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

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

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

INTRODUCTION

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

However, the positive aggregate growth of Islamic banking does not necessarily indicate that sharia-based marketing strategies have been implemented optimally at the operational level. Previous studies have generally confirmed that the marketing mix influences customer satisfaction, trust, and loyalty in Islamic banking products (Yusuf et al., 2022; Oktaviani et al., 2022). Nevertheless, these studies tend to examine marketing outcomes from the customer perspective and rely mostly on conventional marketing mix frameworks such as

4P or 7P. As a result, they have not sufficiently explained how sharia marketing values are operationalized in daily institutional practices, particularly in employee-customer interactions, service delivery processes, and the communication of spiritual values.

This condition creates a research tension. On the one hand, Islamic banking is expected to differentiate itself from conventional banking through ethical, transparent, and spirituality-based marketing practices. On the other hand, several studies indicate that the implementation of sharia marketing remains uneven and does not always fully reflect the principles promoted in theoretical models (Kurniawan et al., 2024). For example, functional elements such as product, price, place, and promotion are often easier to identify in banking practice, while non-functional and spiritual elements such as promise, patience, customer care, contract clarity, trustworthiness, and prayer support are less explicitly examined. This raises an important research problem: Islamic marketing is often discussed conceptually, but its operational implementation in specific sharia banking products remains insufficiently explained.

In the context of iB Hajj savings, this issue becomes more critical because the product is directly related to long-term worship preparation. Customers do not only evaluate the product based on financial benefits, administrative procedures, or service convenience, but also on the clarity of the contract, transparency of the Hajj registration process, professionalism of employees, consistency of promises, and the extent to which the bank supports the spiritual meaning of the pilgrimage journey. Therefore, the implementation of the Islamic Marketing Mix 9+1P needs to be examined not only as a marketing framework, but also as a value-based service practice that connects institutional strategy, employee behavior, and customer religious aspirations.

Based on this background, the research problem of this study is that existing studies have not adequately explained how the Islamic Marketing Mix 9+1P is implemented operationally in iB Hajj savings products, particularly in relation to service processes, human resource practices, customer interaction, and the internalization of Islamic values. Previous studies have mostly focused on the effect of the marketing mix on customer satisfaction or loyalty, while the practical implementation of each element of the 9+1P framework within Islamic banking operations remains underexplored (Damayanti & Ardyansyah, 2023; Kurniawan et al., 2024). Accordingly, this study addresses the following research question: how is the Islamic Marketing Mix 9+1P implemented in the iB Hajj savings product at KB Bank Syariah KCP Surabaya?

The novelty of this study lies in its operational analysis of the Islamic Marketing Mix 9+1P in the specific context of iB Hajj savings products. Unlike previous studies that mainly examine the marketing mix as a determinant of customer satisfaction or loyalty, this study focuses on how the 9+1P elements are practiced within daily banking operations and how these elements support the positioning of iB Hajj savings as both a financial and religious preparation product. NVivo is used in this study as a qualitative analysis tool to assist the coding and interpretation of interview and observational data; however, the academic contribution of this study is not located in the use of NVivo itself, but in the deeper explanation of how sharia marketing principles are translated into operational marketing practices.

Therefore, this study aims to analyze the implementation of the Islamic Marketing Mix 9+1P in the iB Hajj savings product at KB Bank Syariah KCP Surabaya. Theoretically, this research is expected to enrich the literature on sharia marketing by offering an operational understanding of the 9+1P framework. Practically, the findings are expected to provide evaluation material for Islamic banking institutions in strengthening marketing strategies that are not only competitive, but also ethical, transparent, and spiritually meaningful.

LITERATURE REVIEW

Islamic Marketing Mix 9+1P in Islamic Banking

The Islamic Marketing Mix 9+1P is a development of the conventional marketing mix that integrates sharia values, ethical principles, and spiritual dimensions into marketing activities. Unlike the conventional marketing mix, which tends to emphasize market competitiveness and customer satisfaction, the Islamic Marketing Mix places marketing within the framework of honesty, justice, trustworthiness, transparency, and blessing. In Islamic banking, this framework is important because financial products are not only evaluated based on economic benefits, but also based on their compliance with sharia principles and their ability to represent Islamic ethical values.

