



Brand Image and Customer Acquisition Strategy: A Case Study of an Islamic Microfinance Institution in Indonesia

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Abstract

Baitul Maal wat Tamwil (BMT), as part of Islamic Microfinance Institutions (IMFIs), plays a crucial role in enhancing financial inclusion in areas not yet reached by formal banking systems. This study aims to analyze the strategies for brand image development and customer acquisition at BMT Nusantara Capem Prenduan. A qualitative approach was employed, utilizing in-depth interviews, observation, and documentation as data collection techniques. The data were analyzed through the processes of data reduction, presentation, and conclusion drawing. The findings reveal that the brand image of BMT is shaped by three main factors: the reputation of the parent pesantren institution, technological innovation through the Mobile UGT application, and a religious-humanist door-to-door service approach. Communication strategies are carried out directly by staff members through an active and consistent personal approach. Even during the institutional rebranding phase, customer trust and loyalty remained intact. These findings underscore the importance of a strong institutional image and well-directed communication strategies in enhancing the competitiveness and sustainability of IMFIs amid the dynamics of the digital economy.

Keywords : Brand image, Customer Acquisition

Abstrak

Baitul Maal wat Tamwil (BMT), sebagai bagian dari Lembaga Keuangan Mikro Islam (LKM), memegang peranan penting dalam meningkatkan inklusi keuangan di wilayah-wilayah yang belum terjangkau oleh sistem perbankan formal. Penelitian ini bertujuan untuk menganalisis strategi pengembangan citra merek dan akuisisi nasabah di BMT Nusantara Capem Prenduan. Pendekatan kualitatif digunakan dengan menggunakan wawancara mendalam, observasi, dan dokumentasi sebagai teknik pengumpulan data. Data dianalisis melalui proses reduksi data, penyajian, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa citra merek BMT dibentuk oleh tiga faktor utama, yaitu reputasi lembaga pesantren induk, inovasi teknologi melalui aplikasi Mobile UGT, dan pendekatan layanan door-to-door yang religius-humanis. Strategi komunikasi dilakukan langsung oleh staf melalui pendekatan personal yang aktif dan konsisten. Bahkan selama fase rebranding lembaga, kepercayaan dan loyalitas nasabah tetap terjaga. Temuan ini menggarisbawahi pentingnya citra lembaga yang kuat dan strategi komunikasi yang terarah dalam meningkatkan daya saing dan keberlanjutan LKM di tengah dinamika ekonomi digital.

Kata Kunci : Citra Merek, Akuisisi Pelanggan

Introduction

Indonesia, as the country with the largest Muslim population in the world, places the development of Islamic financial institutions—including BMT—as a vital component of its national financial system. BMT, as a form of Islamic Microfinance Institutions (IMFIs) in Indonesia, emerges to address the economic needs of small and medium-sized communities, particularly in areas that are not yet fully served by either conventional or Islamic banking systems.¹ In addition, BMT is a non-governmental organization that focuses on the development of productive enterprises and investments aimed at alleviating poverty and improving the welfare of small-scale businesses in accordance with Islamic principles². According to data from the Indonesian Association of Islamic Economists (IAEI) and the Financial Services Authority (OJK), there were more than 4,500 active BMTs across Indonesia as of 2023, with a significant concentration located in Java and Madura.³

The entry of BMT into the IMFI market has been accompanied by positive evaluations. BMT is regarded as one of the most effective informal financial institutions in addressing the economic marginalization of the Muslim community.⁴ BMT is also perceived as more resilient in facing the late 1990s economic crisis and the 2008 financial crisis compared to conventional financial institutions.⁵ By providing services to low-income Muslim communities who lack access to formal financial

¹ Bayu Arie Fianto, Hayu Maulida, and Nisful Laila, "Determining Factors of Non-Performing Financing in Islamic Microfinance Institutions," *Heliyon*, 2019, <https://doi.org/10.1016/j.heliyon.2019.e02301>.

² Yuli Indah Sari and Widiyanto bin Mislan Cokrohadisumarto, "Modelling a Sustainability Model of Islamic Microfinance Institutions," *Journal of Islamic Monetary Economics and Finance* 5, no. 4 (2019): 713–40, <https://doi.org/10.21098/jimf.v5i4.1127>.

