

## Fiqh Muamalah and Sharia Marketing Strategy: Value Integration for Optimizing Emotional and Commercial Markets

Tentiyo Suharto<sup>1</sup>, Sukiman<sup>2</sup>, Maryam Batubara<sup>3</sup>

<sup>1</sup>Department of Islamic Economics, Faculty of Islamic Economic and Business, Universitas Islam Negeri Sumatera Utara, Indonesia

<sup>2</sup> Sekolah Tinggi Agama Islam Negeri Mandailing Natal, Indonesia

<sup>3,4</sup> Universitas Islam Negeri Sumatera Utara, Indonesia

Email: [tenti Yosuharto18@gmail.com](mailto:tenti Yosuharto18@gmail.com)

Entered : April 01, 2026  
Accepted: June 10, 2026

Revised : May 04, 2026  
Published : June 24, 2026

### ABSTRACT

This study aims to analyze problems and formulate a sharia marketing strategy for Islamic banking in Indonesia, integrating the emotional (religious-spiritual) and commercial (rational-economic) markets based on the perspective of maqasid al-sharia. The background of the study indicates that although the Islamic banking industry has experienced significant growth, its market share remains relatively low due to the suboptimal integration of sharia compliance, modern marketing values, and digital transformation. This study uses a mixed methods approach supported by the Analytic Network Process (ANP) to determine the most relevant and beneficial marketing strategy priorities. The results indicate that an effective sharia marketing strategy must combine the emotional dimensions of trust, blessings, and sharia compliance with the commercial dimensions of efficiency, service quality, product innovation, and competitiveness. The main findings revealed that digital marketing and social media optimization are the highest priority strategies, followed by partnerships in the commercial market segment, utilization of sharia fintech, optimization of contracts in sharia banking fiqh, partnerships in the emotional market segment, and community-based or people-based marketing programs. This integration of emotional and commercial markets confirms that Sharia marketing is not simply a business instrument, but rather a muamalah practice oriented toward the realization of the maqasid al-Shariah, specifically the protection of religion (*hifz al-din*) and the protection of property (*hifz al-mal*). Therefore, marketing activities are not exploitative, but rather promote public or customer trust, financial inclusion, and the ethical and competitive sustainability of Sharia banking.

**Keywords:** Sharia Marketing, Strategy, Emotional Market, Commercial Market, Sharia Banking, ANP, *Maqasid Al-Shariah*

### INTRODUCTION

The development of the Islamic banking industry in Indonesia has shown significant growth, both in terms of assets, office network, and number of customers. However, the market share of Islamic banking remains relatively small compared to conventional banking, despite Indonesia being the country with the largest Muslim population in the world. This situation indicates a fundamental problem with Islamic banking marketing strategies, which have not fully optimized the potential of both the emotional (religious and spiritual) and commercial (rational and economic) markets. Islamic banking marketing practices have tended to emphasize normative aspects of Sharia compliance, but lack integration with modern marketing values such as customer orientation, service differentiation, digital management, and creating an emotional



customer experience. As a result, Islamic banking is often perceived merely as an ideological alternative, rather than as a primary choice that is economically and functionally competitive (Ascarya, 2025).

The problem of Islamic marketing becomes increasingly complex as Muslim consumer behavior in Indonesia exhibits a dual character, combining religious considerations with economic benefits, service quality, ease of access, and brand image. In this context, the emotional market represents spiritual needs for inner peace, blessings, and confidence in the legitimacy of transactions, while the commercial market represents rational needs for financial gain, cost efficiency, speed of service, and product innovation. The imbalance in managing these two market characteristics often leads to Islamic banking marketing becoming trapped in mere religious symbolism without being supported by product excellence and persuasive communication strategies. On the other hand, marketing approaches that overly imitate conventional models have the potential to obscure Islamic identity and undermine public trust in the moral integrity of Islamic financial institutions (Antonio, 2021).

Furthermore, the weak integration of sharia marketing values with the principles of Islamic jurisprudence (*fiqh muamalah*) and the *maqasid al-sharia* (objectives of sharia) constitutes a strategic issue affecting the effectiveness of sharia banking marketing. Sharia marketing should not only focus on increasing sales volume or profit, but also on realizing the values of justice, honesty, trustworthiness, and social welfare. However, in practice, marketing strategies are still transactional in nature, lacking sharia education, and lacking a focus on the emotional-spiritual dimension of customers. This demonstrates a gap between the ideal of value-based sharia marketing and the reality of its more pragmatic and short-term implementation. This gap results in low customer loyalty, limited appeal to non-Muslim markets, and the suboptimal role of sharia banking as an institution carrying out an ethical and social mission within the national financial system.

In the digital era and open competition, the marketing challenges of Islamic banking are exacerbated by the transformation of consumer behavior, which increasingly relies on technology, social media, and community-based recommendations. Islamic banking is required to integrate Islamic marketing values with innovative digital marketing strategies without losing its normative identity. Failure to respond to these changes has the potential to widen the gap between Islamic ideals and modern market expectations. Therefore, the main problem with Islamic marketing in Indonesia lies not only in limited promotions or products, but also in the lack of an integrative marketing model capable of linking Islamic jurisprudence (*fiqh*), *maqasid al-shariah* (the principles of Islamic law), and strategic marketing principles within a single, harmonious framework. This integration is a crucial prerequisite for Islamic banking to ethically capture both the emotional market and the commercial market competitively, while maintaining business sustainability aligned with Islamic objectives and social interests (Wilson & Grant, 2024).

