marketing strategies, which is often overlooked in

conventional marketing studies. The novelty of this research lies in its localized approach to analyzing the marketing mix for *mudharabah* deposits, offering context-specific insights that can be replicated across other branches.

## **Methods**

This study uses a qualitative descriptive approach to gain an in-depth understanding of the marketing strategy of Mudharabah Deposit products at Bank Muamalat KCP Sukaramai, Medan. The qualitative approach was chosen because it is able to reveal the meaning, perspective, and strategy applied in a specific context (Sugiyono, 2018). The data sources used consist of primary and secondary data. Primary data were obtained through in-depth interviews with marketing employees and several customers of Bank Muamalat KCP Sukaramai, as well as through direct observation of marketing activities at the branch office. Secondary data comes from literature studies, such as journals, scientific articles, and documents related to relevant sharia bank marketing strategies.

Data collection techniques were carried out through observation, semi-structured interviews, and documentation. Observations were carried out to observe the activities and patterns of marketing communication applied. Interviews aim to explore the views and experiences of research subjects related to deposit marketing strategies. Documentation is used to obtain supporting data that strengthens field findings. Data analysis was conducted qualitatively using the interactive analysis model from Miles and Huberman (2017), which consists of three stages: data reduction, data presentation, and drawing conclusions or verification. These three stages were carried out simultaneously and continuously throughout the research process in order to produce a complete and in-depth understanding of the phenomena being studied. The research is planned to last for two months in 2025, adjusting to the needs and dynamics of the field.

## **Marketing Strategy for Mudharabah Deposit at Muamalat Bank Sukaramai Branch**

Based on the interview results obtained from the marketing team of Bank Muamalat KCP Sukaramai, it can be concluded that the marketing strategy applied in marketing mudharabah deposit products refers to the marketing mix approach which includes four main elements: product, price, promotion, and place. In practice, this approach is implemented through the development of competitive deposit products, determining attractive profit sharing ratios, using digital media and personal selling, and providing sharia education to the community.

The promotion strategy through personal selling is carried out by visiting MSME communities, Islamic educational institutions, and potential community groups. In addition,

digital promotion through Instagram, Facebook, and the bank's official website is used to disseminate information in the form of educational content. This strategy is reinforced by special promo offers during religious moments such as Ramadan. In terms of pricing, Bank Muamalat KCP Sukaramai avoids the interest system and replaces it with a fair and transparent profit sharing system, in accordance with sharia principles. The bank is also active in providing education through profit sharing simulations and community seminars to improve customer understanding of the sharia financial system. This marketing strategy is also upheld within the framework of sharia ethics, namely honesty, transparency, and not promising excessive profits. This strengthens public trust and distinguishes Bank Muamalat's approach from conventional approaches. In addition, Bank Muamalat also uses an educational approach to the community to increase understanding of sharia deposit products, especially mudharabah. and Special promotions to attract customer interest in the products offered.

**Table 1.** Comparison Table of Mudharabah Deposit Marketing Strategies

Strategy Aspects	Bank Muamalat KCP Sukaramai	Gorontalo (Abdul & Goffar, 2023)	BPRS Al-Falah (Anjasmara Dewa et al., 2021)	Nasional (Risnawati & Fasa, 2024)	BSI (Sari & Ramdani2022)
Product	Mudharabah deposit, competitive ratio	Product diversification based on new strategies	Focus on deposit products, in accordance with sharia	Still limited, need innovation	Products associated with spiritual values
Price	Fair & transparent profit sharing	Adjusted to repositioning strategy	Competitive profit sharing	Less flexible	Adjusted segmentation
Promotion	Personal selling, digital media, Ramadan promo	Human centric selling	Direct education, leaflets	Limited by marketer HR	Webinars, social media based on religious values
Place	Branch offices & local Islamic communities	Branch offices & local communities	Islamic boarding school community & MSMEs	National, but not evenly distributed	Strategic branches and mosques
Syariah Education	Profit sharing simulation, seminars, digital brochures	Limited	Delivered by direct marketing	Not optimal due to limited training	Educational web & social media
Syariah Ethics	Transparency & honesty	Not explicitly stated	Maintained in direct interaction	Still needs strengthening	Focus on spirituality & social responsibility

Source: Primary Data, Processed (2025)

However, there are challenges faced by Bank Muamalat KCP Sukaramai in marketing deposit products such as the lack of public understanding of the concept of sharia, competition

with conventional banks, changes in customer behavior that are switching to digital services, and strict sharia regulatory constraints. In an effort to increase the attractiveness of mudharabah deposit products, Bank Muamalat KCP Sukaramai uses various integrated promotional strategies through a marketing mix approach. The marketing mix implemented includes various important elements, such as product, price, place, and promotion. These elements are combined to form a comprehensive marketing strategy, with the aim of increasing customer interest and trust in sharia-based deposit products.