Previous studies show that the marketing mix plays an important role in shaping customer satisfaction, trust, and loyalty in Islamic banking. Yusuf et al. (2022), for example, found that marketing mix elements contribute to customer satisfaction. Similarly, Oktaviani et al. (2022) emphasized that the implementation of sharia-based marketing can influence customers' perceived value and trust in Islamic financial products. However, these studies generally position the marketing mix as a set of variables that affect customer responses, rather than as a framework for analyzing how Islamic values are operationalized in banking practices. As a result, the discussion of sharia marketing often stops at the level of outcome measurement and does not sufficiently explain how each element is practiced by Islamic banking institutions in daily service interactions.

Several other studies provide a more specific understanding of Islamic marketing practices in banking. Hidayati et al. (2024) highlight the importance of transparency, contract clarity, and Islamic service ethics in strengthening customer trust. Anggraini and Fasa (2024) further argue that sharia marketing functions not only as a tool for product promotion, but also as a medium for building long-term relationships between banks and customers through religious and moral values. Meanwhile, Mondir and Rahma (2024) show that in worship-oriented products such as Hajj savings, customers' decisions are strongly influenced by the bank's religious reputation, consistency in applying sharia principles, and spiritual image.

These studies indicate that Islamic banking marketing cannot be understood only through functional elements such as product, price, place, and promotion. However, there remains a limitation in the existing literature. Most studies emphasize the importance of sharia values at the conceptual level, but they have not sufficiently explained how these values are translated into operational practices, such as how employees communicate contract clarity, how service processes create customer trust, and how spiritual values are internalized during customer interaction. This limitation creates a research gap because Islamic marketing is often treated as a normative concept, while its practical implementation in specific banking products remains underexplored.

Synthesis of Previous Studies and Research Gap

The literature shows two main tendencies in the study of sharia marketing. The first tendency focuses on the relationship between marketing mix elements and customer outcomes. Studies in this group generally examine how product, price, promotion, place, people, process, or physical evidence affect customer satisfaction, loyalty, and trust. These studies are useful in demonstrating the relevance of marketing strategies in Islamic banking, but they often rely on conventional marketing mix models such as 4P or 7P. Consequently, spiritual and ethical

dimensions that distinguish Islamic banking from conventional banking are not always analyzed in depth.

The second tendency focuses on the normative and spiritual dimensions of Islamic marketing. Studies in this group emphasize that Islamic marketing should be based on honesty, justice, transparency, empathy, sincerity, and worship-oriented values. This perspective is important because it highlights the distinctive identity of Islamic banking. However, these studies often remain conceptual and do not sufficiently examine the operational mechanisms through which these values are practiced within banking services.

This difference creates a clear research tension. On the one hand, empirical studies prove that marketing mix elements affect customer satisfaction and trust. On the other hand, conceptual studies argue that Islamic marketing must go beyond functional marketing and include ethical-spiritual values. However, existing studies have not adequately connected these two perspectives. They have not fully explained how the Islamic Marketing Mix 9+1P is implemented as an operational service practice, especially in products that are directly related to worship, such as iB Hajj savings.

In the context of Hajj savings products, this gap becomes more significant. Hajj savings are not merely financial products, but also instruments of long-term worship preparation. Therefore, customers do not only consider administrative costs, service access, or promotional information, but also contract clarity, transparency of the Hajj registration process, employee trustworthiness, consistency of promises, and spiritual support. Kurniawan et al. (2024) show that process, physical evidence, and promise are important in strengthening customer trust in Hajj savings products. Meanwhile, Maufur and Putri (2025) indicate that functional elements such as price and promotion tend to receive more attention, while spiritual elements such as patience and prayer are often less visible in marketing practice. This difference suggests that the implementation of Islamic Marketing Mix 9+1P may not be evenly realized across all elements.

Thus, the main gap addressed in this study is not merely that “there are still few studies” on Islamic Marketing Mix 9+1P, but that previous studies have not sufficiently explained how the 9+1P elements are operationally implemented in iB Hajj savings products. In other words, the problem lies in the limited explanation of how sharia marketing values are transformed from theoretical principles into institutional practices, service processes, and employee-customer interactions.

