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**EFFECTIVENESS OF 9P MARKETING MIX STRATEGY IN EFFORTS TO IMPROVE SERVICE QUALITY AT PT. BPRS MITRA MENTARI SEJAHTERA PONOROGO**

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**ABSTRAK**

Penelitian ini mengidentifikasi permasalahan yang ada di BPRS Mitra Mentari Sejahtera Ponorogo, seperti keterbatasan sumber daya manusia, persaingan yang ketat, dan penerapan strategi bauran pemasaran 9P yang belum optimal. Tujuan penelitian ini adalah menganalisis strategi 9P, menggali faktor pendukung, dan menilai efektivitasnya terhadap kualitas layanan. Metode yang digunakan adalah penelitian kualitatif dengan teknik wawancara, observasi, dan dokumentasi. Data dianalisis secara induktif dan diverifikasi melalui triangulasi teknis. Hasil penelitian menunjukkan bahwa penerapan strategi bauran pemasaran 9P di BPRS Mitra Mentari Sejahtera memiliki efektivitas yang bervariasi. Elemen produk, harga, tempat, orang, kekuatan, dan hubungan masyarakat terbukti efektif dalam meningkatkan kualitas layanan, sedangkan promosi, proses, dan bukti fisik perlu ditingkatkan. Meskipun menghadapi tantangan, strategi ini berkontribusi terhadap kepuasan dan loyalitas nasabah. Bank menawarkan produk yang beragam, biaya ujroh rendah, dan akses yang mudah. Faktor pendukung yang diidentifikasi meliputi keandalan, harga yang kompetitif, lokasi yang strategis, dan budaya layanan yang baik. Dengan penyesuaian yang tepat, bank dapat memenuhi harapan nasabah dan mendukung pertumbuhan yang berkelanjutan.

**Kata Kunci :** Strategi Pemasaran; Kualitas Pelayanan; Bauran Pemasaran 9P.

**ABSTRACT**

*This study identifies problems at BPRS Mitra Mentari Sejahtera Ponorogo, including limited human resources, intense competition, and suboptimal implementation of the 9P marketing mix strategy. The objectives of the study were to analyze the 9P strategy, explore supporting factors, and assess its effectiveness on service quality. The method employed was qualitative research, utilizing interviews, observation, and documentation techniques. Data were analyzed inductively and verified through technical triangulation. The results showed that the implementation of the 9P marketing mix strategy in BPRS Mitra Mentari Sejahtera had varying effectiveness. The elements of product, price, place, people, power, and public relations proved effective in improving service quality, while promotion, process, and physical evidence needed improvement. Despite the challenges, this strategy contributed to customer satisfaction and loyalty. The bank offers diverse products, low interest rates, and Easy access. Supporting factors identified include reliability, competitive pricing,*

*strategic location, and a strong service culture. With the proper adjustments, the bank can meet customer expectations and support sustainable growth.*

**Keywords:** *Marketing Strategy; Service Quality; Marketing Mix 9P.*

## A. INTRODUCTION

Sharia Rural Banks (BPRS) are Sharia-compliant financial institutions focused on financing MSMEs, but do not provide payment transaction services such as clearing and checking accounts. They also cannot accept social funds, such as zakat or infaq, unlike Shariah-compliant banks (SCBs) (Santosa, 2020). BPRS generally operates in rural areas or districts to serve communities underserved by other financial institutions. Although based on Sharia principles, BPRS still prioritizes profitability (Ichsan & Reswanty, 2021). To attract customers, BPRS needs to implement marketing strategies that encompass sales, promotions, advertising, and pricing effectively (Ningsih et al., 2022).

A marketer must implement a marketing mix strategy to achieve company targets, considering all variables within the strategy (Adisty Anggraini et al., 2022). Sharia Rural Banks (BPRS) can employ a marketing mix strategy, which is a crucial activity in product marketing, from planning to evaluation. According to Kurtz, marketing strategy encompasses all company programs aimed at determining target markets and achieving customer satisfaction through the marketing mix elements: product, price, distribution, and promotion (Mahardika, 2020). Meanwhile, Lupiyoadi states that the marketing mix is a tool used by marketers to implement marketing strategies and positioning appropriately and effectively (Timbuleng et al., 2021).