³ Muhammad Tho'in, "Marketing Strategy Analysis of Sharia Micro Financial Institutions In Murabahah Financing Products," *International Journal of Economic, Businessz and Accounting Reseach (IJEBAAR)* 2021, no. 2 (2021): 22–29.

⁴ Muhammad Akhyar Adnan and Shochrul Rohmatul Ajija, "The Effectiveness of Baitul Maal Wat Tamwil in Reducing Poverty: The Case of Indonesian Islamic Microfinance Institution," *Humanomics* 31, no. 2 (2015): 160–82.

⁵ Ali Sakti, "Mapping the Conditions and Potential of BMT: Partnerships to Expand the Market and Service Reach of Islamic Banks to Micro Enterprises," *Al-Muzara'ah* 1, no. 1 (2013).

institutions, BMT is considered to have made a significant contribution to income growth, job creation, and poverty reduction.⁶

Over time, BMT is required to maintain its sustainability so that its two main functions—poverty alleviation and the improvement of small-scale enterprises—can continue effectively. To this day, the sustainability of IMFIs remains a subject of ongoing debate, given the growing number of similar institutions emerging across the sector.⁷ Therefore, theoretical studies on the sustainability of BMT, along with the factors that influence it, are of great importance.

In the increasingly competitive context of the digital economy, BMT faces strategic challenges in building trust and maintaining customer loyalty as part of efforts to strengthen its institutional competitiveness.⁸ One of the key factors determining the success of BMT in attracting and retaining customers is its brand image—that is, the public's perception of the institution's image and reputation. A study by Riyadi emphasizes that a strong brand image in Islamic financial institutions significantly influences customer loyalty and decision making in using financial services, as well as drives customer acquisition.⁹

The brand image of products and services offered by non-Islamic financial institutions, such as cooperatives and savings and loan units (KSUs), often serves as a reference point for customers before making decisions to choose and use the products and services provided by Islamic financial institutions.¹⁰ Therefore, Islamic financial institutions must be able to build a brand image that positions them as superior to

⁶ Hyung-Jun Kim and Bambang Hudayana, "What Makes Islamic Microfinance Islamic? A Case of Indonesia's Bayt Al-Māl Wa Al-Tamwīl," *Studia Islamika* 29, no. 1 (2022).

⁷ Marwa Fersi and Mouna Boujelbéne, "The Determinants of the Performance and the Sustainability of Conventional and Islamic Microfinance Institutions," *Economics World* 4, no. 5 (2016): 197–215.

⁸ Moch Khoirul Anwar, Ahmad Ajib Ridlwan, and Wakhidah Nur Rohmatul Laili, "The Role of Baitul Maal Wat Tamwil in Empowering Msmes in Indonesia: A Study of Indonesian Islamic Microfinance Institutions," *International Journal of Professional Business Review: Int. J. Prof. Bus. Rev.* 8, no. 4 (2023): 37.

⁹ Selamat Riyadi, "Influence between Banking Service Quality and Brand Image Against Customer Relationship and Loyalty in Sharia Bank," *European Research Studies Journal* XXII, no. Issue 3 (2019): 322–42, <https://doi.org/10.35808/ersj/1475>.

¹⁰ Niswatun and Edi Susilo, "The Influence of Brand Image, Islamic Financial Literacy, and Shariah Governance on the Decision to Use Islamic Banking Services," *Journal of Islamic Law and Economics* 01, no. 1 (2022): 1–11.

conventional financial institutions by offering better products and services, with benefits that align with the individual needs and requirements of each customer.¹¹

A positive perceived brand identity reflects trust, professionalism, Islamic-oriented services, and social closeness with the community. Previous studies have shown that Islamic microfinance institutions that are able to balance religious values with modern communication strategies tend to have a stronger appeal to the public. These findings highlight the importance of branding value in sustaining the operations of Islamic Microfinance Institutions (IMFIs).¹²

In the modern financial landscape, brand image plays a crucial role in building public trust and perception. An institution with a positive image is generally more successful in attracting new customers and maintaining relationships with existing members. For microfinance institutions like BMT, institutional image goes beyond visual design or slogans it reflects the values, ethics, and organizational character that are directly experienced by the community.¹³