Critical Positioning of This Study

Based on the synthesis above, this study positions itself as an exploratory qualitative study that seeks to enrich the understanding of Islamic Marketing Mix 9+1P at the operational level. This study does not aim to test the statistical effect of marketing mix elements on customer satisfaction or loyalty. Instead, it aims to explore how each element of the 9+1P framework is implemented in the daily marketing and service practices of iB Hajj savings at KB Bank Syariah KCP Surabaya.

The critical position of this study lies in its focus on the gap between normative sharia marketing concepts and actual institutional practices. Previous studies have shown the importance of sharia marketing, but they have not fully explained whether the values of transparency, trust, patience, promise, and prayer are consistently practiced in the operational context of Islamic banking. Therefore, this study attempts to provide a deeper understanding of how Islamic marketing principles are translated into service behavior, customer communication, and product positioning in a worship-oriented financial product.

The novelty of this study lies in its operational analysis of the Islamic Marketing Mix 9+1P in the specific context of iB Hajj savings. Unlike previous studies that mostly examine the marketing mix as a determinant of customer satisfaction or loyalty, this study analyzes the implementation of 9+1P as a value-based service framework. The contribution of this study is not located in the use of NVivo as a software tool, but in the way this research explains how Islamic marketing values are practiced, negotiated, and evaluated within the operational activities of Islamic banking.

Conceptual Framework

The conceptual framework of this study is built on the assumption that the Islamic Marketing Mix 9+1P serves as a bridge between sharia marketing principles and the operational practice of Islamic banking services. In the context of iB Hajj savings, each element of the 9+1P framework is expected to shape the way the bank designs the product, communicates information, manages service processes, builds customer trust, and internalizes spiritual values. The framework can be described as follows:



Figure.1 Research Framework

Based on this framework, the implementation of Islamic Marketing Mix 9+1P is not understood merely as a list of marketing elements, but as an integrated process that connects marketing strategy, operational service, and Islamic values. Functional elements such as product, price, place, and promotion provide the basic structure of marketing, while people, process, and physical evidence determine the quality of service delivery. Meanwhile, promise, patience, and pray represent the ethical and spiritual dimensions that differentiate Islamic banking from conventional banking.

Therefore, this study uses the Islamic Marketing Mix 9+1P as an analytical lens to examine how KB Bank Syariah KCP Surabaya implements sharia marketing in the iB Hajj savings product. Through this framework, the study seeks to identify which elements have been implemented effectively, which elements remain less visible, and how the overall

implementation contributes to the positioning of iB Hajj savings as both a banking product and a means of worship preparation.

This study is positioned as an exploratory qualitative study. It does not seek to validate the causal relationship between marketing mix elements and customer satisfaction, but rather to explore how the Islamic Marketing Mix 9+1P is implemented in operational banking practices. Therefore, the study contributes to the enrichment of sharia marketing literature by shifting the focus from customer outcome measurement to the operational translation of Islamic marketing values in a specific worship-oriented banking product.

RESEARCH METHODS

Research Approach and Design

This study uses a qualitative approach with a descriptive-exploratory research design. This approach was chosen because the study aims to understand how the Islamic Marketing Mix 9+1P is implemented in the marketing and service practices of the iB Hajj Savings product at KB Bank Syariah KCP Surabaya. This research does not aim to test statistical relationships between variables, but to explain the process, practice, and meaning of sharia marketing implementation in the field.

Research Location and Object

The research was conducted at KB Bank Syariah KCP Surabaya. The object of this study is the implementation of the Islamic Marketing Mix 9+1P in the iB Hajj Savings product. The analyzed elements include product, price, place, promotion, people, process, physical evidence, promise, patience, and pray. These elements are used as an analytical framework to examine sharia marketing implementation from strategic, service, and spiritual value perspectives.

Research Informants

The informants were selected using purposive sampling, namely the selection of informants based on their direct involvement and knowledge of the iB Hajj Savings product. The informants consist of the sub-branch manager, marketing staff, customer service officers, and customers who use the iB Hajj Savings product.