A marketing mix strategy is a program used to meet market needs and achieve marketing objectives, using the general 4P and 7P models. However, the 9P marketing mix, comprising product, price, promotion, place, people, process, physical evidence, power, and public relations, provides a more comprehensive approach (Wijaya & Adriansyah, 2020). The addition of power and public relations elements focuses not only on internal marketing but also on reputation and public relations. The advantage of the 9P lies in its comprehensive approach that is relevant to the needs of modern businesses, particularly in the service sector, and is consumer-oriented. Furthermore, the emphasis on power influence allows companies to strategically leverage their market position. In a competitive market, brand power becomes a crucial factor in negotiations. With optimal adaptation to the digital era, the 9P

marketing mix enables companies to reach a broader consumer base and establish strong relationships with partners and communities, making it an ideal strategy for building long-term competitiveness and business sustainability.

Service quality is the effort to meet customer needs, encompassing tangibles, reliability, responsiveness, assurance, and empathy (Sucipto, 2024). Quality service can enhance product value and become a competitive advantage. If service is poor, even if the product is good, customer satisfaction remains low. Conversely, good service can create positive experiences, strengthen long-term relationships, and increase customer loyalty. Therefore, integrating service quality into the marketing mix strategy is crucial for long-term success.

BPRS Mitra Mentari Sejahtera Ponorogo is a Sharia-compliant bank that provides savings and financing services by Sharia principles. This bank has received an "Excellent" award and has implemented the Almun mobile banking service. Based on pre-interviews with back office staff, this BPRS has implemented a 9P marketing mix strategy that encompasses all aspects, from product to public relations. The power element reflects the number of branch networks. At the same time, public relations plays a role in maintaining good relations with the community through effective communication and the dissemination of appropriate information.

However, observations indicate that the implementation of the 9Ps at BPRS Mitra Mentari Sejahtera is not yet optimal. The primary issue is the limited ability of employees to effectively market products, combined with increasing competition among banks. This highlights weaknesses in the "people" element, where poorly trained staff are unable to effectively explain products. Promotions have also not been implemented optimally, and the service process needs to be improved to be faster and more responsive, thereby improving overall customer satisfaction and experience.

Several customer responses indicate persistent communication barriers related to product understanding. One customer stated that the service was good, but he was confused when asking questions about the product. This indicates weaknesses in the "product" and "people" aspects. Other customers mentioned a lack of information about promotions or new products. Employees were perceived as friendly, but not proactive in conveying information. The lack of enthusiasm for promotions indicates that the "promotion" and "people" elements have not been implemented optimally.

Although BPRS Mitra Mentari Sejahtera has implemented the 9Ps marketing mix and achieved excellent performance, many challenges remain, particularly in communication and customer understanding. The success of the 9Ps strategy depends not only on the presence of these elements but also on the effectiveness of their implementation. This research is crucial for understanding the effectiveness of this strategy in improving service quality and identifying its supporting and inhibiting factors in the field.

This study addresses the effectiveness of the 9P marketing mix strategy at BPRS Mitra Mentari Sejahtera in improving service quality. While several previous studies have also examined the 9P strategy, their objectives and subjects differ. This study is unique because it focuses on the BPRS in Ponorogo, a region that is rarely studied. The goal is to describe how the 9P strategy is implemented, the supporting factors, and its impact on service quality. Therefore, the title of this study is "The Effectiveness of the 9P Marketing Mix Strategy in Improving Service Quality at PT. BPRS Mitra Mentari Sejahtera Ponorogo."

## **B. RESEARCH METHOD**

This research employs a qualitative approach, incorporating field studies. A qualitative approach is a research method used to examine the conditions of natural objects and produce descriptive data in the form of words (Sugiyono, 2014). Field research is generally a method for specifically and realistically discovering what happens in the field (Kartono, 1996). To collect data, the researcher employed a combination of interviews, observation, and documentation techniques. The respondents in this study consisted of one manager, four employees, and ten customers. This study used primary and secondary data. Primary data was obtained from observations and interviews, while secondary data came from related documents, books, and journals. All data were analyzed inductively, namely by processing field findings and then linking them to relevant theories (Alsadilla, 2023). Data validity was tested through technical triangulation, namely comparing interview results with observations and documentation to ensure the validity of the information. The analyzed data will serve as a basis for discussing the results of this study, outlining the steps for addressing the problem.

## **C. RESULTS AND DISCUSSION**

### **1. Results**

BPRS Mitra Mentari Sejahtera Ponorogo employs a marketing strategy based on the 9Ps (Product, Price, Place, Promotion, People, Process, Physical Evidence, Power, and Public Relations) mix approach. In terms of products, the bank offers Micro Express (ME) financing for market vendors, Midorang financing for purchasing goods with a minimum three-month savings requirement, and pawn services as an alternative. According to the Head of the BPRS Cash Office, these products are offered daily by field officers (PLM). Customers like Ms. SW and Ms. N also mentioned products like daily savings, gold pawning, and other loan products as a variety of easily accessible services.