One of the fastest growing BMT networks with a significant contribution to the IMFI system in Indonesia is BMT Sidogiri, which was established in the year 2000,¹⁴ This institution emerged from a pesantren community's economic initiative aimed at establishing a financial system based on Islamic values and capable of reaching grassroots communities. BMT Sidogiri has grown into a large sharia cooperative overseeing numerous branches across various regions

With the expansion of its operational scale and a shift toward a more professional institutional orientation, BMT Sidogiri officially transformed into BMT Nusantara in 2020.¹⁵

¹¹ Rokhmat Subagiyo, "The Influence of Brand Image on Customer Decisions in Choosing Financing at BMT Sahara Tulungagung," *Malia: Jurnal Ekonomi Islam* 8, no. 1 (2016).

¹² Dian Masyita, "Sustainable Islamic Microfinance Institutions In Indonesia: An Exploration Of Demand & Supply Factors And The Role Of Waqf," *Durham Theses, Durham University. Available at Durham E-Theses Online: <http://etheses.dur.ac.uk/5942/>*, 2012, 1-313, <http://etheses.dur.ac.uk/5942/>.

¹³ Munir, et al., "Does Product Knowledge, Islamic Branding and Religion Influence Interest in Accessing Islamic Microfinance Institutions?," *Journal of Economics, Finance and Management Studies* 06, no. 10 (2023): 5098-5110, <https://doi.org/10.47191/jefms/v6-i10-43>.

¹⁴ Endika Pratama, "Pengaruh Bauran Pemasaran Terhadap Keputusan Anggota Menggunakan Produk Pembiayaan Musyarakah Pada BMT UGT Sidogiri Capem Seruni Kota Pontianak," *Jurnal Manajemen Motivasi* 10, no. 3 (2016): 418-27.

¹⁵ BMT-UGT Nusantara "Sekilas Sejarah," BMT-UGT Nusantara, 2020, <https://bmtugtnusantara.co.id/serjarah>.

One of the branches that reflects this transformational dynamic is BMT Nusantara Capem Prenduan, which has demonstrated consistent growth and is therefore worth examining. This branch was established to provide sharia-based financial access while mobilizing community funds. In facing competition within the microfinance sector, BMT Nusantara Capem has implemented marketing strategies focused on strengthening brand image and increasing brand awareness. Its direct outreach approach visiting homes and business locations reflects the institution's strong social closeness, which serves as one of its core strengths. The increase in membership from 2018 to 2021 indicates the effectiveness of these strategies.

Table 1. Number of Customers from 2018 to 2021

No	Year	Number of Customers
1	2018	4097
2	2019	4248
3	2020	4450
4	2021	4644

Customer Data Documentation of BMT Nusantara Prenduan, 2018–2021 Period

Based on the data presented, it can be concluded that BMT Nusantara Capem Prenduan has successfully established a positive brand image in the minds of its customers. This is reflected in the significant increase in customer numbers from 2018 to 2021. Despite the institution undergoing a name change in 2020, the perceived brand identity among customers remained consistent with the identity the institution aims to project. Consequently, BMT Nusantara has been able to maintain customer trust and strengthen their loyalty, as evidenced by the year-on-year growth in membership.

Previous studies have shown varying results regarding the influence of brand image on customer acquisition. Several studies indicate that brand image has a positive and significant impact on customers' saving decisions and their loyalty Nurkariani & Yani,¹⁶ Rahel Dkk,¹⁷ Hakim, 2016,¹⁸. However, there are also differing

¹⁶ Ni Luh Nurkariani and Luh Sinta Patma Yani, "Pengaruh Brand Image, Service Excellent, Dan Product Quality Terhadap Kepuasan Nasabah Pada PT. BPR Indra Candra," *Jurnal Manajemen Dan Bisnis Equilibrium* 7, no. 2 (2021): 150–62.