Internal bank informants were selected to obtain information about marketing strategies, service procedures, and the implementation of sharia values in banking services. Meanwhile, customers were selected to obtain information about service experience, clarity of information, trust, and perceptions of sharia value implementation.

Data Collection Techniques

Data were collected through three techniques. First, in-depth interviews were conducted using a semi-structured format to explore the implementation of the 9+1P elements in the marketing and service of the iB Hajj Savings product. Second, non-participant observation was carried out by observing service processes, employee-customer interactions, service facilities, and promotional media. Third, documentation study was conducted by examining product brochures, promotional materials, service procedures, and other supporting documents related to the iB Hajj Savings product.

Data Analysis Procedure

Data were analyzed using thematic analysis with the assistance of NVivo 14. The analysis procedure consisted of the following stages:

1. **Data Transcription**
Interview data were transcribed, while observation and documentation data were arranged as research notes.
2. **Data Input into NVivo 14**
Interview transcripts, observation notes, and supporting documents were imported into NVivo 14 to support data management.
3. **Node Development**
The researcher created parent nodes based on the Islamic Marketing Mix 9+1P elements: product, price, place, promotion, people, process, physical evidence, promise, patience, and pray. Each element was then developed into child nodes based on operational indicators.
4. **Data Coding**
Relevant data were coded according to their meaning. For example, data related to contract explanation were coded under Product > Contract Clarity, while data related to cost openness were coded under Price > Cost Transparency.
5. **Categorization and Theme Development**
Codes with similar meanings were grouped into categories and then analyzed to identify main themes related to the implementation pattern of the Islamic Marketing Mix 9+1P.
6. **Data Interpretation**
The coding results and categories were interpreted to explain how the 9+1P elements are implemented in marketing practices, service delivery, and the internalization of sharia values in the iB Hajj Savings product.

Example of NVivo Coding Structure

The coding structure in NVivo was developed based on the main elements of 9+1P and their operational indicators. An example of the coding structure used in this study is presented below.

Tabell. NVivo Coding Structure

Parent Node	Child Node / Operational Code	Data Focus
Product	Contract clarity	Explanation of contracts and product conformity with sharia principles
Product	Product benefits	Benefits of iB Hajj Savings for Hajj preparation
Price	Cost transparency	Explanation of administrative fees, initial deposits, and other costs
Place	Service access	Ease of location, facilities, and service accessibility
Promotion	Promotional ethics	Honest, clear, and non-exaggerated promotional information
People	Employee competence	Employees' ability to explain the product and sharia principles
Process	Service flow	Procedures for account opening and Hajj registration

Physical Evidence	Service facilities	Brochures, service rooms, and supporting physical evidence
Promise	Information consistency	Consistency between promotion, employee explanation, and actual service
Patience	Employee patience	Employees' patience in explaining information to customers
Pray	Spiritual support	Prayers, good wishes, and worship orientation in service delivery

Example of Coding Application

An example of coding application can be seen from the following data excerpt. If an informant states, *“Before customers open an iB Hajj Savings account, we first explain the contract and administrative costs,”* the data are coded into Product > Contract Clarity and Price > Cost Transparency. If the data show that employees explain the Hajj registration process patiently to customers, the data are coded into Process > Service Flow and Patience > Employee Patience.

Through this process, one empirical data excerpt may be coded into more than one node when it contains analytical meanings related to several 9+1P elements. This allows the researcher to identify relationships among elements, rather than describing each element separately.

Data Validity

Data validity was ensured through source triangulation, method triangulation, and member checking. Source triangulation was conducted by comparing data from the sub-branch manager, marketing staff, customer service officers, and customers. Method triangulation was carried out by comparing interview, observation, and documentation data. Meanwhile, member checking was conducted by confirming important information with informants to ensure that the data used were consistent with their intended meaning and experience.

Summary of Research Procedure

In summary, the research procedure began with determining the research focus, selecting informants, collecting data through interviews, observation, and documentation, followed by data transcription, data input into NVivo 14, node development, coding, theme categorization, data triangulation, and conclusion drawing. Through this procedure, the study aims to explain the implementation of the Islamic Marketing Mix 9+1P in the iB Hajj Savings product systematically, clearly, and in accordance with field practices.