In terms of price, the bank offers lower *ujroh* (usury) fees than other institutions, no administration fees for pawn products, and higher pawn estimates. Loans under five million rupiah do not even require collateral. This statement is supported by the Head of Cash and customers like Ms. U and Ms. R, who consider the bank's prices very affordable, especially in urgent situations.

In terms of location, the bank's offices are strategically situated, spread across various areas of Ponorogo, providing easy access for customers. Customers, such as Ms. F and Ms. S, mentioned that adequate parking facilities and an easily accessible location added value to the service provided. This strategy is reinforced by the PLM's outreach service, which extends the service reach beyond the head office area.

Regarding promotions, according to BPRS Marketing, promotional activities are carried out through the distribution of brochures, social media, radio, and direct market visits by PLM. However, several customers, such as Ms. SW and Ms. U, admitted they were unaware of promotions through media like radio or social media. This indicates that the effectiveness of digital promotions still needs to be evaluated and improved, particularly in terms of education and equitable access to information.

In terms of people, BPRS has approximately 60–70 employees who are considered friendly, communicative, and professional. Customers, such as Ms. S and Ms. RI, expressed their satisfaction with the service provided by the employees. BPRS Marketing also emphasized the importance of teamwork in maintaining service quality. This polite, direct service is key to building customer loyalty.

The process aspect at BPRS demonstrates ease and speed of service, particularly in the gold pawn application process, which is immediately disbursed. Customers, such as Ms. SW and Ms. U, stated that the application process was straightforward and fast. This

demonstrates that the service system designed by management has been effective and efficient, increasing customer convenience and satisfaction.

In terms of physical evidence, the clean, comfortable, and Islamic-inspired office facilities are a significant draw for customers. Complete amenities, such as a spacious waiting room and an annual calendar, were appreciated by customers like Mrs. R and Mrs. F. However, Mrs. R suggested that some visual elements, such as banners, needed updating to strengthen the company's visual identity.

Furthermore, the power aspect illustrates the company's internal strength in maintaining service quality. BPRS has seven branch offices in Ponorogo, demonstrating clear legality and deposit guarantees at each location. This provides a sense of security for customers like Mrs. N and Mrs. S. Furthermore, well-implemented regulations and procedures support consistent service delivery, as mentioned by customer Mr. A and several others.

Finally, in terms of public relations, BPRS actively builds good relationships with the community. This effort is carried out through the distribution of brochures, social media posts, and direct outreach to customers. Mrs. RI and Mrs. R stated that product information is usually obtained through brochures or during office visits. BPRS marketing stated that social media and sponsorships are also used as communication tools. However, the uneven distribution of information is a concern, necessitating the development of improved communication strategies to ensure all customers have easy and equitable access to information.

Overall, observations and in-depth interviews indicate that the implementation of the 9P marketing mix strategy at BPRS Mitra Mentari Sejahtera is quite effective. The combination of product quality, competitive pricing, strategic location, fast and friendly service, and strong physical facilities, along with institutional support, serves as the foundation for building customer trust and loyalty. However, there is still room for improvement, particularly in promotional aspects, specifically digital promotions and equitable information distribution. Therefore, the success of this marketing strategy depends heavily on the integration of the 9P elements and ongoing efforts to improve services in response to community needs.

## **2. Strategi Bauran Pemasaran 9P di Bank BPRS Mitra Mentari Sejahtera Ponorogo**

The implementation of the 9P marketing mix strategy at BPRS Mitra Mentari Sejahtera demonstrates that the company has implemented various effective strategies to improve service quality. In terms of products, BPRS offers a variety of service options tailored to customer needs and Sharia principles, supported by the active role of field officers in community outreach. The implemented pricing strategy also prioritizes affordability and flexibility, with lower *ujrah* fees and no administration fees. Affordability can increase customer satisfaction and loyalty (Kotler & Keller, 2016). Furthermore, the implementation of a good place strategy, with a strategic office location and the availability of a large parking area, also facilitates customer access to services. However, the promotion strategy still needs improvement, as it is not fully effective in reaching all customer segments, particularly promotions through social media and digital advertising, which are not yet optimal. Digital promotion is currently a highly effective marketing strategy (Rizky et al., 2023).