This promotional strategy includes developing attractive products, determining competitive profit sharing rates, increasing service accessibility, and various promotional efforts such as sharia education, increasing customer trust, and offering special promos. Each element of the marketing mix is adjusted to customer characteristics and the bank's long-term goals in strengthening the presence of sharia products in the market. Below is a more in-depth description of the specific strategies used by Bank Muamalat KCP Sukaramai, focusing on several key promotional aspects found in this study.

The marketing strategy implemented by Bank Muamalat KCP Sukaramai in marketing mudharabah deposit products shows a comprehensive approach through a marketing mix consisting of products, prices, promotions, and places. Mudharabah deposit products are one of the sharia-based savings instruments that use the profit-sharing principle, where customers act as fund owners (*shahibul maal*) and the bank as fund managers (*mudharib*). To expand the reach and increase public participation in this product, the bank utilizes a number of strategies that focus on personal, digital approaches, and providing incentives. This strategy is designed not only to increase the number of customers, but also to form a better understanding of the concept of sharia finance, especially in terms of mudharabah-based savings. In addition to the promotional aspect, pricing or profit-sharing ratios are also carefully designed to be competitive and in accordance with the principles of justice. In practice, these strategies remain within the corridor of sharia values that uphold transparency, honesty, and justice.

### **Promotion Approach of Personal Selling, Digital Media, and Special Offers**

Bank Muamalat KCP Sukaramai implements a variety of complementary promotional strategies, combining traditional and modern approaches. One of the main approaches is personal selling, which is direct marketing by marketing staff to prospective customers. This activity is generally carried out by visiting MSME communities and Islamic educational institutions, as well as providing direct and detailed information about the advantages of mudharabah deposit products. Through face-to-face communication, banks can build close



relationships and address customer concerns regarding risks and profit-sharing mechanisms. Along with technological developments, banks have also adopted digital media as a promotional channel. The use of platforms such as Instagram, Facebook, and the bank's official website is utilized to disseminate educational content in the form of infographics and short videos explaining the differences between sharia and conventional deposits. The bank also holds webinars that present sharia financial experts to provide interactive education to the public. In addition to the two approaches above, special promo offers are an additional effective strategy in attracting public interest. Bank Muamalat KCP Sukaramai often provides incentives in the form of profit-sharing bonuses, direct prizes, and free administration fees during certain periods, such as the month of Ramadan or other Islamic holidays. This promo is not only a financial attraction, but also plays a role in increasing awareness of the spiritual value of investing in accordance with sharia.

### **Sharia-Compliant Pricing and Ethical Customer Education in Islamic Marketing**

Different from conventional banks that use an interest system, Bank Muamalat sets prices through a fair and transparent profit-sharing ratio. This ratio is determined based on an analysis of the risks and profit opportunities obtained from fund management. This determination strategy is designed to be competitive in the sharia banking market, but still maintains sharia principles in its distribution. To ensure that customers truly understand this mechanism, customer education is an important part of the bank's marketing strategy. Education is carried out through the provision of brochures, digital guides, and community seminars. The bank also often conducts profit-sharing simulations for prospective customers, which compare the potential profits between sharia and conventional deposits. This simulation makes it easier for customers to understand that profits in the sharia system depend on investment performance, not fixed interest, and that risks are shared proportionally. With the right education strategy, Bank Muamalat not only forms customer understanding, but also fosters trust and loyalty to the products offered.

Bank Muamalat KCP Sukaramai is committed to implementing marketing practices that are in line with Islamic values, which emphasize honesty, fairness, transparency, and trustworthiness. In personal selling, for example, information conveyed to prospective customers is done openly and based on facts, without promises of unrealistic profits. In the use of digital media, the content shared is structured with an educational approach, not manipulative, in order to form a correct understanding of Islamic finance. The promotional strategy is also carried out by avoiding elements of exploitation, but rather focusing more on

providing added value and spiritual motivation in choosing Islamic financial products. These ethical principles are the basis of all Bank Muamalat marketing activities, while also distinguishing its practices from purely commercial approaches.

### **Challenges in Promoting Islamic-Based Financial Products**

Although *mudharabah* deposit products have competitive advantages, Bank Muamalat KCP Sukaramai also faces various challenges in the marketing process of this product. Some of the main obstacles that are often encountered are the lack of public understanding of sharia principles, competition with conventional banks, and changes in consumer behavior that are increasingly shifting to digital financial services. These factors affect the effectiveness of marketing strategies and require banks to continue to innovate in offering attractive products that are in accordance with customer needs.

The challenges in promoting *mudharabah* deposit products at Bank Muamalat KCP Sukaramai are multifaceted. First, one of the main obstacles is the low public understanding of sharia-based financial products. Although principles such as *mudharabah* offer a more ethical alternative compared to conventional systems, many people are still unfamiliar with how the profit-sharing mechanism works and why sharia products better align with Islamic values. As a result, conventional banking products are often preferred due to their familiarity and perceived profitability. Based on interviews with marketing staff, it is evident that this lack of public literacy regarding sharia principles significantly hinders the promotion of *mudharabah* deposits. Broader and more targeted educational efforts are essential to address this gap.

