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## Implementation Sharia of Marketing in Islamic Concept

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**Abstract:** Spiritual marketing concept of Islamic Banks, Spiritual marketing is a form of marketing that is imbued with spiritual values in all processes and transactions, until it reaches a level where all major stakeholders in all businesses (customers, employees and shareholders), suppliers, distributors and even competitors even if you find happiness, Therefore, This study aims to examine the implementation of Islamic marketing in Islamic concepts in Islamic banks. The data collection method in this article is a literature study by collecting information that is relevant to the topic or problem that will be or is being researched. With qualitative research, it is necessary to do descriptive analysis. The implementation of the concept of Islamic ethics in marketing marketing personnel at Islamic Banks was found to have been carried out completely. There are four characteristics of Islamic marketing, namely: Theistic (Rabbaniyah), Ethical (Aklaqiyyah), Realistic (Al-waqi'iyah) and Humanistic (Al-Insaniyyah). In practice, marketing activities carried out by Islamic Banks are based on existing rules and do not conflict with Sharia principles. Five characteristics that must be possessed by a Sharia bank marketer are Shiddiq (True and Honest), Amanah, Fathanah (intelligent), Thabligh (communicative) and Istiqamah.

**Keywords:** Sharia Marketing, Sharia Bank, Sharia Principles.

### INTRODUCTION

Competitive pressures in the business world require all marketers to be able to carry out marketing activities more effectively and efficiently. These marketing activities require basic marketing concepts that are in accordance with marketers' interests, as well as customer needs and desires. In this case, Islamic marketing has a very strategic position because Islamic marketing is a marketing system based on the Qur'an and the Sunnah of the Prophet Muhammad.

(Sunjoto, 2016) Islamic marketing is a strategic business discipline that directs the process of creating, offering, and exchanging value from an initiator (initiator) to its stakeholders, in accordance with the agreements and principles of Islam and Muamalah in Islam throughout the process.

Economic activities, Muslims are prohibited from doing inappropriate actions. However, Muslims must participate in mutually beneficial economic activities, as Allah Ta'ala says in QS Annisa verse 29:

الَّذِينَ آمَنُوا لَا لُؤْأَ لَكُمْ لَبِطِلٍ لَّا اِضٍ لَا لُؤَا لَلَّهٖ اِنۡ بِكُمْ ا

Translation :

29. O you who believe, do not eat each other's property in a vanity way, except by means of commerce which is carried out with mutual consent between you. And do not kill yourselves; Verily Allah is Most Merciful to you.

This verse explains that Allah forbids the believer to eat, utilize, use, (and all other forms of transactions) other people's property by means of vanity, which is not justified by the Shari'ah. A person may conduct transactions against other people's property by trading on the principle of mutual pleasure, mutual sincerity. And in this verse Allah also forbids suicide, either killing oneself or killing one another. Allah explains all this, as a manifestation of His love, because Allah is Most Merciful to humans.

Definitively it can be said that the marketing concept is a business philosophy which states that the satisfaction of consumer needs is an economic and social requirement for the survival of the company.(Muslikah & Gunawan, 2017). In sharia marketing, companies are not only looking for profit, but also have another goal, namely blessing. From the combination of the concept of benefit and blessing, the concept of mashlahah emerged, namely that sharia business is directed to achieve optimal maslahah.(Haetami, 2021). The concept of blessing is an abstract concept for some because there is no scientifically proven data(Effendi et al., 2018)However, this is one of the core concepts in sharia marketing which is the foundation of sharia-oriented business.

Islamic banks are one of the tools used to enforce sharia economic rules. The development of Islamic economics and the practice of Islamic economics can no longer be stopped at the international or national level. The market share of Islamic banking until June 2020 increased to 6.18 percent. The market share portion of Islamic banking consists of Islamic commercial banks contributing 65.33 percent, Islamic business units 32.17 percent, and Islamic people's financing banks 2.5 percent. Along with the increasing number of Islamic banks operating in Indonesia, the amount of funds raised by Islamic banks also continues to grow.