¹⁷ Muhammad Rahel, Abd. Rokhim, and Ahmadiano, "Pengaruh Motivasi Menghindari Riba, Pengetahuan Produk, Brand Image Dan Kualitas Pelayanan Terhadap Keputusan Menjadi Nasabah Di BMT NU Area Bondowoso I Kabupaten Bondowoso," *Indonesian Journal of Islamic Economics & Finance* 5, no. 2 (2022): 1–15.

¹⁸ Lukmanul Hakim, "Analisis Pengaruh Brand Image Terhadap Keputusan Konsumen Pada Bpr Sejahtera Batam," *Jurnal Dimensi* 5, no. 1 (2016).

findings presented by Handayani,¹⁹ which suggest that brand image may, in fact, have a negative impact on customer satisfaction. This indicates that while brand image is important, it is not the sole determining factor, as service quality and trust also significantly influence customer decision-making. Therefore, further in-depth studies are still needed

Most studies on brand image within Islamic Microfinance Institutions (IMFIs), including BMT, have primarily focused on the relationship between brand image and customer loyalty or satisfaction using quantitative approaches. While these methods are useful for measuring general trends, they fall short in uncovering the social processes and subjective meanings behind the formation of brand image particularly within community based financial institutions. Furthermore, previous research findings have shown inconsistencies: some studies report a significant influence of brand image on the intention to become a customer, while others suggest that dominant factors are instead economic needs or social proximity to the institution's managers. These inconsistencies indicate that the relationship between brand image and customer decision-making is highly contextual, warranting further exploration through more interpretive and context-sensitive approaches

This study employs a qualitative exploratory approach to deeply investigate the perceptions of both members and management regarding BMT Nusantara—particularly as a financial institution that originated from a pesantren environment and underwent a name change. The focus of the study is directed toward the social processes that shape the institution's image in the eyes of the community, and how these perceptions influence individuals' decisions to become members. The institution's image as a pesantren-based organization not only carries symbolic value but also serves as a unique appeal in the customer acquisition process, especially among communities with cultural and religious proximity. In this context, brand image is not solely constructed through formal communication strategies, but rather emerges from social interaction, Islamic values, and the institution's consistent role in addressing the real needs of the community.

¹⁹ Siti Diyah Handayani, "Pengaruh Brand Image, Kualitas Pelayanan Dan Kepercayaan Terhadap Loyalitas Nasabah Dengan Kepuasan Sebagai Variabel Moderating" (IAIN SALATIGA, 2020).

Through a case study of BMT Nusantara Capem Prenduan, this research is expected to contribute academically to the development of brand image studies within sharia-based microfinance institutions. Moreover, the findings of this study are also intended to provide practical insights for the management of BMT Nusantara Capem Prenduan in designing branding strategies that are not only effective but also contextual, ethical, and rooted in the local values of the communities they serve.

Literature Review

Islamic Microfinance Institutions (IMFIs), including Baitul Maal wat Tamwil (BMT), play a central role in promoting financial inclusion among Muslim communities that remain underserved by the formal banking sector.²⁰ BMT operates not only as a provider of sharia-based financing but also as an agent of economic empowerment for the Muslim community through the development of small enterprises, entrepreneurship training, and spiritual approaches grounded in Islamic values.²¹ Lilies Setiartiti In his study, it is shown that BMT has proven to be more resilient to economic crises compared to conventional financial institutions, due to its close relationship with the community and its participatory management model.²² Various Islamic financial institutions, including BMT, have adopted pick-up and drop-off services as an innovation to enhance the quality of service. These services facilitate customers in nearby areas without requiring them to visit the office, while simultaneously strengthening BMT's image as an institution that is both adaptive and responsive to the needs of the community²³

Brand Image in Islamic Microfinance Institutions (IMFIs)

²⁰ Ascarya Ascarya et al., "Developing Cash Waqf Models for Baitul Maal Wat Tamwil as Integrated Islamic Social and Commercial Microfinance," *Journal of Islamic Accounting and Business Research* 14, no. 5 (2023): 699–717.

²¹ Mochamad Soelton et al., "Increasing Smes Social Impact With Baitul Maal Wat Tamwil," in *ICCD*, vol. 3, 2021, 52–56.