## **METHODS**

The type of research used in this study is descriptive qualitative analysis and a combination of quantitative (mixed methods). Mixed methods is a research approach that systematically combines quantitative and qualitative methods to gain a more comprehensive understanding of a phenomenon. This approach allows researchers to leverage the strengths of both methods: the precision of numerical data from the quantitative approach and the depth of meaning from the qualitative approach. In practice, mixed methods are often used to confirm, expand, or strengthen findings from

one approach with data from another. This approach is considered effective in social and economic research because it provides a more complete and in-depth picture of the research object. The method used is the Analytic Network Process (ANP). Researchers used ANP in completing the research. This measurement method is a pairwise comparison based on certain criteria as a basis for decision-making.

Through ANP, every *maslahah* criteria such as protection of religion (*hifz al-din*), soul (*hifz al-nafs*), reason (*hifz al-'aql*), descendants (*hifz al-nasl*), and property (*hifz al-mal*) can be modeled in a network of mutually influencing relationships, then weighed rationally through pairwise comparison based on expert judgment. Thus, sharia marketing decisions are not born from mere intuition (*dzanni*), but from structured, measurable, and scientifically and sharia-based *burhani* reasoning. ANP also enables the integration of *maqasid al-shariah* principles and empirical market data, so that the resulting marketing policies or strategies truly represent the dominant *maslahah mursalah* and avoid marketing practices from elements of *gharar*, manipulation, or consumer exploitation. Therefore, ANP can be seen as a methodological bridge between modern scientific rationality and the principle of *istidlal burhani* in the treasury of *ushul fiqh*, especially to formulate sharia marketing decisions that are fair, ethical, and oriented towards sustainable welfare (Huda, 2025).

## RESULTS AND DISCUSSION

### 1. Analysis of the Marketing Concept of Islamic Banking: Integration of Emotional and Commercial Markets in Islamic Banking Fiqh

Marketing in Islamic banking emphasizes the integration of an emotional market based on trust, religious values, and spiritual commitment to customers with a commercial market oriented towards efficiency, service quality, and product excellence. From the perspective of Islamic banking jurisprudence, marketing is not merely a promotional activity, but rather the implementation of the principles of *amanah*, *al-shidq*, and *al-maslahah* to ensure that each product meets the rules of a valid contract, free from *riba*, *gharar*, and *maisir*. This integration requires Islamic banking to be able to build emotional value through education on the *maqasid al-shariah*, contract transparency, and ethical service, while maintaining commercial competitiveness through product innovation, service digitalization, and appropriate market segmentation. This approach demonstrates that Islamic marketing is not only oriented towards material gain, but also towards creating blessings and sustainable value for customers and Islamic financial institutions (Rahman, 2025).

*Maqasid al-shariah* plays a vital role in ensuring that all financial activities are conducted in accordance with sharia principles and benefit the community. This is divided into the *daruriyah* (benefit) sector, which includes the protection of religion (*hifz al-din*), life (*hifz al-nafs*), reason (*hifz al-'aql*), descendants (*hifz al-nasl*), and property (*hifz al-mal*), which in banking practice is reflected in the prohibition of usury and the obligation to safeguard customer funds. *Hajiyah* relates to the ease of life (*maslahah*), such as the provision of financing products that help people meet their needs without causing hardship. Meanwhile, *tahsiniah* emphasizes moral and ethical aspects, such as honesty, fairness, and good service to customers. Thus, the application of *maqasid al-shariah*, according to Imam Al-Syatibi, serves as a philosophical foundation for the development of Islamic banking products and operations, ensuring that they remain oriented towards the welfare of the community.

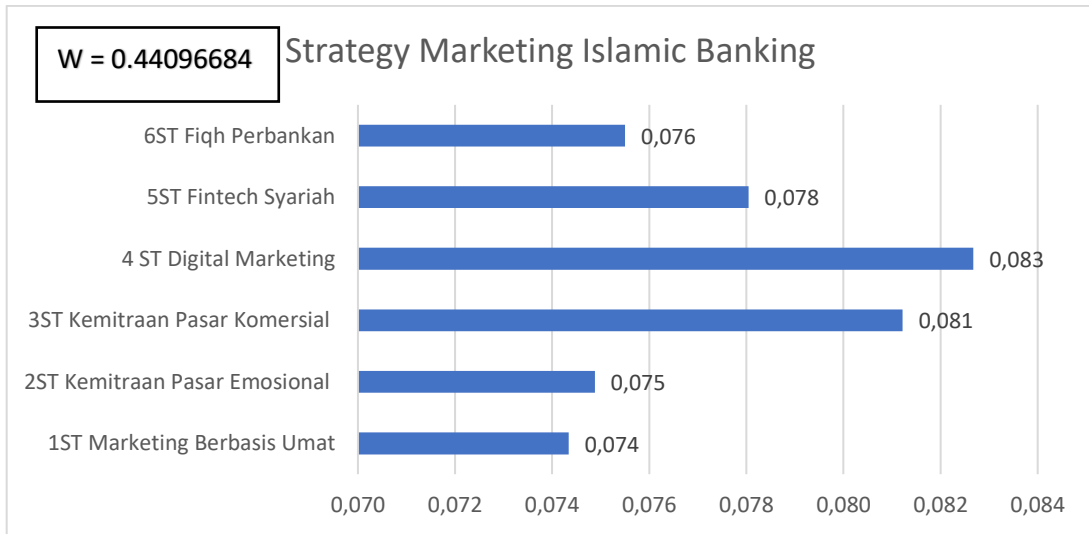
### 2. Analysis of the synthesis of Sharia marketing strategies