Second, competition with conventional banks remains a persistent challenge. Sharia banks like Bank Muamalat must contend with conventional institutions that offer fixed and clearly defined interest rates, which tend to attract customers who prioritize certainty over ethical considerations. This competition is especially intense in regions where conventional banks have greater reach and established customer bases. According to interviews, this competitive pressure requires Bank Muamalat to work harder in demonstrating the ethical and fair advantages of the profit-sharing system to prospective clients.

Third, the rapid shift in customer behavior toward digital banking services presents another major hurdle. Bank Muamalat KCP Sukaramai must compete with digital banks that provide more accessible, fast, and technology-driven financial solutions. These digital platforms often have lower operational costs and can offer more attractive and flexible features, especially to younger, tech-savvy users. Findings from interviews suggest that adapting to digital transformation is crucial for Bank Muamalat to remain relevant and competitive in the

evolving financial landscape. Developing user-friendly digital platforms and enhancing online service delivery are strategic priorities that must be continuously pursued.

From the discussion outlined above, this is in line with relevant previous research such as research conducted by (Abdul & Goffar, 2023) entitled "Marketing Strategy for Mudharabah Deposit Products at Bank Muamalat, Gorontalo Branch Office in an Effort to Increase Customer Interest." In the findings, it shows that the marketing strategy carried out by Bank Muamalat KC Gorontalo in an effort to increase customer interest is two marketing strategies, namely human customer centric and marketing mix (Bank Muamalat KC Gorontalo's strategy to address marketing obstacles for mudharabah deposit products in increasing customer interest is the bad bank and capital strategy, good bank strategy, and new bank strategy. Then the research conducted by (Anjasmara Dewa et al, 2021) entitled "Marketing Strategy for Mudharabah Deposit Products at PT. BPRS Al-Falah Banyuasin 2021." In the findings, it shows that the marketing strategy for Mudharabah deposit products at PT. Bank Pembiayaan Rakyat Syariah Al-Falah Banyuasin Palembang uses the concept of marketing strategy.

The concept of marketing strategy is the marketing mix. In the marketing mix there are 7 components, including: "Product Strategy (Product), Price Strategy (price), Distribution Strategy (Place), Promotion Strategy (promotion), People (people), Evidence physical evidence, process." And research conducted by (Risnawati, & Fasa, 2024) entitled "Marketing Strategies and Efforts of Islamic Banks in Indonesia (Case Study of Bank Muamalat Indonesia)." In its findings, it shows that the Socialization and Implementation of the Concept of Islamic Marketing Strategy of Bank Muamalat Indonesia to its Customers Provides Information That the Socialization and Use of the Concept of Islamic Marketing Strategy of Bank Muamalat Indonesia is Still Constrained by Several Inhibiting Factors and Cannot Be Overcome, Including the Implementation of Education and Training for Islamic Personal Marketers, Even though it has been operating for approximately twenty years.

Based on the results of a comparison of research that is relevant to this study, it can be seen that promotional strategies can be carried out with various methods to increase customer interest in using deposit products at a bank, especially at Islamic banks such as Bank Muamalat. However, although increasing customer interest in using a bank's products can be done with various methods, this also has challenges/obstacles that need to be considered such as price, location, promotion, and products offered, all aspects affect Customer interest in determining their choice to use the bank's products, so banks need to implement appropriate strategies to attract customer interest.

## Conclusion

Based on the analysis above, it can be concluded that the marketing strategy for *mudharabah* deposit products at Bank Muamalat KCP Sukaramai is implemented through a comprehensive marketing mix approach. This includes enhancing product quality with competitive profit-sharing schemes, conducting active promotions via personal selling and digital media, offering fair and transparent pricing, and expanding accessibility through both physical branches and service digitalization. These strategies are supported by educational efforts to raise public awareness about the benefits and principles of sharia-compliant deposits. The study found that ethical values—such as honesty, transparency, and fairness—are consistently embedded in the bank's marketing practices, creating a positive perception among customers and fostering trust. It was also found that combining direct engagement with digital platforms increases the effectiveness of promotional efforts, especially among younger consumers. However, the bank still faces several key challenges: low public literacy on Islamic financial principles, strong competition from conventional banks, shifting customer preferences toward digital services, and regulatory limitations related to sharia compliance. Addressing these challenges requires continuous innovation, community engagement, and the integration of Islamic business ethics to build trust and strengthen the position of sharia banking in the evolving financial landscape.

This study focuses specifically on the marketing strategies implemented at the branch level of Bank Muamalat KCP Sukaramai, providing localized insights into the application of sharia marketing principles in promoting *mudharabah* deposit products. While this contextual approach offers depth and practical relevance, it is inherently centered on a single institutional setting. Therefore, future research is encouraged to expand the scope by conducting comparative studies across multiple branches or different Islamic banks to explore variations in strategy and market response. Additionally, incorporating quantitative analysis or customer perception surveys could enrich the understanding of marketing effectiveness and support more data-driven decision-making in Islamic banking promotion strategies.

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