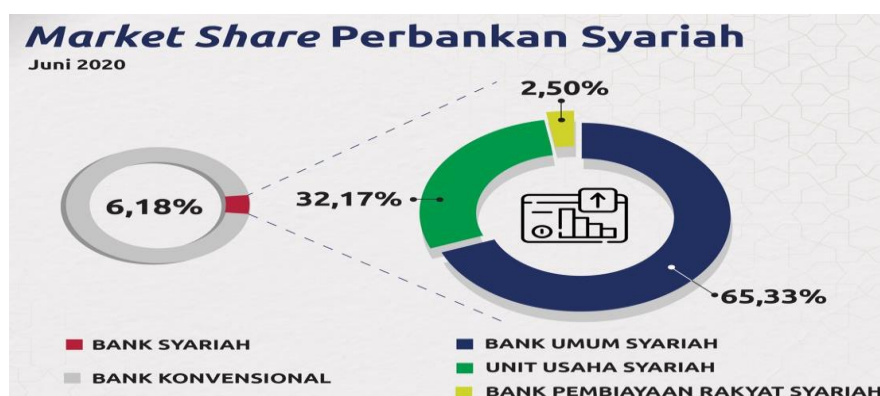


Figure 1. Market Share Syariah banking

Source: OJK

The rapid growth of public funds is triggered by several factors. In addition to the impressive performance of Islamic banks, the profit sharing system offered by Islamic banking is more stable against macroeconomic fluctuations. In the midst of the continued decline in conventional banking interest rates, profit-sharing margins provide a relatively higher profit than the interest offered by conventional banks. This happens because the profit-sharing system is provided based on the profit-sharing ratio that is agreed upon when the customer opens an account (AlShattarat & Atmeh, 2016).

The development of Islamic banks does not actually represent the reality that Indonesia is a country with the largest Muslim population, but Islamic banks have considerable opportunities in terms of the target market. An effective product marketing strategy is needed so that Islamic banks are able to win the business competition market with conventional banks which still win the banking business competition in Indonesia (Mahfud, 2020).

Research result (Harmoko, 2017) found that in order to win in the national banking competition, followed by an increase in the number in market share, Islamic banks must strive to provide access to Islamic banking services that are easily accessible and have at least a fair bargaining value compared to conventional banks. Furthermore, (Lo & Leow, 2014), (Cloud & Azhar, 2014) and (Faiqoh, 2016) found that The method used to attract many consumers or customers is to plan a good marketing strategy and find out the inhibiting factors from the implementation of the marketing strategy. Based on the phenomena and previous research described above, this article aims to examine the implementation of Islamic marketing in Islamic concepts in Islamic banks.

## LITERATURE REVIEW

### Sharia Marketing

Marketing is the analysis, planning, implementation, and control of programs designed to create, build, and maintain profitable exchanges with target buyers to achieve company goals (Fauzi, 2015). Furthermore, marketing is an effort to promote, inform and offer consumers about a business product or service managed by a company as an effort to increase sales of the product or service. Without a marketing process, the market will not know about the products or business services that we make (Kotler & Armstrong, 2010).

With the development of a business, to be able to improve services and meet the needs of consumers in certain segments, now many companies or manufacturers are starting to design their products by running a business based on the principles of Sharia values (Temporal, 2011). In Islamic sharia principles, marketing must be based on the spirit of worshipping Allah SWT (Mubarok, 2017). And make optimal efforts to achieve common prosperity, not for the interests of certain groups or individuals. In theory and application, sharia marketing also puts forward the moral and ethical side (Adnan, 2013).

Islamic marketing is a business process in which the entire process applies Islamic values. A way of marketing a business that puts forward values that glorify justice and honesty (Perwangsa, 2017). With Islamic marketing, a process must not be contrary to Islamic principles (Azizah, 2016). This was exemplified by the Prophet Muhammad. About trading activities that hold fast to truth, honesty and trustworthiness and can still earn profits (Ahmad, 2018).

Sharia marketing emphasizes the importance of establishing relationships and friendships with all stakeholders owned by a business company (Rahmawaty & Rokhman, 2018). Marketing in Islam serves as a liaison between producers and consumers. In Islamic buying and selling transactions, it is recommended that both parties who are buying and selling meet face to face because there will be a bond of brotherhood between the seller and the buyer. In this engagement, both parties will always help each other and work together to relieve each other either voluntarily or in return (Herlina & Hakiki, 2018).