The analysis of the synthesis of Sharia marketing strategies offered in Sharia banking consists of the following sub-items:

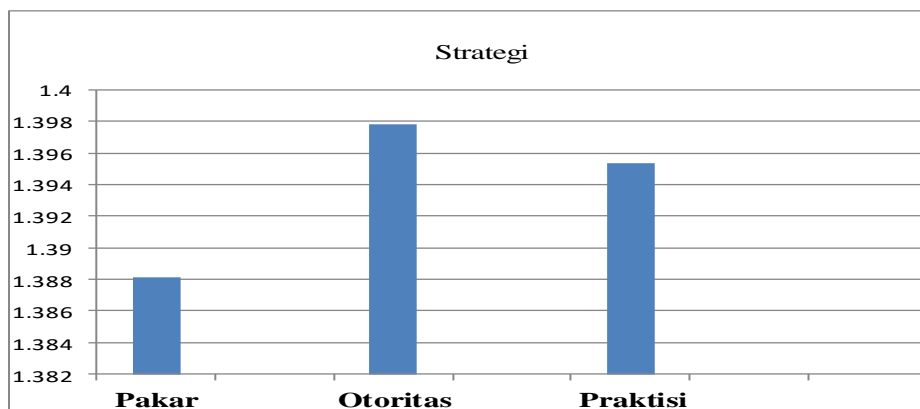
a. Community-based marketing strengthening program strategies,

- b. Partnerships with Islamic institutions and communities in the emotional market segment,
- c. Partnerships with institutions and communities in the commercial market segment,
- d. Digital marketing and social media optimization,
- e. Utilization of Sharia financial technology (fintech), and
- f. Optimization of contracts (Sharia banking fiqh).

To determine the marketing strategy of Islamic banking to capture the emotional and commercial market from the perspective of Islamic banking jurisprudence, based on the results of data processing using SuperDiscussion Software, the priority strategy clusters were obtained according to the opinions of all respondents/research subjects, as shown in the following figure:



Priority Strategy Results		
Strategy (S)	Normalized By Cluster	Limiting
S. Community Based Marketing	0.15933	0.07434
S. Partership Emosional Market	0.16046	0.07488
S. Partnership Comercial Market	0.17404	0.08122
ST. Digital Marketing	0.17716	0.08268
ST. Fintech Syariah	0.16724	0.07805



ST. Fiqh Perbankan	0.16179	0.07551
--------------------	---------	---------

**Figure 1**

**Results of Strategic Priority Synthesis**

Based on the figure above, the respondent groups can be described as follows:

According to the expert group respondents, the strategic priorities are clustered, consisting of a community-based marketing sub-strategy with a score of 0.2253%, followed by an emotional market partnership strategy with a score of 0.2256%, a commercial market partnership strategy with a score of 0.2476%, a digital marketing strategy with a score of 0.2447%, a sharia fintech strategy with a score of 0.2223%, and fiqh banking with a score of 0.2226%. The rater agreement (W) for this group of respondents was 1.3881%, indicating a high level of agreement among the respondents in the expert field, at 13.9%.

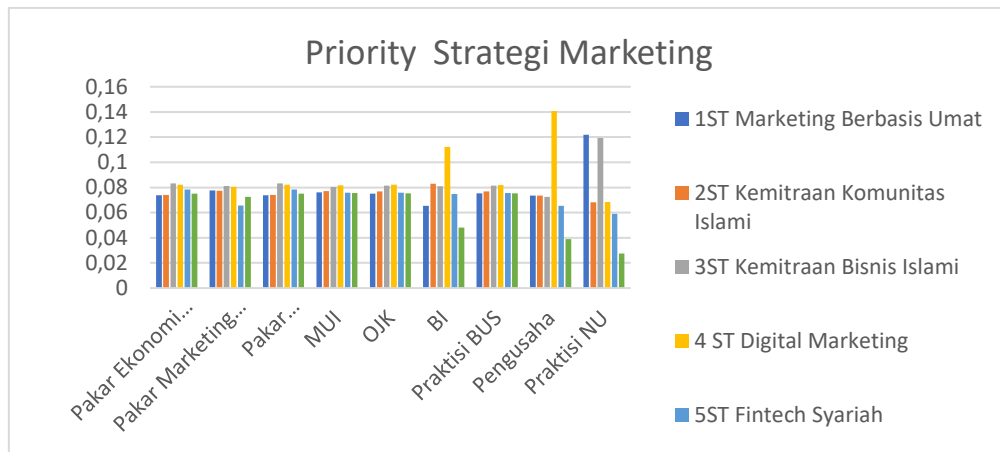
According to the authority respondent group regarding strategic priorities, the strategic clusters consist of a community-based marketing sub-strategy with a value of 0.2163%, followed by an emotional market partnership strategy with a value of 0.2369%, a commercial market partnership strategy with a value of 0.2429%, a digital marketing strategy with a value of 0.2760%, a sharia fintech strategy with a value of 0.2265%, and banking fiqh with a value of 0.1992%. The rater agreement (W) result for this respondent group was 1.3978%, indicating a high level of respondent agreement in the authority area, which was 14%.

According to the practitioner respondent group regarding the priority of strategies with strategy clusters consisting of a people-based marketing sub-strategy with a value of 0.2708% then an emotional market partnership strategy with a value of 0.2187%, a commercial market partnership strategy with a value of 0.2732%, a digital marketing strategy with a value of 0.2911%, a sharia fintech strategy with a value of 0.2002% and banking fiqh with a value of 0.1415%. The rater agreement (W) result for this respondent group is 1.3954% which shows a high level of agreement of respondents in the practitioner field of 14%.