RESULTS

This study analyzes the implementation of Islamic Marketing Mix (9+1P) in IB Hajj Savings products at KB Bank Syariah KCP Surabaya using a qualitative approach with the help of NVivo 14 software. The analysis was carried out through in-depth interviews with branch leaders, customer service, relationship officers, and customers, then a coding process was carried out to identify the main themes. The results of the analysis are visualized in the form of word cloud and mind map. The visualization not only serves as a data representation tool, but also as a basis for interpretation in understanding the dominant pattern of implementation of sharia marketing strategies.

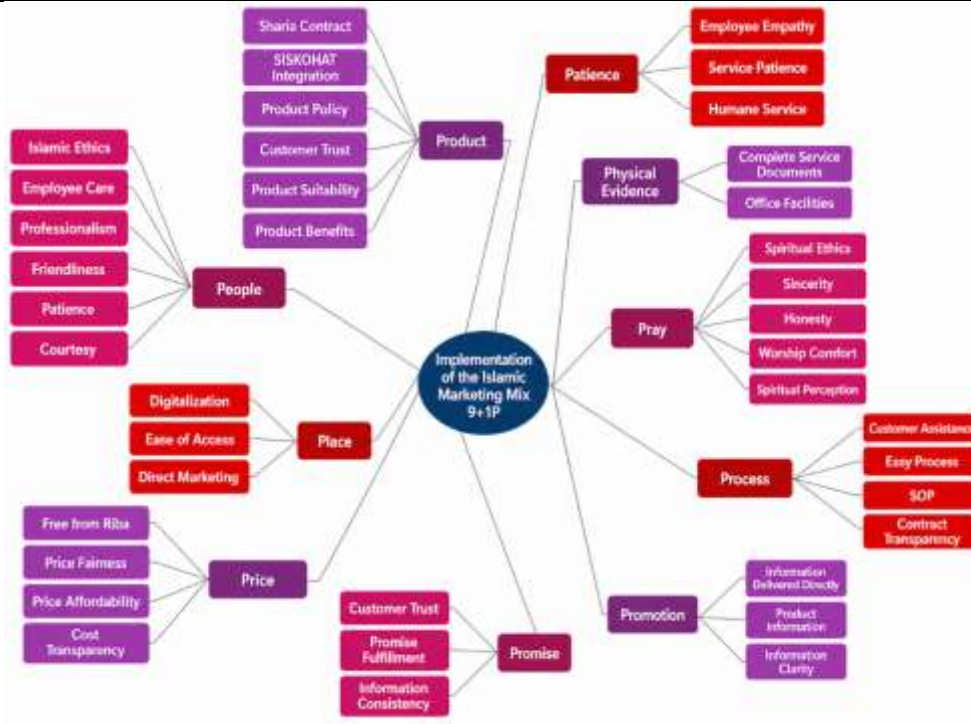


Figure 2. Mind Map

Source : Results of Researcher's Data Processing Using NVivo 14 (2026)

The visualization of the mind map shows the systematic linkage between the ten elements of the sharia marketing mix, namely: Product, Price, Place, Promotion, People, Process, Physical Evidence, Promise, Patience, and additional elements of Pray. The interconnectedness between elements shows that the implementation of marketing strategies is carried out integratively, not partially.

Implementation of Islamic Marketing Mix 9+1P Based on Interview Findings

1. Product

The findings show that the iB Hajj Savings product is perceived not merely as a financial product, but as an instrument for long-term worship preparation. This is reflected in the product's sharia contract, its integration with the SISKOHAT system, and its function in helping customers prepare for the Hajj pilgrimage in a more structured way. One informant stated:

“This product is not only for saving money, but also to help customers prepare for Hajj. Therefore, we always explain the contract, the benefits, and the process from the beginning.”

This statement indicates that the product dimension is closely related to religious meaning. Customers do not evaluate the product only from its financial features, but also from its ability to support worship planning. This happens because Hajj savings are associated with a sacred religious goal, so customers need assurance that the product is sharia-compliant, transparent, and connected to the official Hajj registration system. This finding supports Pasya and Widyaningsih (2024), who explain that Islamic product attributes can increase customer trust and loyalty. Therefore, the product dimension in this study becomes a source of competitive advantage because it combines functional benefits with religious value.