²² Lilies Setiartiti, "Upaya Tetap Eksis Di Masa Krisis Melalui Pelatihan Budikdamber Bagi Mitra BMT-UMY Dan Masyarakat Dusun Bakal, Desa Agodadi, Sedayu, Bantul," in *Prosiding Seminar Nasional Program Pengabdian Masyarakat*, 2022.

²³ Iqbal Rafiqi et al., "Typology of Sharia-Compliant Business Capital Services to Support the Economic Development of Rural Communities," *Assyarikah: Journal of Islamic Economic Business* 5, no. 2 (2024): 272–85.

Brand image refers to the perceptions, associations, and collective impressions formed by the public toward an organization or product.²⁴ In Islamic financial institutions, brand image reflects perceptions of sharia compliance, moral credibility, fairness in service delivery, and the institution's social sensitivity.²⁵ A strong brand image has a positive correlation with customer loyalty and the decision to use sharia-compliant financial products.²⁶

Brand image represents the collective public perception of an institution's integrity, as reflected in its sharia-based operations, service track record, and historical closeness to specific communities, such as pesantren or microeconomic groups. The brand image of Islamic Microfinance Institutions (BMT) is shaped through members' experiences in interacting with the institution, including the transparency of fund management, adherence to the principles of fiqh muamalah, and effectiveness in empowering the economic well-being of the Muslim community

Customer Acquisition Strategies in Islamic Microfinance Institutions (IMFIs)

Customer acquisition refers to the strategic process of attracting new members to join and utilize the services of the institution. In community-based microfinance, this process heavily relies on social relationships, member-to-member referrals, and field activities such as direct visits and community-based engagement approaches.²⁷ The acquisition process involves several key stages, starting from building brand awareness, introducing products and services, creating a strong perception of value, to

²⁴ P. Kotler and K. L. Keller, *Marketing Management (Edisi 12, Jilid 1)* (Jakarta: Erlangga, 2008).

²⁵ Popon Srisusilawati et al., "Marketing Strategy in Building Brand Image and Strengthening the Foundation of Sharia Bank," *International Journal of Professional Business Review: Int. J. Prof. Bus. Rev.* 8, no. 5 (2023): 106.

²⁶ Siti Ngayesah Ab Hamid, Suharni Maulan, and Wan Jamaliah Wan Jusoh, "Brand Attributes, Corporate Brand Image and Customer Loyalty of Islamic Banks in Malaysia," *Journal of Islamic Marketing* 14, no. 10 (2023): 2404–28.

²⁷ Todd J. Arnold, Eric (Er) Fang, and Robert W. Palmatier, "The Effects of Customer Acquisition and Retention Orientations on a Firm's Radical and Incremental Innovation Performance," *Journal of the Academy of Marketing Science* 39, no. 2 (2011): 234–51, <https://doi.org/10.1007/s11747-010-0203-8>.

the decision-making phase by potential customers. Successful conversion occurs when the institution is able to deliver a clear and compelling value proposition²⁸.

In the context of Islamic financial institutions, customer acquisition strategies must also take into account religious and socio-cultural dimensions. An individual's decision to become a customer is not driven solely by economic benefits, but also by their perception of the institution's alignment with Islamic principles and their emotional connection to the management or institution itself. Therefore, BMTs that are able to construct a strong religious narrative and foster long-term social relationships are more likely to gain the trust and loyalty of new customers. Strategies such as Islamic financial education, community empowerment, and active participation in local religious activities are key value-based components in the customer acquisition process.

Metode Penelitian

This study employs a qualitative approach, collecting data from multiple sources through various data collection techniques (triangulation) in a continuous manner.²⁹ The data collection technique in this study utilizes in-depth interviews to obtain detailed information.³⁰ Data analysis is conducted by organizing categories, aiming for descriptive clarity, and identifying the relevance between descriptions.³¹ The data analysis steps include data reduction, data presentation, and conclusion drawing.

The research site, BMT Nusantara Capem Prenduan, is one of the IMFIs with an extensive network and active outreach in rural communities, particularly in the Prenduan area. In the context of customer acquisition, brand image is a crucial aspect, as public perception of the institution's reputation and credibility greatly influences individuals' decisions to become members.