From the results above, it can be seen that the overall value of respondents consisting of experts as much as 1.3881%, authorities as much as 1.3978% and practitioners as much as 1.3954% in the priority strategy cluster of people-based marketing strategies, emotional market partnership strategies, commercial market partnership strategies, digital marketing strategies, sharia fintech strategies and banking fiqh, then the rater agreement (W) results of this respondent group are 4.1814%. Thus, overall this shows that the high level of agreement of respondents in this strategy field is 41.81%.

Figure1 above shows that based on the combined opinions of respondents/research subjects, the strategy that can be the most prioritized in determining the marketing strategy of Islamic banking in capturing the emotional and commercial market of Islamic banking fiqh perspective is the digital marketing strategy and optimization of social media, namely 17.72%, the second priority strategy is in partnerships with institutions and communities in the commercial market segmentation of 17.40%, followed by the third priority strategy is in the utilization of Islamic financial technology (fintech) of 16.72%, the fourth priority strategy is in optimizing the agreement or contract/general terms (Islamic banking fiqh) of 16.18%, the fifth priority strategy is in partnerships with Islamic institutions and communities in the emotional market segmentation of 16.05% and the last one is the priority strategy in the program for strengthening community-based marketing (people) of 15.93%.

The rater agreement score for all respondents/research subjects was 44.10%. This is significant, as the level of agreement among respondents/research subjects regarding strategic priorities in the form of a community-based marketing strengthening program, partnerships with Islamic institutions and communities in the emotional market segment, partnerships with institutions and communities in the commercial market segment, digital marketing and social media optimization, utilization of Islamic financial technology (fintech), and optimization of agreements or contracts/general terms (Islamic banking fiqh) was 44.10%. To see the results of the priority synthesis for each respondent/research subject, please see the following image below:



**Figure 2**  
**Results of Synthesis of Strategic Priorities Based on the Values of Each Research Respondent**

Figure 2 above shows the results of the priority synthesis per respondent/research subject, indicating that of the nine respondents/research subjects:

2 (two) respondents/research subjects answered that strategic priorities in digital marketing and social media optimization were the top priority solutions in determining BUS marketing strategies to capture the emotional and commercial market from a sharia banking fiqh perspective.

2 (two) respondents/research subjects answered that strategic priorities in partnerships with institutions and communities in the commercial market segment were the second priority in determining Islamic banking marketing strategies to capture the emotional and commercial market from a sharia banking fiqh perspective.

2 (two) respondents/research subjects answered that strategic priorities in the area of utilizing sharia financial technology (fintech) were the third priority in determining Islamic Banking marketing strategies to capture the emotional and commercial market from a sharia banking fiqh perspective.

1 (one) respondent/research subject stated that optimizing contracts/general terms (Islamic banking jurisprudence) was the fourth priority in determining BUS marketing strategies to capture the emotional and commercial market from an Islamic banking jurisprudence perspective.

1 (one) respondent/research subject stated that strategic partnerships with Islamic institutions and communities in the emotional market segment were the fifth

priority in determining BUS marketing strategies to capture the emotional and commercial market from an Islamic banking jurisprudence perspective.

1 (one) respondent/research subject stated that strategic strengthening programs for community-based marketing were the last priority in determining BUS marketing strategies to capture the emotional and commercial market from an Islamic banking jurisprudence perspective. This is consistent with the rater agreement figure of 44.10%.