2. Price

The price dimension is reflected in fee transparency, affordability of the initial deposit, and the absence of usury elements. Interview data show that customers consider clear cost information as an important factor before deciding to open an iB Hajj Savings account. One customer explained:

“Before opening the account, I asked about the initial deposit and other fees. I felt more confident because the staff explained the costs clearly and there were no hidden charges.”

This finding shows that price transparency is not only an economic issue, but also an ethical requirement in sharia-based financial services. Customers need cost clarity because uncertainty in fees may create doubt and reduce trust. This happens because Islamic financial transactions are expected to avoid gharar and must reflect the principle of justice. Thus, transparent pricing strengthens customer confidence and reduces the perception of risk. This result is consistent with Safriani and Siregar (2024), who found that fair and transparent price perception contributes to customer satisfaction and loyalty in Islamic financial institutions.

3. Place

The place dimension refers to the accessibility of services, both through branch offices and digital support systems. In the context of iB Hajj Savings, accessibility is not limited to physical location, but also includes the ease of obtaining information, completing administrative requirements, and connecting the savings process to the Hajj registration system. One informant stated:

“Customers usually come to the branch because they want direct guidance. We help them understand the steps and explain how the process is connected to the Hajj registration system.”

This statement shows that place functions as a service access point and a source of customer assistance. This happens because many customers still need direct explanation when dealing with Hajj-related procedures. Although digitalization supports service efficiency, face-to-face interaction remains important because Hajj savings involve long-term commitment and religious expectations. This finding supports Aini (2025), who states that the place dimension can influence customer loyalty through customer satisfaction. In this study, service accessibility strengthens customer comfort because customers feel guided and accompanied throughout the process.

4. Promotion

Promotion is implemented through an educational and transparent communication approach. The bank does not emphasize excessive persuasion, but focuses on providing accurate information about the product, procedures, and benefits. One marketing informant explained:

“In promoting iB Hajj Savings, we do not promise that customers will depart quickly. We only explain the savings process, the requirements, and the official procedures.”

This finding indicates that promotion in Islamic banking must be ethical, informative, and free from misleading claims. This happens because customers' trust can be damaged if promotional messages create unrealistic expectations, especially in relation to Hajj departure, which depends on official regulations and queue systems. Therefore, promotion is not merely a sales activity, but also a process of customer education. This is in line with Efriyanti and Fasa (2024), who emphasize that sharia marketing strategies based on honesty and transparency contribute to customer trust. In this context, promotion becomes relational and ethical because it prioritizes clarity over persuasion.

5. People

The people dimension appears as one of the most dominant elements in the findings. Customers emphasized the importance of employee friendliness, patience, professionalism, and ethical behavior in shaping their perception of the bank. One customer stated:

“The staff explained everything patiently. Even when I asked the same thing several times, they still answered politely and clearly.”

This finding shows that employees are not only operational actors, but also representatives of the bank’s sharia identity. This happens because customers often judge Islamic banking not only from the product, but also from the moral quality of the service they receive. When employees show patience, honesty, and friendliness, customers perceive the institution as more trustworthy and consistent with Islamic values. This supports Azzahra et al. (2025), who state that employee competence and service attitude influence Islamic bank customer satisfaction. It also aligns with Nasrulloh and Fidinillah (2025), who emphasize that human resource quality is a key factor in building customer trust. Thus, the people element becomes central because it connects institutional values with actual customer experience.

6. Process

The process dimension is reflected in the clarity, simplicity, and systematic nature of the service flow, from account opening to assistance in Hajj portion registration. One customer explained:

“The process was quite clear. The staff guided me from filling in the data, preparing the documents, until I understood the next steps for Hajj registration.”

This finding shows that process quality affects customer confidence. Customers feel more secure when procedures are explained step by step and when employees provide assistance during administrative stages. This happens because Hajj savings involve procedures that may be unfamiliar to some customers, especially those who do not fully understand banking and Hajj registration mechanisms. Therefore, a clear process reduces uncertainty and strengthens trust. This finding supports Sri Devi and Yulita (2025), who argue that ease and systematic service processes contribute to customer loyalty. In this study, the process is not only technical, but also relational because it creates a sense of guidance and assurance.