Sharia Marketing is a strategic business discipline that directs the process of creating, offering, and changing Values from one initiator to its stakeholders, which in the whole process is in accordance with the contract and the principles of muamalah in Islam. (Tabrani & Marlizar, 2017). As the word of Allah in the letter Shaad: 24, which reads:

اَل لَّفَّ لَمَكَ اِل لَى اِجِهَ اَلْخُلَطَاءِ لِيَبْغِيَ لَى لَّا لَذِيْنَ اٰمَنُوْا لَوْ اَلصَّلٰحٰتِ لِيَلَّ ۱۱۱

Translation :

*24. David said: "Indeed he has wronged you by asking your goat to be added to his goats. And indeed most of the people who are in association some of them do wrong to others, except those who believe and do good deeds. pious; and there are very few of them." And David knew that We tested him; So he asked forgiveness from his Lord and bowed down and repented.*

According to (Qardhawi & Values, 1997) Sharia marketing is all activities carried out in business activities in the form of value creating activities that allow anyone who does it to grow and utilize its benefits based on honesty, fairness, openness, and sincerity in accordance with a process that is based on an Islamic muamalah contract or contract. business transaction agreements in Islam.

### Sharia Marketing Characteristics

There are four Characteristics of Sharia Marketing(Syakir Sula & Kertajaya, 2006) that is :

#### 1. Theistic (Rabbaniyah).

The hallmark of sharia marketing that is different from conventional marketing is its religious nature whose marketing activities are not colored by actions that can harm others. Because a marketer believes that Allah SWT is always with him and always supervises all forms of business activities, and everything a marketer does will be held accountable for the implementation of the Shari'a which will be carried out on the Day of Judgment. A marketer will always comply with sharia laws starting from carrying out a marketing strategy, sorting out the market (segmentation), then choosing which market to focus on (targeting), to establishing a company identity that must be embedded in the minds of its customers (positioning).(Maro'ah et al., 2019). Then, when a sharia marketer develops marketing tactics to be different from other companies, as well as the marketing mix, in designing products, setting prices, placing, and in carrying out promotions, they are always inspired by religious values. Moreover, in selling (selling) must leave bad traits such as cheating and fraud in sales activities(Kalimah et al., 2017). Sharia marketing must have a higher value, because sharia business is a trust business, a fair business, and a business that does not contain deceit in it.

#### 2. Ethical (Aklaqiyyah)

Sharia marketing places great emphasis on moral and ethical values, no matter what religion. Because moral and ethical values are universal values, taught by all religions revealed by Allah swt. according to(Antonio, 2001)Humans are caliphs on earth. Islam views the earth with all its contents as a mandate from Allah swt to the caliph so that it is used as well as possible for the common welfare. In the characteristics of sharia marketing, faith and morals (morals, ethics) are constant(Karami et al., 2014). Both have not experienced any changes, but sharia is always changing according to the needs and levels of human civilization, which differ from each other in each religion. This is expressed by the Messenger of Allah, in the hadith: "The apostles are like brothers and sisters, their sharia is many, but their religion (aqidah) is one (remembering Allah)" (HR Al-Bukhari, Abu Dawud, and Ahmad). A sharia marketer must have a pure attitude such

as staying away from lies, injustice, fraud, betrayal, and even duplicity (hypocrisy).(Adams, 2019).

3. Realistic (Al-waqi'iyah)

The concept of flexible marketing, as well as the breadth and flexibility of the Islamic sharia that underlies it. Sharia marketers are professional marketers with a clean, neat, and unpretentious appearance, regardless of the model or style of dress worn. Sharia marketers work professionally and prioritize religious values, piety, moral aspects, and honesty in all marketing activities(Fadilah, 2020). Sharia marketing associates, stays in touch, carries out business transactions in the midst of reality, hypocrisy, fraud, lies or deception that are common in the business world. Thus, sharia marketing tries to be strong, istiqamah, and becomes a light in the midst of the darkness that is happening in the marketing field in general.(Pratiwi et al., 2020).