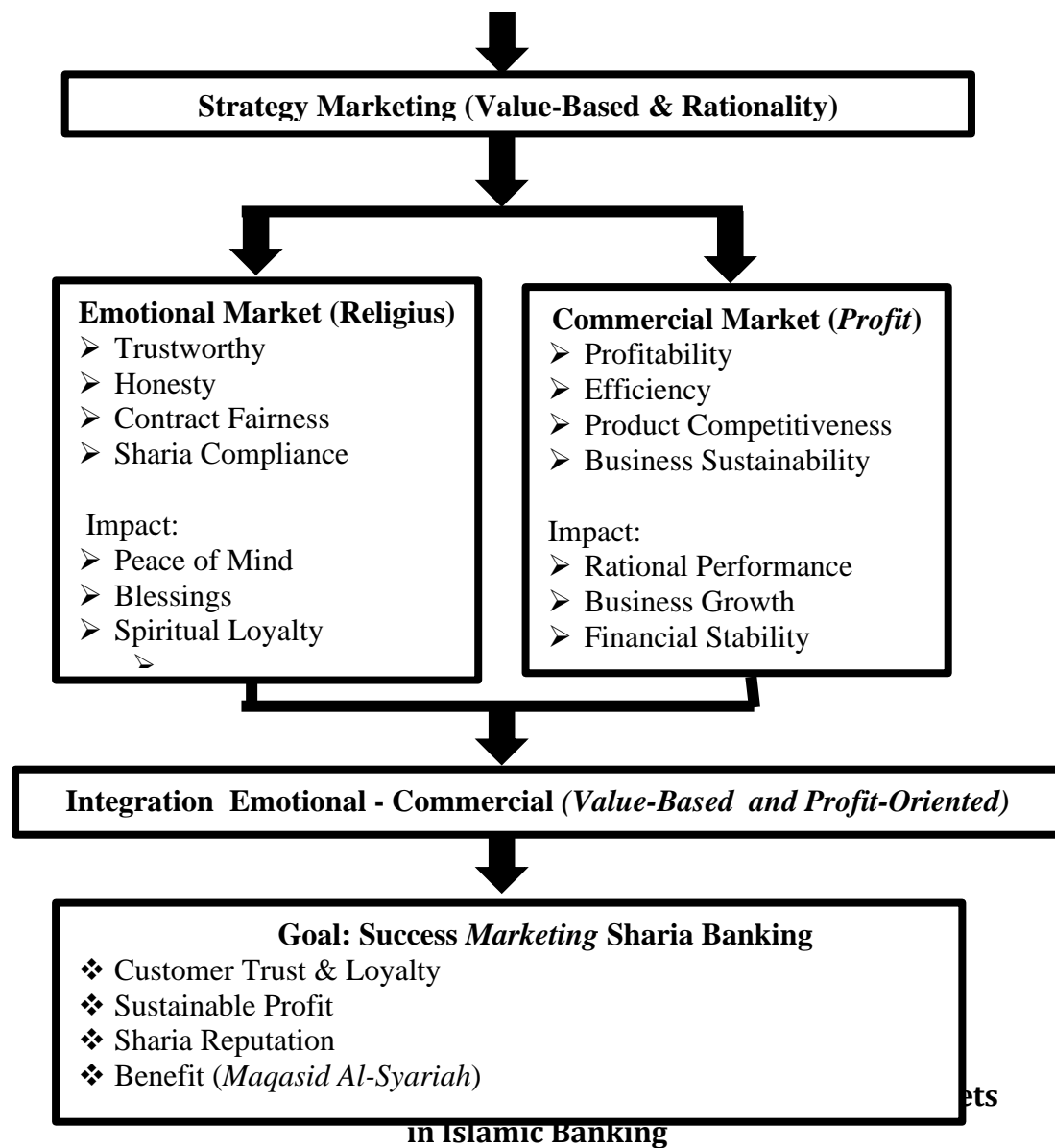
This aligns with the fact that digital marketing and social media optimization in the marketing development of Islamic commercial banks serve as strategic instruments to expand Islamic financial inclusion and literacy sustainably. Through the use of social media platforms such as Instagram, YouTube, and LinkedIn, Islamic banks can convey Sharia-compliant financial values, products, and services in a transparent, educational, and participatory manner. This approach is not merely oriented towards increasing customer volume but also towards fostering public understanding of contracts, the principles of justice, and the prohibitions on *riba* (usury), *gharar* (gharar), and *maysir* (gambling). From the perspective of *maqasid al-sharia*, Islamic commercial bank digital marketing primarily contributes to the areas of *hifz al-mal* (protection of wealth) through the provision of safe and reliable financial product information, and *hifz al-'aql* (protection of reason) through enlightening and easily accessible digital content-based financial education. Furthermore, optimizing social media also indirectly supports *hifz al-nafs* (protection of the soul) by promoting economic stability and community financial resilience through inclusive access to Islamic financing and savings. Thus, digital marketing strategies in Islamic commercial banks serve not only as a tool for business competition but also as a means of economic da'wah that realizes public welfare in accordance with the primary objectives of Islamic law (Khalid & Yusuf, 2025).

### 3. Integration of Emotional and Commercial Markets Based on Fiqh Muamalah

The integration of emotional and commercial markets within the normative maqasid al-syariah (Islamic principles) views marketing activities as muamalah practices oriented not only toward achieving economic profit but also toward building value bonds and customer trust. The emotional market is represented through the internalization of Islamic jurisprudence values such as trustworthiness, honesty, fairness in contracts, and compliance with sharia, which foster a sense of calm, blessings, and spiritual loyalty among customers. Meanwhile, the commercial market is realized through the achievement of rational business performance, including profitability, efficiency, and sustainable product competitiveness.

The integration of the two is normatively based on the principles of Islamic jurisprudence (fiqh muamalah) and the objectives of maqasid al-syariah, particularly the protection of religion (*hifz al-din*) and property (*hifz al-mal*). Marketing strategies in Islamic banking are not exploitative, but rather present a balance between ethical and economic values as a unified whole for the benefit (*jalb al-masalih wa dar' al-mafasid*) in modern Islamic banking practices. Thus, the emotional and commercial markets represent sharia banking's efforts to align customer spiritual satisfaction such as the values of blessing, inner peace, and sharia compliance with business objectives of profitability and competitiveness. Therefore, marketing activities are not exploitative, but rather oriented towards sustainable benefits (Fauzi, 2025). The diagram of the integration of emotional and commercial markets in Islamic banking is as follows:

**Normatif Fiqh-Based Marketing (Muamalah)**



The integration of emotional and commercial markets in Islamic banking is a marketing approach that simultaneously and mutually reinforces the emotional and spiritual dimensions of customers with the bank's economic and business objectives. The emotional market reflects the customer's emotional attachment built through trust, the value of blessings, spiritual serenity, and confidence in Sharia compliance, while the commercial market represents economic rationality such as price, product quality, profitability, efficiency, and competitiveness. From the perspective of *maqasid al-shariah*, this integration is not a compromise between value and profit, but rather a synergy between religious protection (*hifz al-din*) and wealth protection (*hifz al-mal*). Therefore, Islamic banking marketing activities are not exploitative but oriented toward sustainable welfare. Through this integration, ethical and spiritual values serve as value drivers that strengthen customer loyalty and the institution's reputation, while commercial performance ensures the long-term sustainability of Islamic banking institutions. To simultaneously and mutually reinforce the emotional-spiritual dimensions of customers with the economic goals and marketing strategies of Islamic banking, an integrative approach based on the principles of Islamic jurisprudence (*fiqh muamalah*) is required. The integration of emotional and commercial markets is not

