

Digital Marketing Communication Strategies and The Implementation of Sharia Financing Values in Agribusiness Msmes: Case Study of Kebun Binar Bumi

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ABSTRACT: This study aims to analyze digital marketing communication strategies and the implementation of sharia capital values in agribusiness MSMEs through a case study of Kebun Binar Bumi. Amid rapid digitalization and the expansion of Islamic financial inclusion, agribusiness MSMEs face a dilemma between utilizing digital market opportunities and maintaining conventional distribution systems through middlemen. This study adopts Karl E. Weick's sensemaking perspective to understand how MSME actors interpret digital transformation, market uncertainty, and post-pandemic financial risks. Furthermore, this study incorporates the Stimulus-Organism-Response (S-O-R) framework to evaluate how massive digital marketing efforts trigger consumers' internal trust and drive behavioral responses, such as repeat orders. Using an interpretive qualitative case study approach, data were collected through in-depth interviews, participant observation, social media observation, and documentation studies. The findings reveal that: (1) Kebun Binar Bumi successfully implemented inbound digital marketing through Instagram and WhatsApp by emphasizing educational communication, storytelling, transparency, and trust-building; (2) the enterprise adopted a bootstrapping strategy as a form of sharia-oriented financial prudence due to limited literacy regarding Islamic financing contracts and concerns over unstable market conditions; and (3) post-COVID-19 collective economic trauma strongly influenced financial behavior, causing the business to become more risk-averse toward external financing. This study identifies a significant gap between the availability of Islamic financial products and the psychological readiness of MSME actors. The study recommends that Islamic financial institutions move beyond financing-oriented approaches and develop business incubation, mentoring, and market stabilization models for MSMEs.

KEYWORDS: Agribusiness MSMEs, Behavioral Finance, Digital Marketing Communication, Sensemaking, Stimulus-Organism-Response, Sharia Capital.

INTRODUCTION

The development of information technology in the era of the Fourth Industrial Revolution (Industry 4.0) and Society 5.0 has transformed communication, marketing, and distribution patterns across various economic sectors, including the micro-agribusiness sector in Indonesia. Digital transformation compels Micro, Small, and Medium Enterprises (MSMEs) to adapt to digital media-based marketing patterns in order to maintain competitiveness and expand market access (Kotler et al., 2021; Abdurrahman, 2024). Social media platforms such as Instagram and WhatsApp now function not merely as promotional tools but also as spaces for communication, education, and the establishment of long-term relationships with consumers (Kotler and Keller, 2016).

In the context of agribusiness, digitalization enables business actors to perform disintermediation, or the reduction of distribution chains previously dominated by middlemen and aggregators. Through social media, MSMEs can sell products directly to end consumers (*direct-to-consumer*), build customer loyalty, and create added value through more personalized and educative communication (Abdurrahman, 2024).

Kebun Binar Bumi serves as an example of an agribusiness MSME that utilizes social media to build a digital marketing system based on education and trust-building. The communication strategy employed focuses not only on product sales but also on building emotional connections with consumers through storytelling, documenting the cultivation process, plant consultations, and post-purchase services. This approach aligns with the concepts of customer engagement and relational communication in modern digital marketing (Kotler and Keller, 2016).



However, this digital transformation is not always accompanied by an increase in the adoption of Sharia financing. Although access to Islamic financial institutions is available, many MSME actors still prefer to rely on self-funding and avoid external financing. This phenomenon indicates a paradox between the expansion of Islamic financial inclusion and the financial behavior of micro-business actors, which tends to be conservative (Menne et al., 2024; Kayani et al., 2025).

This study employs Karl E. Weick's sensemaking perspective to understand how MSME actors interpret market changes, financial risks, post-pandemic social experiences, and survival strategies in an uncertain business environment. Sensemaking is utilized to examine how collective experiences and social interactions influence economic decision-making and digital marketing communication strategies (Weick, 1995; Sandberg and Tsoukas, 2020).

This study aims to:

1. Analyze the digital marketing communication strategy of Kebun Binar Bumi.
2. Analyze the implementation of Sharia financing values in Kebun Binar Bumi.
3. Analyze the effect of post-pandemic social experiences and economic trauma on the financial behavior of agribusiness MSMEs.