Furthermore, well-trained and friendly human resources (people) have been shown to contribute positively to increasing customer satisfaction (Janahi & Al Mubarak, 2017). Meanwhile, efficient and responsive service processes contribute to a better customer experience (Austinnisa & Ardyansyah, 2023). From a physical evidence perspective, the presence of attractive and comfortable facilities creates an atmosphere that supports pleasant interactions and experiences between customers and the bank (Zalelawati et al., 2023). Furthermore, the strategic power of BPRS also lies in its extensive branch network, which spans various locations, facilitating public access to services. This, in turn, makes the company well-known and well-received by the public (Vida, 2020). Compliance with Sharia principles and supervision by the Financial Services Authority (OJK) further enhances customer trust in the company's performance and credibility. Equally important, a sound public relations strategy through effective and responsive communication can strengthen the company's reputation and positive image in the public eye (Grunig & Hunt, 1984).

### **3. Factors That Support the Implementation of the 9P Marketing Mix Strategy**

An analysis of the factors supporting the implementation of the 9P marketing mix strategy reveals that the synergy between its various elements significantly influences the success of BPRS Mitra Mentari Sejahtera's marketing strategy. To achieve effective marketing, the company needs to consider effective marketing strategies that improve service quality (Riski Putri Anjayani & Intan Rike Febriyanti, 2022). First, a product strategy encompassing reliability, responsiveness, assurance, empathy, and tangibles is crucial for

creating customer satisfaction. Second, affordable prices that are commensurate with the benefits received significantly influence consumer decisions when choosing services. Third, a strategic location and adequate parking facilities provide additional convenience for customers. Fourth, despite various efforts, promotional strategies still need to be strengthened, particularly in the use of digital media and advertising to strengthen relationships with consumers. Fifth, qualified human resources, supported by good leadership and an Islamic service culture, are crucial aspects in providing a superior service experience. Sixth, a structured and meticulous service process supports operational efficiency. Seventh, tangible assets, including interior design and office facilities, support the bank's professional image. Eighth, strict implementation of regulations and consistent SOPs maintains optimal service quality. Ninth, BPR's active involvement in social activities and strong corporate identity contribute to strengthening long-term customer relationships.

#### **4. The Effectiveness of the 9P Marketing Mix Strategy in Efforts to Improve Service Quality at Bank BPRS Mitra Mentari Sejahtera Ponorogo**

The analysis of the effectiveness of the 9P marketing mix strategy further indicates that BPRS Mitra Mentari Sejahtera has successfully improved service quality, particularly through effective implementation of the five key elements: product, price, place, people, and public relations. Diverse and Sharia-compliant products, affordable service fees, and easily accessible office locations are key factors in determining customer satisfaction. Furthermore, well-trained employees and open communication with the public further strengthen customer trust. However, several elements, including promotion, process, and physical evidence, remain ineffective and require further attention. For example, the lack of mobile banking services and customers' lack of understanding of social media promotions hinder promotional effectiveness.

Meanwhile, although the service process is fast, time management needs to be optimized for greater efficiency. In terms of appearance, both the physical office facilities and promotional media must be improved to create a professional and attractive impression in the eyes of customers. Overall, the implementation of the 9P marketing mix strategy has positively contributed to improving service quality and customer satisfaction. However, the company still needs to make continuous improvements to several strategic elements to achieve more optimal results. By continuously strengthening strategy implementation and adapting to the evolving dynamics of customer needs, BPRS Mitra Mentari Sejahtera is

expected to meet customer expectations, foster loyalty, and solidify its position in the Islamic banking sector. This finding aligns with the theory of Kotler & Keller (2016), which emphasizes the importance of synergy between all marketing elements in building sustainable customer trust and loyalty.

**Table 1.** Summary of Results of PT. BPRS Mitra Mentari Sejahtera Ponorogo

<b>9P Marketing Mix</b>	<b>BPRS Strategy</b>	<b>Effective Indicators of Service Quality</b>	<b>Results</b>	<b>Supporting Factors</b>
Product	Offering a variety of sharia-compliant products	Satisfaction, quality, fast response, Sharia compliance	Products tailored to your needs, fast response, and DPS supervision	Reliability, responsiveness, assurance, empathy, tangibles
Price	Low interest rates, no admin fees, no collateral <5 million	Competitiveness, perceived value, transparency	Customers feel comfortable and benefited, with clear information	Price according to benefits
Place	Expanding cash offices and outreach	Accessibility, convenience, efficient distribution	Easy-to-access location, comfortable space, ample parking	Strategic location, parking
Promotion	Brochures, social media, radio advertising	Clear information, attractive design, fast response	Consistent information, fast response, but mobile app not yet available	Strategic location, parking
People	Well-trained employees and ramah	Competence, 3S, training, responsif	Polite, responsive service, ada pelatihan rutin	Leadership, HR experts, service culture, work accuracy