This study interviewed six respondents, consisting of three staff members of BMT Nusantara Capem Prenduan and three financing customers. The selection aimed

²⁸ Gregory J. King, Xiuli Chao, and Izak Duenyas, "Dynamic Customer Acquisition and Retention Management," *Production and Operations Management* 25, no. 8 (2016): 1332–43, <https://doi.org/10.1111/poms.12559>.

²⁹ L. J Moleong, *Metodologi Penelitian Kualitatif (Revisi Ed.)* (Bandung: Remaja Rosdakarya, 2017).

³⁰ Sugioyno, *Metode Penelitian Kuantitatif, Kualitatif Dan R&D*, 2nd ed. (Bandung: ALFABETA, 2019), www.cvalfabeta.com.

³¹ Samiaji Sarosa, *Analisis Data Penelitian Kualitatif* (Pt Kanisius, 2021).

to gather information from both the institution and its members as customers. The following is a list of respondents from BMT Nusantara Capem Prenduan who provided insights regarding the role of members.

Table 2. Informants – Staff of BMT-UGT Capem Prenduan

No.	Name	Informant Status
1	Abdul Hayyi	Manager
2	Zuhri	AO
3	Khatim	AO

Table 1 presents a list of respondents from the BMT-UGT Nusantara Capem Prenduan branch, consisting of Abdul Hayyi as the Branch Manager, Zukri as an Account Officer (AO), and Khatim as an Account Officer (AO). These three respondents served as key informants for the researcher in obtaining valid and detailed information regarding the strengths of BMT Nusantara Capem Prenduan.

The researcher conducted in-depth interviews with three informants who are active customers of BMT. Furthermore, the researcher visited the residences and business locations of the informants to gain contextual understanding of their perceptions regarding the brand image of BMT Nusantara Capem Prenduan. The list of customer informants who participated in this study can be seen in Table 3 below:

Table 3. Informants of BMT-UGT Capem Prenduan

No.	Nama	Informant Status	Occupation
1	Hayati	Customer	Trader
2	Halimah	Customer	Trader
3	Hawa	Customer	Trader

Table 3 presents a list of informants who are active customers of BMT-UGT Nusantara Capem Prenduan. These informants were selected based on recommendations from BMT staff, as they were considered to meet the criteria of individuals relevant to revealing perceptions of the institution's brand image, particularly in the context of customer acquisition. Some informants come from micro-business backgrounds, such as Hayati, a gold trader; Halimah, a food vendor; and Hawa, a clothing merchant. The diversity of these business backgrounds is expected to provide a more comprehensive perspective on how the image of BMT is formed in the minds of the community.

Results

Based on field findings obtained through in-depth interviews, several factors contribute to the formation of the brand image of BMT Nusantara Prenduan. These factors demonstrate how values, institutional identity, and emotional closeness with the community collectively shape positive perceptions of the institution. The factors identified include the following:

Factors Shaping the Brand Image of BMT Nusantara Capem Prenduan

One of the main factors in shaping the brand image of BMT Nusantara is the uniqueness and strong reputation of the pesantren that oversees it. This was expressed by a key informant, Mr. Abd Hayyi, the manager of BMT Nusantara Capem Prenduan

“The uniqueness of BMT Nusantara compared to other BMTs lies in its use of mobile banking, specifically the Mobile UGT application, which facilitates remote financial transactions for customers. Its function is similar to mobile banking services offered by conventional banks, although ATMs are not yet available. Therefore, customers can transfer funds without needing to visit the office. For cash withdrawals outside their area, customers only need to visit the nearest BMT branch with their ID card and savings book”.

BMT Nusantara stands out from other BMTs by offering a mobile banking service called Mobile UGT, an application that enables customers to conduct remote financial transactions without having to visit the office. Although it does not yet have ATM machines, customers can still perform transfers solely through the application. Additionally, customers who wish to withdraw cash outside their area only need to visit the nearest BMT branch with their ID card and savings book, allowing for easy and practical service. At a different time and place, the advantages of BMT Nusantara Capem Prenduan were also expressed by Mrs. Halimah, a customer who stated that:

“The advantage of BMT-UGT Nusantara Capem Prenduan that I have experienced is that the service is very convenient because I do not need to go to the office; the staff come directly to my shop. Borrowing money is also easy, even though I have never used collateral. Cash withdrawals are delivered directly to me. There are no interest charges, and I save IDR 20,000 per day, earning about IDR 5,000 each month. The important thing is that even though I save a small amount, I am still served – unlike other banks where a minimum large amount is required. Everything can be handled directly at my place of business”.