4. Humanistic (Al-Insaniyyah)

The humanistic understanding is that sharia was created for humans so that their degrees are elevated, their human nature is maintained, and their animal traits can be restrained by sharia guidelines. The purpose of Islamic law was created for humans, according to their capacities regardless of race, color, skin, nationality, and status(Budiman, 2020). This is what makes sharia universal in nature so that it becomes universal humanistic sharia. This is what distinguishes the Islamic economic system from the conventional system. What is interesting is that sharia marketing prioritizes moral values and moral ethics in its implementation(Bayanuloh, 2019). Therefore, Islamic marketing becomes important for marketing personnel to maneuver the market. There are several characteristics of management applied by the Prophet (Meeks, 2017):

- a. Deity, the main and first characteristic of the management of the Prophet is management that is based on the values taught by Allah Subhanahu wa Ta'ala which are collected in the Qur'an, this vision that breathes the value of God is what makes the management style of the Prophet successful in general. excel in all aspects of life.
- b. Universal , the management of the Prophet is a universal management / syamil both in terms of time and place. so that the management of the Prophet can be applied anywhere, anytime, and by anyone.
- c. Humanist, the management of the Prophet is a humanist management. Namely management that is appropriate and in harmony with human life. Because the Prophet is an ordinary human. So that all the attitudes, behaviors and achievements we can emulate. The difference is that the Messenger of Allah received revelation and was protected from sins and mistakes {ma'shum} while we did not.
- d. Realistic, Rasulullah's management is realistic management. Namely management that can be done by all of us. As a form of historical reality, it is known as "asbaabun nuzul" in the sciences of the Qur'an and asbaabul wurud" in the sciences of Al-Hadith.
- e. Harmonious, the management of Rasulullah is a balanced or harmonious management that combines all management elements to achieve goals in a balanced, harmonious and harmonious composition. This harmony of the Prophet's management ingredients has resulted in various achievements and charitable successes. So that the results are always optimal, effective, efficient and economical.
- f. Fair, what is meant by fairness is to assign duties, rights, obligations and authorities in accordance with competence, capability and capacity. The Messenger of Allah is the most just man in treating his followers, even against enemies, animals and plants though.
- g. Easy, Rasulullah's management is easy management. Not complicated, not burdensome and not overwhelming. Because everything has been measured and formatted according to human capacity and capability.

- h. Dynamic, Rasulullah's management is dynamic management because it faces 1001 real problems, which must be solved at any time and time. In difficult or easy conditions. The beauty of it, all of these problems can be solved by the Prophet well.

## RESEARCH METHODS

The data collection method in this article is a study of the literature/literature by collecting information that is relevant to the topic or problem that will be or is being researched. With qualitative research, it is necessary to do descriptive analysis. The descriptive analysis method provides a clear, objective, systematic, analytical and critical description and explanation of the principles of human resource management in an Islamic economic perspective. The sources of data in this study are: 1) primary sources come from the books of interpretation of the Qur'an and hadith. And 2) Secondary sources, namely scientific journals with national and international reputation related to the problems that are the subject of writing this scientific paper.

## FINDINGS AND DISCUSSION

The concept of spiritual marketing for Islamic Banks, Spiritual marketing is a form of marketing that is imbued with spiritual values in all processes and transactions(Wahyuni, 2014), until it reaches a level where all major stakeholders in all businesses (customers, employees and shareholders), suppliers, distributors and even competitors are happy.

(Antonio, 2001)explained the meaning of justice in relation to morality in business, saying that the concept of justice in Islam has implications for social justice, and economic justice (business practices). Spiritual marketing aims to achieve a level that is fair and transparent for all parties involved. In it embedded moral values and honesty. None of the parties involved in it feel aggrieved, and there are no parties who are suspicious/suspicious, these spiritual values will also be able to improve our inner side.

The Marketing Strategy of Islamic Banking in which there is a high potential for customers with low public perception of sharia shows the lack of sharia information in the community. (Rahmany, 2014) argues that the strategies that can be carried out by Islamic banking are: the first strategy that must be taken by Islamic banking is external communication both in the context of educating sharia principles and the products offered.

While the second strategy is to create efficiency through product innovation and process innovation. Unlike conventional banking which is supported by many financial instruments, sharia products tend to be limited given the incompleteness of sharia financial instruments. With the enactment of Law no. 21 of 2008 concerning Islamic Banking further strengthens the basis of Islamic banking in Indonesia(Sari, 2012). This legal umbrella can also be used by Islamic banking to align themselves with conventional banking in Indonesia. Then the products or instruments offered by Islamic banking will be more convincing.

In the increasingly fierce competition, product quality development programs for quality development for customer satisfaction have become fardlu 'ain (mandatory individually). In this situation, the customer's attitude and behavior is critical and intelligent. Therefore, banks must be able and willing to understand the meaning of the value of a product in the eyes of customers, in order to satisfy their needs. In the conditions of very tough competition above, the soul of the organization is marketing.