merely a marketing technique, but rather an embodiment of Islamic values in modern business practices. In this context, marketing is not understood merely as a means of profit, but as a means of economic da'wah, empowerment of the community, and the realization of maqashid al-sharia in the field of muamalah (Ibn Qayyim al-Jauziyyah, I'lam al-Muwaqqi'in, 1991). The following is an explanation of integration in Islamic jurisprudence:

a. Community Based Marketing Strengthening Program

a community-based marketing program is a strategy that positions the community as the economic subject, particularly MSMEs, Islamic boarding schools, Islamic cooperatives, and religious communities. This approach aligns with the Islamic jurisprudence principle:

***“Al-Maslahah muqaddamah ‘ala al-mafsadah”.***

*This means: Prioritizing benefit over preventing harm*

a marketing strategy oriented toward community empowerment aims to provide direct benefits to economically disadvantaged groups and prevent exploitation in financial transactions. This principle emphasizes that marketing activities must prioritize honesty, transparency, and ethical transactions to prevent them from becoming instruments of market manipulation. Thus, Islamic banking marketing not only creates economic value but also serves as a means of distributing social justice and strengthening the economic brotherhood of the community (Al-Suyuthi, Al-Asybah wa al-Nazhair, 2004).

b. Partnership with Islamic Institutions and Organizations in Emotional Market Segmentation.

Emotional market segmentation in Islamic banking refers to customer groups who make economic decisions based on spiritual values, religious identity, and ideological affinity. In this context, partnerships with Islamic organizations (MUI, NU, Muhammadiyah, Islamic boarding schools, mosques, and zakat institutions) are an effective strategy for building sharia legitimacy and public trust. The relevant fiqh basis is:

***“Al-‘urf muhakkam..”.***

*This means: Customs prevailing in society can be used as a legal basis.*

Partnerships with Islamic institutions represent established and morally accepted social customs of the Muslim community. As long as these partnerships do not violate sharia principles, they are permissible from a fiqh perspective. Implementation methods include sharia co-branding, da'wah marketing, community-based CSR, religious emotional branding, and collaboration within the halal ecosystem. However, these partnerships must maintain ethical transactions, be non-exploitative, non-discriminatory, and be based on clear and fair contracts. This principle demonstrates that sharia marketing is not merely a business strategy, but rather part of religious transactions aimed at strengthening the Muslim economy in a dignified manner (Al-Zarqa', Al-Madkhal al-Fiqhi al-'Am, 2004).

c. Partnerships in Commercial Market Segmentation

Commercial market segmentation targets the business world, industry, cooperatives, BUMDes, and other economic institutions. From the perspective of banking fiqh, cooperation with commercial institutions is permitted based on the principle:

***“Al-ashlu fi al-mu‘amalat al-ibahah illa an yadulla dalil ‘ala tahrimiha”.***

*This Means: The basic law of muamalah is permissible unless there is evidence that prohibits it.*

This principle provides flexibility in marketing innovation as long as it does not contain usury, gharar, and maysir. The principles of transparency of contracts, fair distribution of profits, and the halal nature of the business object are the main requirements. Implementation can take the form of *murabahah* and *ijarah* financing partnerships, co-branding of halal products, and cooperation with cooperatives and educational institutions. With this approach, commercial marketing remains within the framework of sharia ethics and is oriented towards the common good, not market exploitation (Ibn Taimiyah, Majmu' al-Fatawa, 1995).

d. Digital Marketing and Social Media Optimization

Digital marketing and social media are important instruments in modern Islamic banking marketing. In Islamic jurisprudence (fiqh muamalah), all digital marketing activities are considered permissible as long as they do not contain haram elements. The basic principle that applies is the maxim:

***“Al-ashlu fi al-mu’amalat al-ibahah illa an yadulla dalil ‘ala tahrimiha”.***

*This means: The basic law of muamalah is permissible unless there is evidence that prohibits it.*

Digital advertising, influencer endorsements, educational content, and promotional campaigns are permitted as long as they meet the principles of honesty (al-shidq), are not manipulative (la tadtis), and do not cause gharar. Digital marketing in Islamic banking must be a means of halal financial education and economic da'wah, not merely a tool of commercial persuasion. Thus, the ethics of Islamic digital marketing serve to maintain public trust while expanding Islamic financial inclusion (Al-Qarafi, Al-Furuq, 1998).

e. Utilization of Sharia Financial Technology (Fintech).

Sharia fintech is a technology-based innovation that integrates digital financial systems with the principles of Islamic jurisprudence (fiqh) in transactions. In the context of marketing, the use of digital applications, AI, and advertising algorithms is permitted as long as they do not violate Sharia principles. The principle remains:

***“Al-ashlu fi al-mu’amalat al-ibahah illa an yadulla dalil ‘ala tahrimiha”.***

*This means: The basic principle of transactions is permissible unless there is evidence prohibiting them.*

However, there are prohibitions on overpromising, misuse of personal data, and referral systems that resemble pyramid schemes. Sharia fintech marketing must maintain the *maqashid hifzh al-mal* (protection of wealth) and *hifzh al-'irdh* (protection of dignity). Therefore, all fintech marketing activities must be under the supervision of the Sharia Supervisory Board so that business objectives are aligned with sharia objectives (Ibn 'Ashur, Maqashid al-Syari'ah al-Islamiyyah, 2006).