LITERATURE REVIEW

Digital Marketing Communication Strategy

Digital marketing communication is the process of delivering marketing messages through digital media to build interactive relationships with consumers. Kotler and Keller explain that digital media enables companies to create customer engagement through more personalized and efficient two-way communication.

In the context of MSMEs, social media allows business actors to conduct branding, storytelling, market education, and build customer communities without requiring substantial promotional costs. This approach is known as inbound marketing, a marketing strategy focused on creating valuable content to attract consumers organically.

Stimulus-Organism-Response (S-O-R) Framework

To comprehensively analyze how digital marketing communication strategies influence consumer behavior, this study incorporates the Stimulus-Organism-Response (S-O-R) theoretical framework. The S-O-R model posits that external environmental cues (Stimulus) affect an individual's internal cognitive and affective states (Organism), which subsequently drive their behavioral responses (Response).

In the context of this research, the **Stimulus (S)** represents Kebun Binar Bumi's massive and active digital marketing efforts on Instagram, including the promotion of new programs, motivational messages, and clear "call-to-action" cues. The **Organism (O)** encompasses the consumers' internal processing, specifically the cultivation of trust and emotional engagement triggered by the marketing content. Finally, the **Response (R)** is manifested in the consumers' behavioral outcomes, such as engagement from new customers and sustained loyalty (repeat orders) from existing ones. Integrating the S-O-R model bridges the gap between the MSME's communication strategy and the psychological reception of the consumers.

Karl E. Weick's Sensemaking Theory

Sensemaking is the process by which individuals construct meaning from ambiguous situations to serve as a basis for action. Weick (1995) explains that sensemaking has seven primary characteristics:

1. Grounded in identity construction
2. Retrospective
3. Enactive of sensible environments
4. Social
5. Ongoing
6. Focused on extracted cues
7. Driven by plausibility rather than accuracy

In this study, sensemaking theory is utilized to understand how MSME actors interpret digitalization, market uncertainty, loan risks, and post-pandemic social experiences in making business decisions.

Behavioral Finance and Economic Trauma

Behavioral finance posits that economic decisions are not always based on rational considerations but are also influenced by psychological factors, social experiences, and risk perceptions. The experience of economic crises and the COVID-19 pandemic has formed a collective trauma that affects the financial behavior of MSME actors.

This trauma causes business actors to become more cautious in making financing decisions, particularly regarding business loans that entail fixed repayment obligations during unstable market conditions.

Sharia Capital and Working Capital Management

Sharia financing emphasizes the principles of justice (*'adl*), balance (*tawazun*), transparency, and partnership in economic and financing activities. Financing models such as *mudharabah*, *musyarakah*, and *murabahah* were developed as alternative profit-sharing-based financing systems aimed at avoiding the practice of usury (*riba*) and creating fairer business relationships between capital providers and business actors (Menne et al., 2024). Furthermore, working capital management in Sharia-based entities tends to be more prudent to maintain business stability and avoid excessive financial risks (Kayani et al., 2025).

However, the implementation of Sharia financing in MSMEs still faces various obstacles, such as low literacy regarding Islamic contracts (*akad*), a lack of business mentoring, and a mismatch between financing schemes and the actual needs of micro-business actors in the field (Abdurrahman, 2024). This condition leads some MSME actors to prefer utilizing self-funding over external financing, even though access to Islamic financial institutions is available.

MATERIALS AND METHODS (OR METHODOLOGY)

Primary data were obtained through several structured stages:

1. **In-depth Interviews and Informant Criteria:** The primary subject is Kebun Binar Bumi, an agribusiness MSME located in Bogor, West Java. The selection criterion is based on the enterprise's significant 10-year business trajectory—transforming from a micro-scale operation with conventional direct-selling and zero employees to an established business capable of employing local residents.
2. **Time and Location of Study:** Data collection was conducted in May 2026. The process was initiated via preliminary telephone interviews and structured questions sent through WhatsApp, which culminated in direct, on-site interviews and field observations at the agribusiness location in Bogor.
3. **Social Media Observation:** Observation of the Instagram platform (@kebunnyabinarbumi, accessible at <https://www.instagram.com/kebunnyabinarbumi/>) focused on the intensity and massive scale of the enterprise's digital marketing campaigns. The analysis paid particular attention to how Kebun Binar Bumi promotes new programs and products, specifically evaluating the motivational messaging and "call-to-action" strategies directed at both prospective and existing customers.
4. **Documentation Study:** Analysing records related to business activities, historical growth, and product distribution.