A customer of BMT Nusantara Capem Prenduan stated that the services provided by BMT are very convenient because staff come directly to the customer's place of business, eliminating the need to visit the office. The loan process is

considered easy and does not require collateral, although pawn services are also available. Fund withdrawals are delivered directly by staff. The customer feels advantaged by the absence of interest charges and, despite saving only IDR 20,000 per day, still receives savings returns of approximately IDR 5,000 per month. BMT's services are perceived as more friendly and flexible compared to other banks, as even small savings amounts are well accommodated.

Introduction and Education of BMT Nusantara's Brand Image to the Community

BMT Nusantara Capem Prenduan implements communication strategies aimed at introducing its various advantages to the broader community. As conveyed by the manager in the interview:

"The services provided are not limited to the office but also include door-to-door visits to members' homes. Customers can contact us without having to come to the office. This has become one of the standout services at BMT-UGT Nusantara. Additionally, there are no administrative fees for savings accounts and financing, which increases customer satisfaction. Typically, this service is prioritized for savings account holders. Regarding the name change to BMT Nusantara, the community's perspective naturally shifted. However, we continue to maintain the best service to ensure the BMT's image remains positive. In fact, following the name change from BMT Sidogiri to Nusantara, the number of customers actually increased."

Door-to-door service has become a strategy for BMT Nusantara to directly introduce its brand to the community. The policy of no administrative fees further strengthens the institution's image as inclusive and customer-friendly. During the name change from BMT Sidogiri to BMT Nusantara, a consistent service approach served as a natural means of brand education. As a result, public perception remained positive, and the number of customers continued to grow. This was reinforced by the statement of Mr. Zuhri, a marketing staff member at BMT Nusantara Capem Prenduan, who added:

"The brand image of BMT Nusantara is regarded positively by the community, especially in terms of service. Customers do not need to visit the office to save or withdraw money because we assign staff to provide direct service to their homes. If the staff have sufficient funds on hand, transactions are conducted on-site; if not, customers are directed to

the office. This distinguishes BMT-UGT Nusantara from other financial institutions and has contributed to an increase in the number of customers"

The informant's statement confirms that the positive image of BMT-UGT Nusantara in the community is built through flexible and responsive service. The system allowing transactions to be conducted at customers' homes creates convenience and comfort that is rarely found in other financial institutions. The division of tasks among staff to serve customers directly demonstrates internal efficiency that supports customer satisfaction. This policy is one of the main differentiators that strengthens BMT's brand image as a caring, solution-oriented institution that is close to the community. As a result, public trust has increased, driving significant growth in the number of customers. On another occasion, the researcher conducted an interview with Mrs. Hawa, a customer, to further validate the previously obtained data.

"The difference is that this BMT is pioneered by a pesantren and all of its staff are male, possibly because men are considered more prepared for hard work. Additionally, BMT Nusantara is widely recognized by the community as a well-established institution with a strong reputation, having been around for a long time and capable of competing in the financial sector. In terms of services and products, they are sharia-compliant, and the quality of service is excellent"

The interview results indicate that the brand image of BMT-UGT Nusantara is already quite strong and positive in the eyes of the community. The institution is recognized as a long-established BMT with a good reputation and the ability to compete in the sharia financial sector. Distinctive characteristics, such as its pesantren background and the employment of male staff, further reinforce the institution's religious identity and traditional values.

Nevertheless, the services and products offered remain aligned with Sharia principles and are comparable to those of other financial institutions. Public recognition of the quality of these services reflects the success of BMT Nusantara in building a brand image as a professional, trustworthy institution with strong differentiation amidst the competition within the Islamic financial sector.

In addition, the institution also educates the public about the quality of services received by its customers. Employees proactively engage in marketing activities by highlighting the advantages, unique characteristics, and strengths of BMT-UGT

Nusantara's products and services, thereby reinforcing positive perceptions and establishing a strong brand image in the minds of the community.