f. Optimization (Generalization) of Contracts

Optimizing contracts is a form of ijtihad (intelligence) in muamalah (Islamic transaction) to adapt contracts to the needs of the modern economy. The Islamic jurisprudence (fiqh) used is:

***“Al-‘ibrah fi al-‘uqud li al-maqasid wa al-ma‘ani la li al-alfaz wa al-mabani”.***

*This means: The primary consideration in contracts is the objective and substance, not merely the wording.*

This principle allows for innovation in Islamic banking products and marketing strategies as long as the objectives of the contract remain halal and just. Optimizing contracts bridges the gap between the flexibility of the modern economy and the steadfastness of Islamic values. Thus, Islamic banking marketing can

develop adaptively without losing its normative identity (Al-Shatibi, Al-Muwafaqat, 2004).

The integration of emotional and commercial markets in Islamic banking marketing strategies is a logical consequence of the application of Islamic jurisprudence in the context of modern business. Community-based programs, institutional partnerships, digital marketing, Islamic fintech, and contract optimization form a unified strategy that not only pursues profit but also realizes the public interest and justice. Based on Islamic jurisprudence, Islamic marketing is not trapped in mere market rationality but serves as a means of developing a moral, just, and maqasid al-sharia-oriented Muslim economy.

## CONCLUSIONS

The conclusion of this study confirms that sharia marketing in Islamic banking in Indonesia is not merely a profit-oriented managerial activity, but rather a muamalah practice that integrates commercial performance with the objectives of *maqasid al-shariah*. Marketing strategies must simultaneously uphold the principles of transparency, fairness, validity of contracts, and the avoidance of *riba*, *gharar*, and *maysir*, while maintaining competitiveness, service quality, and technology-based innovation. Using a mixed methods approach supported by the ANP, this study found that digital marketing and social media optimization were the most prioritized strategies, followed by partnerships in the commercial market segment, the use of Islamic fintech, contract optimization (Islamic banking fiqh), partnerships in the emotional market segment, and community-based marketing programs. These findings confirm that Islamic banking customer behavior is a synthesis of emotional spiritual attachments and rational economic considerations. The integration of emotional and commercial markets thus represents a fiqh (law)-based marketing strategy that places religious belief, ethical reputation, and blessings as the primary value drivers alongside efficiency, innovation, and profitability.

Based on the maqasid al-sharia (Islamic principles), particularly the protection of religion (*hifz al-din*) and property (*hifz al-mal*), this strategy ensures that marketing practices are not exploitative but oriented toward sustainable welfare. Thus, sharia marketing serves not only as an instrument of business competition but also as a mechanism for strengthening financial inclusion, increasing public trust, and developing ethical and sustainable sharia banking.

## REFERENCE

- Abdurrahman, et al. (2022). Application of Qawaiid Fiqhiyyah in Islamic Banking Risk Management in Indonesia. *Incoils Proceedings*. 1(7).
- Albab, U., & Fatmah. (2023). Banking Digitalization: A Fiqh Perspective. *Ipacilse Proceedings*. 1(1).
- Abd Hakim, Atang. (2019). *Islamic Banking Fiqh: Transforming Fiqh Muamalah into Legislation*. Bandung: PT Refika Aditama.
- Ahmad, K. & Haque, A. (2010). Shariah Observation: Advertising Practices of Bank Muamalat in Malaysia. *International Journal of Islamic Marketing*. 1(1).
- Andriani, S., Mukminin, A., & Herman. (2023). Emotional Branding Strategy in Increasing Customer Loyalty to the Umama Brand in Bima City. *Transformation: Journal of Economics and Business*. 13(1).
- Akhmad, N. Z., Maulida, S., Herawati, H., Rijal, S., & Rukmana, A. Y. (2023). Indonesian Skin Care Stores' Emotional Marketing Strategy and Consumer Behavior.