Data validity was ensured through source and methodological triangulation. The data analysis technique utilized the interactive model by Miles, Huberman, and Saldaña, which includes:

1. Data condensation
2. Data display
3. Conclusion drawing

The research analysis also employs a sensemaking approach to understand how business actors construct meaning regarding market changes, business risks, and post-pandemic survival strategies.

RESULTS AND DISCUSSION

Digital Marketing Communication Strategy of Kebun Binar Bumi

Kebun Binar Bumi utilizes Instagram and WhatsApp as its primary marketing communication media. The strategy implemented does not solely display products but also builds emotional connections and trust through educational content.

The produced content includes:

1. Plant care tips

2. Packaging documentation
3. Shipping process
4. Cultivation storytelling
5. Plant consultation
6. Customer testimonials
7. One of the informants explained:

"We do not want the Instagram account to consist solely of sales content. People today prefer to learn first before purchasing plants." (Key Informant of Kebun Binar Bumi, 2026)

The communication strategy employed places greater emphasis on *soft-selling* and relational communication approaches rather than *hard-selling*.

Tabel 1. Digital Marketing Communication Strategy

Strategy	Implementation
Storytelling	Content on the planting and packaging processes
Education	Plant care tips
Trust Building	Customer testimonials
Customer Engagement	Consultation via WhatsApp
Soft Selling	Non-hard selling content

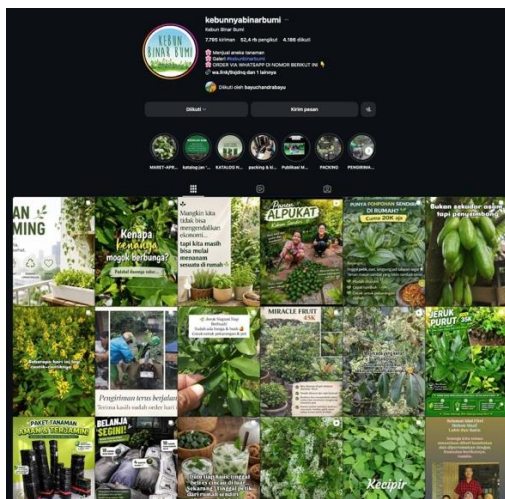
Furthermore, the communication style employed is straightforward and easily comprehensible, given that the majority of consumers are home-based buyers.

"Our consumers are predominantly housewives or individuals who have just started planting. Therefore, the communication approach must be casual and easy to understand." (Supporting Informant, 2026)

S-O-R Framework Evaluation on Communication Strategy

Evaluated through the S-O-R framework, Kebun Binar Bumi’s massive activity on Instagram serves as a highly effective **Stimulus**. Observations reveal that the enterprise consistently broadcasts motivational messages and clear calls-to-action alongside their new product offerings. This stimulus successfully triggers a positive internal state (**Organism**) among the audience, reducing the perceived risk of online plant purchasing and building consumer confidence. Consequently, this leads to a tangible **Response**: high engagement rates and active purchasing behaviors from both new buyers and long-term returning customers. The communication strategy effectively transforms passive followers into active participants within the digital ecosystem.

See Figure 1



Instagram account : <https://www.instagram.com/kebunnybinarbumi/>

Challenges in the Transformation from Conventional to Digital

The transition toward a digital marketing system presents various technical and non-technical challenges.

Technically, Kebun Binar Bumi had to learn how to:

1. Create content
2. Photograph products
3. Write captions
4. Reply to customer messages
5. Manage inventory
6. Ensure safe packaging

"Initially, it was quite overwhelming because everything had to be managed independently. Starting from taking photos of the plants, writing captions, replying to chats, and packaging, up to shipping the goods." (Key Informant of Kebun Binar Bumi, 2026)

Furthermore, the primary challenge lies in building consumer trust regarding plant products sold online.

"Plants are living organisms, so sometimes their condition upon arrival can be slightly different. We have to explain this to the buyers so that their expectations remain realistic." (Key Informant of Kebun Binar Bumi, 2026)

Disintermediation and Changes in Distribution Structure

Digitalization enables Kebun Binar Bumi to shorten the distribution chain and sell directly to end consumers.