Discussion

Factors Shaping the Brand Image of BMT Nusantara Capem Prenduan

In the acquisition process, the first step taken by BMT Nusantara Prenduan Branch is to build brand awareness by leveraging its pesantren background as part of its institutional identity.³² The community, already familiar with the pesantren's reputation as an Islamic educational institution with high integrity, naturally develops a positive perception of the BMT under its auspices. This reputation serves as an initial stimulus that introduces BMT as a trustworthy and religious institution, thereby strengthening public brand awareness and paving the way for the development of perceived value.

This strong brand awareness is followed by the introduction of technology-based services, such as the Mobile UGT application. This service strengthens BMT's value proposition as an Islamic microfinance institution that is not only religiously oriented but also responsive to modern developments. The ease of conducting remote transactions without compromising Sharia principles becomes a key point in delivering value to the community. Although it does not yet have ATM facilities, this flexibility has succeeded in creating a high perceived value, especially among communities with limited access to financial services. In other words, BMT offers not only financial services, but also the values of convenience, Sharia compliance, and efficiency.

The final stage of this process is the decision-making of prospective customers who feel confident in BMT's value proposition. This is evident from the increasing number of customers entrusting their transactions and savings to BMT—not only due to its religious brand, but also because of its modern and accessible services. This indicates that the success of customer acquisition stems not only from institutional identity, but also from BMT's ability to consistently and relevantly deliver its value proposition in accordance with the needs of the community.

Introduction and Education of BMT Nusantara's Brand Image to the Community

³² King, Chao, and Duenyas, "Dynamic Customer Acquisition and Retention Management." *International Journal of Professional Business Review*: Int. J. Prof. Bus. Rev. (2016): 1332–43. <https://doi.org/10.1111/poms.12559>.)

In the acquisition stage, brand education and direct communication play a crucial role in introducing products and services to the community. The door-to-door service strategy implemented by BMT Nusantara functions not only as a service activity but also as a tool to build brand awareness and shape perceived value directly. Through this humanistic and personal approach, the community becomes familiar not only with the BMT name but also gains a concrete understanding of the benefits and values offered by the institution. Thus, brand education occurs in parallel with the reinforcement of brand image in the field.

One of the challenges in the acquisition process is maintaining consistency in conveying institutional identity, especially during the transition from the name BMT Sidogiri to BMT Nusantara. However, BMT successfully preserved its service quality and core values, allowing public perception to remain positive. This consistency demonstrates that the success of the acquisition is not solely determined by brand name, but by the value experienced directly by customers in every interaction. It also reinforces the communicated value proposition—namely, friendly, personal, and Sharia-compliant service.

The marketing team and staff serve as agents of education and communication, acting as a bridge between the brand and prospective customers. They do not merely offer products, but also convey the identity and values of BMT. This direct communication is effective in strengthening positive perceptions and encouraging conversion—that is, the community's decision to become customers. This strategy highlights that the success of customer acquisition is not solely driven by formal promotion, but by a natural, consistent, and needs-oriented process of value delivery.

Closing

The brand image of BMT Nusantara Prenduan Branch is shaped by the strong reputation of its affiliated pesantren, technological innovations such as the Mobile UGT application, and humanistic, inclusive door-to-door services. This religious identity combined with a personal approach has positioned BMT as a trustworthy, adaptive, and community-oriented Islamic financial institution.

The brand image education and communication strategy is implemented through door-to-door services and the active role of employees in conveying the

institution's values and strengths. Service consistency—even during the name transition—has successfully maintained public trust and reinforced BMT's position as a professional institution that is responsive to customer needs.

These findings affirm that the brand image of Islamic financial institutions is shaped not only by service innovation, but also by the strength of religious values and social proximity—key assets in building trust. Practically, it is recommended that BMT Nusantara Prenduan Branch continue to strengthen its community-based services and develop digital technologies to reach a broader customer segment. However, a limitation of this study lies in the lack of exploration of non-customer perceptions, which could serve as a focus for future research to assess the potential expansion of brand image beyond the existing community base.

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