7. Physical Evidence

Physical evidence is reflected in office facilities, service documents, brochures, and the overall service environment. These tangible elements help customers assess the credibility and professionalism of the bank. One informant stated:

“We provide brochures and service information so customers can read the requirements and understand the benefits of the product before making a decision.”

This finding shows that physical evidence supports customer trust by making information more visible and accessible. This happens because customers need concrete signs that the product and service are managed professionally. In sharia banking, physical evidence also strengthens institutional credibility because it shows that the bank provides clear documents, organized service facilities, and reliable information. This supports Zahriatul Aini (2023), who states that physical evidence can influence loyalty through customer satisfaction. Thus, physical evidence does not only function as service support, but also as a trust-building instrument.

8. Promise

The promise dimension is reflected in the consistency between information delivered at the beginning and the actual service received by customers. One customer stated:

“What the staff explained at the beginning was the same as what I experienced during the process. That made me trust the bank more.”

This finding indicates that promise is closely related to information consistency and service reliability. This happens because customers place high expectations on Islamic banks to act honestly and responsibly. When the bank's explanation, promotional materials, and actual service are consistent, customer trust becomes stronger. Conversely, inconsistency can reduce credibility and create doubts about the institution's commitment to sharia values. This finding is in line with Pasya and Widyaningsih (2024), who state that company image and service consistency are important factors in building customer loyalty. Therefore, promise functions as a bridge between marketing communication and real service performance.

9. Patience

Patience emerged as an important additional element in the interview findings. It is reflected in employee empathy, calmness, and willingness to assist customers who need repeated explanations. One customer explained:

"I did not understand the procedure at first, but the staff explained it patiently until I understood. I felt comfortable because I was not rushed."

This finding shows that patience is not merely an individual attitude, but a service value that strengthens customer comfort. This happens because iB Hajj Savings customers may come from different educational, economic, and religious backgrounds, so their level of understanding of banking procedures also varies. Employees' patience helps reduce customer anxiety and creates a more humanistic service experience. This reinforces Efriyanti and Fasa (2024), who argue that sharia marketing must be based on ethical and moral values to build trust. In this study, patience strengthens both the people and process dimensions because it turns technical service into caring and empathetic assistance.

10. Pray

The pray dimension represents the spiritual aspect that distinguishes Islamic marketing from conventional marketing. It appears in the form of prayers, good wishes, sincerity, and worship-oriented communication during service. One informant stated:

"When serving Hajj savings customers, we also pray that they will be given ease in saving and eventually be able to perform Hajj."

This finding shows that pray is not simply a symbolic expression, but part of the spiritual atmosphere of sharia-based service. This happens because the iB Hajj Savings product is directly related to worship, so customers expect not only administrative assistance but also moral and spiritual support. Prayer creates emotional closeness between employees and customers and strengthens the perception that the bank understands the religious meaning of the product. Therefore, the pray element reinforces the positioning of iB Hajj Savings as both a financial product and a worship preparation instrument. In this context, spiritual support becomes an added value that cannot be found in conventional marketing approaches.

Deeper Overall Interpretation

Overall, the findings indicate that the implementation of Islamic Marketing Mix 9+1P in the iB Hajj Savings product works through the integration of functional, operational, ethical, and spiritual dimensions. Product, price, place, and promotion form the functional basis of marketing by ensuring product suitability, cost transparency, accessibility, and clear communication. People, process, and physical evidence translate the strategy into actual service experience through employee competence, procedural clarity, and tangible service support. Meanwhile, promise, patience, and pray strengthen the ethical and spiritual identity of the product.

The reason these elements become important is that iB Hajj Savings is not an ordinary savings product. It is connected to a long-term religious aspiration. Therefore, customers need more than technical banking services. They need clarity, trust, guidance, emotional comfort, and spiritual reassurance. This explains why elements such as patience, promise, and pray become significant in the findings. These elements help transform the product from a financial instrument into a meaningful service experience that supports worship preparation.