Process	Prosedur cepat dan transparan	Kelancaran, kecepatan, sistem terintegrasi	Proses pembiayaan cepat, sistem antar cabang terhubung	Leadership, HR experts, service culture, work accuracy
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9P Marketing Mix	BPRS Strategy	Effective Indicators of Service Quality	Results	Supporting Factors
Physical Evidence	complete and attractive facilities	Design, cleanliness, technology, branding	Neat, comfortable space, consistent theme, banner needs updating	Color, design, facilities
Power	Employee empowerment and leadership motivation	Wewenang, kepemimpinan, penghargaan	Active employees, quick decisions, and rewards	Strong regulations
Public Relation	Active communication and social activities	Hubungan baik, keterlibatan sosial, konsistensi komunikasi	Honest information, social participation, and consistency in media	Publication, public service, sponsorship

The summary results indicate that each element of the 9P marketing mix strategy contributes to improving service quality, although the degree of influence varies. Elements such as product, price, place, people, and process have the most significant impact because they directly influence customer satisfaction and convenience. Appropriate products, transparent pricing, easily accessible locations, service from expert employees, and efficient processes are key factors in improving service quality. Meanwhile, promotion, physical evidence, power, and public relations remain important, although their influence is more of a supporting factor. Therefore, it is essential to focus on strengthening the primary elements while maximizing the supporting aspects to create a comprehensive customer service

experience.

**Table 2.** Assessment of the Effectiveness of the 9P Marketing Mix Strategy

9P Marketing Mix Strategy	Very Effective	Effective	Less Effective	Reason
Product	✓			Diverse and Sharia-compliant products increase customer satisfaction.
Price	✓			Low Ujrah (usury) and no admin fees add value and transparency.
Place	✓			Easy access and convenient facilities enhance customer convenience.
Promotion			✓	Mobile banking is not yet available, and outreach on radio and social media is limited.
People	✓			Well-trained, friendly, and responsive employees increase customer satisfaction.
Process			✓	Processing is fast, but there are no clear service time standards.
Physical Evidence			✓	The appearance is good, but the banner is starting to fade and needs a visual update.
Power			✓	Employees are empowered but still wait for superior approval.
Public Relation	✓			Open communication and social participation build public trust.

Based on research on the effectiveness of the 9P marketing mix strategy in improving service quality at BPRS Mitra Mentari Sejahtera, the most effective elements are product, price, place, people, and public relations. Meanwhile, power is quite effective regarding employee authority in decision-making. However, the promotion, process, and physical evidence elements are considered less effective. Therefore, improvements are needed in these less practical aspects to help increase customer satisfaction with the services provided by BPRS Mitra Mentari Sejahtera.

#### D. CONCLUSION

BPRS Mitra Mentari Sejahtera implements the 9P marketing strategy to offer better service and meet customer needs through nine key aspects. It offers a diverse range of products, low interest fees, and no administration fees for pawn products. Additionally, no collateral is required for financing of up to Rp 5 million. Expanding cash offices in various locations enables customers to access services more easily. Promotion is carried out through the distribution of brochures, social media content, and radio advertisements. Well-trained employees, a fast and responsive service process, and comprehensive and attractive facilities all support high-quality service. Compliance with SOPs and OJK supervision helps maintain service standards, while public relations is built through social media, brochures, and strong communication. Several important interrelated factors support the implementation of this 9P strategy. Reliability, speed of response, certainty, empathy, and tangible evidence form the basis of product development. Prices that are commensurate with benefits also influence customer decisions. Strategic locations and facilities, including parking, enhance customer convenience. Promotion is carried out through direct sales and special events. Good leadership, work accuracy, and clear operational regulations contribute to the strategy's success. Physical elements, such as design and facilities, reinforce a positive image, which is further supported by publicity, social services, sponsorships, and a strong corporate image. The 9P marketing mix strategy has demonstrated varying levels of effectiveness in improving service quality. The five elements—product, price, place, people, and public relations—have proven highly effective in meeting needs and increasing customer satisfaction. However, the promotion, process, and physical evidence elements still require improvement, particularly in terms of information dissemination, service time management, and the physical appearance of the service. The power element is considered quite effective because it enables quick decision-making, but still requires balance to maintain control. Overall, this strategy can help improve service quality, but several aspects need to be improved to achieve maximum results.

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