- Baker Ahmad Alserhan. (2020). *The Principles of Islamic Marketing*. Springer: London.
- Budiono, I. N. (2022). *Marketing Management of Islamic Banks*. Parepare: Iain Parepare Nusantara Press
- Darmalaksana, W. (2020). *Qualitative Research Methods: Literature Review and Field Study*. Pre-Print Digital Library: Uin Sunan Gunung Djati Bandung.
- Diana Sari, (2021). *Marketing Basics: Understanding the Concepts, Characteristics, Marketing Strategies, and Sharia Marketers*. National Committee for Sharia Economics and Finance: Bandung.
- Dimas Handoyo Putro, et al. (2024). Contextualization of Usul Fiqh in Muamalah and Modern Banking: Sharia Solutions in the Global Economic System. *International Journal of Integrative Sciences*. 3(11).
- El Munadiyan, Aza et al. (2023). *7P Marketing Management, 7P Marketing Mix for Goods and Services*. Lakeish: Jakarta.
- Febriani, (2024). Information Technology-Based Sharia Banking Marketing Strategy in the Digital Era. *Sahmiyya Journal*. 3(1).
- Fredella Tania Putri Fiyantika, Fauzatul Laily Nisa. (2024). Analysis of Islamic Bank Marketing Strategies in Facing Competition in the Financial Industry. *Economic and Business Management International Journal*. 6(2).
- Hidayat, A. (2021). Human Resource Development Strategy in Islamic Banking in Indonesia. *Journal of Islamic Economics and Banking*. 9(1).
- Husni Shabri, Nur Azlina, Muhammad Said. (2020). Digital Transformation of the Indonesian Islamic Banking Industry. *El-Kahfi: Journal of Islamic Economics*. 3(2).
- Karim, K., Ilyas, G. B., Umar, Z. A., Tajibu, M., & Junaidi, J. (2022). Consumers' Awareness and Loyalty in the Indonesian Banking Sector: Does the Emotional Bonding Effect Matter? *Journal of Islamic Marketing*. 10(11).
- Kartika Marella Vanni, Viki Safirotu Nadan. (2023). The Effectiveness of Digital Banking Marketing Strategies of Islamic Banks in Indonesia. *Stebis Journal: Indo Global Mandiri*. 3(2).
- Kamali, M. H. (2020). *Maqasid Al-Shariah in Modern Context: Ethical Dimensions of Islamic Finance*. *Islamic Studies Journal*, 45(3).
- Kotler, Philip & Keller, Kevin Lane. (2016). *Marketing Management*. Pearson.
- Kertajaya, Hermawan, and M. Syakir Sula. (2006). *Sharia Marketing*. Bandung: Mizan
- Laksana, Tiara Nindya & Minto Waluyo. (2021). Marketing Strategy Analysis Using SWOT and BCG Methods at PT. XYZ. *Journal of Industrial Management and Technology, UPN Jatim*. 2(2).
- Lestari, N. (2020). Marketing Strategy to Increase Public Awareness of Islamic Banking. *Journal of Economics and Management*. 8(1).
- Marissa Grace, A. Syarief, et al. (2022). *Marketing Strategy: Concept, Theory, and Implementation*. Pascal Books: South Tangerang City.
- Mahfud, Imam (2020). Sharia Banking Marketing Strategy Amidst the Rapid Growth of the Sharia Banking Industry in Indonesia. *Jurnal Madani Syari'ah*. 3(1).
- Mohammad Yusuf, et al. 2023. Financing Marketing Strategy at Sharia Banks in Indonesia Based on Sharia Economy. *International Journal of Research and Review*. 10(4).
- Muhammad, S.S. 2024. Sharia Marketing Strategy of Sharia Commercial Banks. Interview Results, January 20, 2025. Jakarta.
- Nur Amalina, Vidia Dhiawy Hasmar Sitorus, Yusra Amelia Hasibuan, & Nurbaiti, N. (2022). Analysis of the Marketing Strategy of Indonesian Sharia Banks in Increasing Market Share Through the Utilization of Information Technology. *Journal of Management and Creative Business*. 1 (1).

- Nurul Rahmania, Imam Kamaluddin, & Syamsuri. (2022). Implementation of Qawā'id Fiqhiyyah in Sharia Banking Profit Sharing Through the Musyarakah Contract. *Al-Muamalat: Journal of Sharia Law and Economics*. 7 (2).
- Putri David, N.A.A., Fasa, M.I., & Suharto, S. (2023). Implementation of Sharia Bank Marketing Management Strategy in the Era of the Industrial Revolution 4.0 in Indonesia. *Lab*. 1(2).
- Popon Srisusilawati, et al. 2023. Marketing Strategy in Building Brand Image and Strengthening the Foundation of Sharia Bank. *International Journal of Professional Business Reviews*. 8(5).
- Pribadi, R.C., Rivai, A., & Suharto. (2020). The Effect of Emotional Marketing and Marketing Strategy on Purchase Decisions Through Consumer Satisfaction as a Mediating Variable in PT. Nureka Bintang Abadi. *Global Journal of Engineering and Technology Advances*. 5(3).
- Ritonga, I., & Purwati, E. (2020). Bank Syariah Mandiri's Marketing Strategy in Increasing Pension Product Sales. *Journal of Islamic Economics Darussalam*. 1(1).
- Sharbani, S. Binti (2024). Strategic Insights into Marketing Islamic Banking Products: Systematic Literature Review. *Global Business and Management Research*. 16(3).
- Siska Muliani. (2022). Analysis of the Marketing Strategy of Savings Products to Increase the Number of Customers at Bank Muamalat Indonesia Branch Office, Stabat. *Journal of Indonesian Management*. 2(3).
- Suharto, Tentiyo (2022). Analysis of Contract Types in Islamic Fiqh (Islamic Law). *Mumtaz: Journal of Islamic Economics and Business*. 1(2).
- Wulandari, D. (2023). Marketing of Sharia Banking Products in the Digital Era. *Tambusai Education Journal*. 7(1).
- Waty, Vita Teresia. (2021). Implementation of Marketing Mix Strategy to Increase Sales Volume at the Confetti Project in Samarinda, East Kalimantan. *E-Journal of Business Administration*.
- Wa Rahma, N., Musa, C. I., et al. (2025). Analysis of Emotional Branding Strategy in an Effort to Build Consumer Loyalty to the Hmns Brand. *Gemilang: Journal of Management and Accounting*. 5(1).
- Wisudawati, T., & Rizalmi, S. R. (2020). Analysis of the 7p Marketing Mix Method as a Marketing Strategy for Recycled Products. *Journal of Science Innovation and Technology (Sintech)*. 1(1).
- Wirade, J. (Ed. Idwal B. & Alfiah, E.). (2024). *Marketing Management of Sharia Banking Products*. Bengkulu: CV Brimedia Global.
- Yafi, S. Y. (2020). Marketing Strategy for the Ib Hasanah Savings Product at the BNI Syariah Surakarta Branch Office.
- Zulkifli, M. (2022). The Concept of Maslahat in Islamic Banking. *Islamic Economics and Finance Journal*. 7(1).