Thus, the main insight from the findings is that the strength of Islamic marketing does not lie only in sharia-compliant product design, but in the consistency between sharia principles and daily service practices. The bank's credibility is built when contract clarity, cost transparency, employee ethics, service patience, information consistency, and spiritual support are experienced together by customers. This integrated implementation strengthens customer trust and positions iB Hajj Savings as a product that carries both financial and religious value.

DISCUSSION

The findings show that the implementation of the Islamic Marketing Mix 9+1P in iB Hajj Savings is not only related to marketing strategy, but also to how sharia values are practiced in daily banking services. This means that customers do not only evaluate the product from its features, price, or promotion, but also from the clarity of information, employee behavior, service consistency, and spiritual support provided by the bank.

Previous studies generally emphasize that marketing mix elements influence customer satisfaction and loyalty (Yusuf et al., 2022; Safriani & Siregar, 2024). However, those studies mostly position the marketing mix as a managerial tool. This study extends previous findings by showing that, in the context of iB Hajj Savings, the marketing mix also functions as a medium for translating Islamic values into service practice.

The findings also show a difference from studies that focus mainly on product attributes, price fairness, place, and physical evidence as the main drivers of customer loyalty (Aini, 2025; Zahriatul Aini, 2023). In this study, functional elements remain important, but they are not sufficient without ethical and spiritual service elements. This implies that sharia marketing cannot rely only on a good product, transparent price, or accessible service location. It must also be supported by trustworthy employees, clear procedures, consistency of promises, patience, and spiritual communication.

The role of people and process becomes central because customers experience sharia values directly through employee interaction and service procedures. This supports Hidayati et al. (2024), who state that contract clarity and Islamic service ethics are important in building trust. However, this study adds that contract clarity is meaningful only when employees explain it patiently and guide customers through the process. Thus, sharia compliance is not only found in the product contract, but also in the way the service is delivered.

The elements of promise, patience, and pray strengthen the distinctive character of Islamic marketing. Contrary to conventional marketing studies that focus on customer satisfaction as a functional outcome, this study shows that customers also seek emotional comfort and spiritual assurance. Promise builds trust through consistency, patience creates a humanistic service experience, and pray connects the product with the religious purpose of Hajj preparation.

This implies that Islamic banks need to evaluate marketing success not only from product sales or customer satisfaction, but also from the consistency between sharia principles and daily service behavior. The implementation of 9+1P must be understood as an integrated framework: product, price, place, and promotion form the functional foundation; people,

process, and physical evidence create service experience; while promise, patience, and pray provide ethical and spiritual value.

Therefore, the main contribution of this study is to reposition the Islamic Marketing Mix 9+1P as an operational and spiritual service framework. The success of iB Hajj Savings does not only depend on sharia-compliant product design, but also on how the bank communicates, serves, accompanies, and spiritually supports customers in preparing for Hajj.

CONCLUSION

This study concludes that the Islamic Marketing Mix 9+1P has been implemented in the iB Hajj Savings product at KB Bank Syariah KCP Surabaya through the integration of functional, service, ethical, and spiritual dimensions. The main finding shows that People, Process, and Pray are the most prominent elements in shaping customer trust and service experience.

Theoretically, this study contributes to the development of sharia marketing literature by positioning the Islamic Marketing Mix 9+1P not only as a marketing strategy framework, but also as an operational and spiritual service framework. This study shows that sharia marketing effectiveness is not only determined by product, price, place, and promotion, but also by employee behavior, service process, consistency of promise, patience, and spiritual values.

Practically, the findings imply that Islamic banks need to strengthen service quality, employee competence, transparent communication, and spiritual-based customer assistance, especially for worship-oriented products such as Hajj savings. The implementation of 9+1P should be used as an evaluation tool to ensure that marketing practices remain consistent with sharia principles and customer expectations.

This study has limitations because it focuses only on one sub-branch and one specific product, namely iB Hajj Savings at KB Bank Syariah KCP Surabaya. Therefore, the findings cannot be generalized to all Islamic banking institutions.

Future research is recommended to examine the implementation of the Islamic Marketing Mix 9+1P in different Islamic banks, different regions, or other sharia financial products. Future studies may also use a mixed-method approach to measure the relationship between each 9+1P element and customer satisfaction, trust, or loyalty more broadly.

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