In terms of organizational structure, there may not be a marketing department or even the term marketing has disappeared from the organizational body, but every department and unit has a marketing soul. (Haryantini & Sadya, 2018), the marketing combination built by the company has shifted from 4-P (product, price, place, promotion) to 4-C, which is as follows: on the problems faced by their customers. Cost (cost from the customer side) means that the company should see pricing as a total financial consequence which is a burden for the

customer. Convenient channel, is a reflection of the emergence of various ways customers buy products. Manufacturers cannot only rely on conventional distributors, but must provide various choices for consumers in obtaining products. communication,

Marketing is very closely related to the performance targets that will be achieved by a company, both services/trade. So marketers are required to know "the marketing framework" namely: STP (Segmentation, Targeting, Positioning) and 4P (Product, Price, Place, Promotion) so as to achieve optimal marketing results.

Recognizing the first Sharia Bank STP, a marketer segmented the market for the products being sold. Market segmentation basically divides the market potential into certain parts, it can be based on: demographic division, based on economic class and education, or based on lifestyle (psychography). For Islamic banks, segmentation can be done or identify potential customers who will be prospected. In terms of demographics, prospective Islamic bank customers can be divided into 2 categories, namely Muslim and non-Muslim prospective customers. In terms of psychographics, marketing funding can enter Muslim/Sharia minded institutions/organizations to gain strong awareness in marketing Islamic banking products.

After the segmentation of the product has been determined, the next step is to target or target the target market that has been selected in the market segmentation analysis. Identifying potential customers and customer desires appropriately can provide added value so that sharia banking products can be accepted (Danupranata, 2013). After targeting, the next step is to position the product. This step means creating the unique position of the product in the minds or perceptions of the prospective customers to be targeted.

Islamic banking products have their own uniqueness to be sold and accepted by the public, one of which is the "profit sharing" process when prospective customers place their funds in Islamic banking. The continuous education process to prospective customers regarding schemes for sharia banking products makes marketing figures become da'wah interpreters in addition to working as employees. The first three elements of the 4Ps, namely Product, Price, and Place contained in Islamic banks, namely: (1) Product: Savings, Current Accounts, Time Deposits; (2) Price: each sharia banking service product has a different fee scheme; (3) Place: walk-in-customers can get services for sharia banking products through sharia bank outlets throughout Indonesia.

Activities of sales promotion marketing, funding, sales promotions (sales promotions) carried out by sharia banking in the scope of branches/sub-branches should have been carefully thought out and have sharia added value. The forms of sales promotion as a tactical effort to achieve CASA targets (products: current accounts and savings), include: Premium Strategy (giving gifts, or other special offers to customers when purchasing products). Contest Strategy (in contests, participants are expected to do some kind of activity before getting a prize). The Work Partner Program is a form of appreciation for sharia bank branch offices to the referral party for opening savings made by employees/customer referrals.

Sales promotion activities with various strategies carried out by branch and sub-branch work units also cannot be separated from the support of the management in the form of above the line and below the line marketing to introduce existing sharia banking products. The marketing mix through traditional media, such as: advertisements on TV/Radio/Newspapers, as well as bussiness-to-business cooperation (Islamic bank head office with certain institutions, such as: sharia bank head office with Muhammadiyah Head Office) provides sufficient awareness and bargaining position strong for each work unit to freely market Islamic banking products to each institution that has collaborated with the Islamic bank head office.

Utilization of web 2.0 technology to expand the marketing reach of the products/services offered. The development of interactive marketing programs (Interactive

Marketing) is also adapted by Islamic banks through the use of social networks, including: Facebook, Twitter and Instagram. Some of the creative integrated marketing communications of the marketing funding team, among others: the use of Internet media, e-mail and personal blogs as interactive marketing strategies, including: Randomly sending information on Islamic bank products via e-mail. And take advantage of personal blogs in campaigning for consumer programs to attract customers based on the marketing blog.

On the other hand, to support the success of STP, Islamic banks must have quality human resources who prioritize ethical values according to Islamic concepts. Marketing personnel with Islamic ethics are very suitable for marketing change products and services to gain competitive advantage. The marketing ethics guidelines applied by Islamic banks serve as a reminder that in the operational activities of Islamic banks, it is not only focused on achieving maximum profits but also the blessings obtained. (Hamid & Zubair, 2019). This is what some of the business marketers said, including being honest, trustworthy, keeping promises, not exaggerating product facts and serving with a friendly attitude to customers.