Table 2. Comparison of Distribution Patterns

Variable	Conventional Pattern	Digital Pattern
Consumer Access	Through middlemen	Direct-to-Consumer
Pricing	Dominated by aggregators	More flexible
Consumer Loyalty	Low	High
Consumer Relationship	Indirect	Personal

"Now we can directly know who the buyers are, converse with them directly, and many even make repeat orders." (Key Informant of Kebun Binar Bumi, 2026)

Implementation of Sharia Capital Values

The capital of Kebun Binar Bumi predominantly originates from self-funding, which is reinvested from sales revenue. This strategy demonstrates a form of financial prudence grounded in Sharia values.

"We are more comfortable reinvesting our own sales revenue rather than taking out substantial loans." (Key Informant of Kebun Binar Bumi, 2026)

Formally, Kebun Binar Bumi has not utilized Islamic contracts (*akad*) such as *mudharabah* or *musyarakah* due to limited technical understanding and a lack of mentoring.

"Our knowledge regarding Sharia contracts is still basic. We do not fully comprehend the details of the system yet." (Key Informant of Kebun Binar Bumi, 2026)

Collective Trauma and Financial Behavior of MSMEs

the studies found that the post-COVID-19 pandemic experience has formed a collective economic trauma within the ornamental plant business environment.

"During the pandemic, plants were booming significantly. Many dared to take out large loans because they were confident the market would remain busy." (Key Informant of Kebun Binar Bumi, 2026)

However, market conditions changed drastically after the pandemic ended.

"After the pandemic ended, sales dropped sharply. Many plant stalls eventually closed." (Key Informant of Kebun Binar Bumi, 2026)

As a result of these experiences, business actors have become more risk-averse toward business loans.

"Consequently, we prefer to run the business slowly according to our existing capital capacity." (Key Informant of Kebun Binar Bumi, 2026)

Critiques of the Sharia Financing Model

This study also found that access to capital alone is considered insufficient to help MSMEs survive.

"In our opinion, easy access to loans alone is not enough. What matters is that the market remains stable and the business continues to have buyers." (Key Informant of Kebun Binar Bumi, 2026)

Business actors require:

1. Marketing mentoring
2. Business education
3. Expansion of market access
4. Distribution stabilization
5. Sustainable business incubation

LIMITATIONS AND FUTURE RESEARCH

This study is confined to a single case study of Kebun Binar Bumi, which limits the generalization of the findings to a broader MSME population. The qualitative nature of the research focuses deeply on specific interpretative behaviors rather than statistical causality. Future research is encouraged to employ quantitative methods or multiple case studies across different geographic regions to provide a more comprehensive and comparative understanding of digital marketing efficacy and Sharia financing behavior among agribusiness MSMEs.

CONCLUSION

This study demonstrates that digital marketing communication strategies rooted in education and trust-building effectively enhance the bargaining power of agribusiness MSMEs. Instagram and WhatsApp serve not only as promotional media but also as platforms for cultivating social relationships and customer loyalty.

Regarding capitalization, Kebun Binar Bumi opts for a bootstrapping strategy, reflecting a form of financial prudence grounded in Sharia values. The low literacy regarding Islamic contracts (*akad*), combined with post-pandemic social experiences and collective economic trauma, shapes a more conservative financial behavior.

This study finds that the success of MSMEs is determined not merely by access to capital, but also by the ability to develop markets, maintain sales stability, and establish social relationships with consumers. Therefore, Islamic financial institutions need to develop financing models accompanied by business mentoring, business incubation, and the enhancement of market access for MSMEs.

ACKNOWLEDGEMENTS

The authors would like to express their deepest gratitude to the owner, management, and staff of Kebun Binar Bumi for their immense cooperation, valuable time, and willingness to share profound insights during the data collection process. Special thanks are extended to the student researchers for their diligent contributions throughout this study and to Dr. Novita, S.P., M.SEI. for her invaluable guidance and mentorship as a lecturer in directing this research. This research would not have been possible without their support and the academic environment provided by STEBI Global Mulia Cikarang. Finally, the authors also thank all informants and participants who contributed to the completion of this work.

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Cite this Article: Rendi, Linawati, Novita, Ngadiono, J. (2026). Digital Marketing Communication Strategies and The Implementation of Sharia Financing Values in Agribusiness Msmes: Case Study of Kebun Binar Bumi. *International Journal of Current Science Research and Review*, 9(5), pp. 2627-2633. DOI: <https://doi.org/10.47191/ijcsrr/V9-i5-36>