Marketing with the application of Islamic ethics is a business strategy that directs the process of creating, marketing and changing value from marketers as initiators to stakeholders, which in the whole process is in accordance with the principles of marketing ethics in Islam, including: 1) Sharia bank marketers serving customers with full sincerity. For them the customer is a king who must be respected. This is in accordance with the Sharia concept, a marketer must serve customers wholeheartedly. In this case, the marketers of Islamic banks usually visit the places of the candidates/customers directly by acting as a customer service provider who runs products and services properly and clearly; 2) Sharia bank marketers honestly and transparently. When marketing a product, Islamic bank marketers will reveal the weaknesses and advantages of the product and provide an explanation of the benefits of the product. Serve customers with good service and offer a variety of products that meet customer expectations with Sharia principles and customers will buy a product because they need it and according to their wants and needs.

In addition, there are five characteristics that must be possessed by a marketer of Islamic banks which are always emphasized in the briefing every morning, namely:

- Siddiq (True and Honest), the nature of shiddiq must animate the entire behavior of a marketer of Islamic banks in conducting marketing, both in dealing with customers in transactions with customers or in making agreements with customers.
- Trust, amanah (trusted, credible) means, can be trusted, responsible, and credible, also means the desire to fulfill something in accordance with the provisions. Among the values associated with honesty and complementing it is trustworthiness.
- Fathanah (intelligent). Can be interpreted as intellectual, ingenuity or wisdom. A fathanah leader is a leader who understands, understands and deeply appreciates all the things that are his duties and obligations.
- Tabligh (communicative). It means communicative and argumentative. People who have this trait will convey it correctly and with the right words (bi al-hikmah). Talk to other people in something that is easy to understand, discuss and do business presentations in easy-to-understand language so that people can easily understand the business message we want to convey.
- Istiqamah. A Sharia marketer in his marketing practice is always istiqamah in the application of Sharia rules.

These five traits are the characteristics of the Prophet Muhammad SAW which are well known but are still rarely implemented, especially in the business world (Huda et al., 2017). In doing marketing to customers. They strongly avoid lies, exaggeration and promotion, keeping honesty and promises. Customers in Sharia marketing are placed as equal partners.



Therefore, it is prohibited to carry out marketing activities that are detrimental to customers. Always strive to create positive product value and customer feedback. Serve customers with good service and offer a variety of products that meet customer expectations with Sharia principles. With the increasingly fierce level of competition between banks and supported by the advantages possessed by interbanks, helping Islamic banks further improve existing services to comply with Sharia. So with marketing based on Islamic ethics, then the whole process should not be contrary to Islamic principles. And during the process and series of marketing activities can be guaranteed or no deviation from the ethical principles of Islam.

The marketing process based on Islamic ethics is carried out by people who market products using the Sharia method, also known as Sharia marketers. Sharia marketers are professional marketers with a clean, neat and unpretentious appearance, whatever the model or style of clothing they wear, marketing based on Islamic ethics is a flexible marketing concept, as is the broad flexibility of Islamic Sharia that underlies it.

## CONCLUSION AND RECOMMENDATION

Spiritual marketing concept of Islamic Banks, Spiritual marketing is a form of marketing that is imbued with spiritual values in all processes and transactions, until it reaches a level where all major stakeholders in all businesses (customers, employees and shareholders), suppliers, distributors and even competitors. Even if you get happiness, there are four characteristics of Islamic marketing, namely: Theistic (Rabbaniyah), Ethical (Aklaqiyyah), Realistic (Al-waqi'iyah) and Humanistic (Al-Insaniyyah). Islamic marketing should not be trapped only in these two things, spirituality and universal, especially when it is only associated with ethics in marketing. The implementation of the concept of Islamic ethics in marketing marketing personnel at Islamic Banks was found to have been carried out completely. In practice, marketing activities carried out by Islamic Banks are based on existing rules and do not conflict with Sharia principles. Five characteristics that must be possessed by a Sharia bank marketer are Shiddiq (True and Honest), Amanah, Fathanah (intelligent), Thabligh (communicative) and Istiqamah. In addition, marketing must be able to educate customers. Becoming a reliable and smart marketer is not only thinking about the target.

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