



Implementation of Sharia Marketing Characteristics for Gold Pawn Customers at Bank Mitra Syariah Gresik

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ABSTRACT

Purpose: Business competition is generally fierce, making it difficult for competitors or similar companies to attract customers. Some competitors may focus more on satisfying rather than optimising profits. The service must be done as well as possible to add value and attract customers. This study aims to see how Sharia marketing characteristics are implemented at Bank Mitra Syariah Gresik. Translated with DeepL.com (free version)

Design/Method/Approach: This type of research is descriptive qualitative. Observation, interview, and documentation were applied as data collection methods. At this point, the researcher collects and organises the needed information, then presents the information according to the topic and summarises the findings, conclusions, and results based on the available evidence and data.

Findings: Researchers use source triangulation to validate data. Sharia marketing has four characteristics at Bank Mitra Syariah Gresik: theoretical (*rabbaniyah*), realistic (*al-waqi'yyah*), ethical (*al-akblaqiyah*), and humanistic (*insaniti*), which have been implemented well.

Originality/Values: This study highlights the real implementation of Sharia marketing characteristics at Bank Mitra Syariah Gresik, which positively impacts customer satisfaction. The theistic, ethical, realistic, and humanistic approaches have built a strong image and customer trust in Gold Pawn Services.

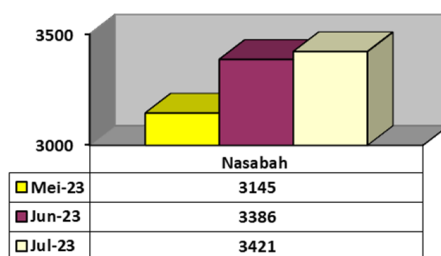


INTRODUCTION

According to Sofyan¹, and Rusby²: the main characteristics of Sharia marketing include its location as a legal source that satisfies the needs and desires of consumers and offers incentives for them, as long as it is not different from Islamic teachings. The primary source is specifically the Qur'an and Hadith. The moral criteria (right or wrong, good or bad) imposed in Sharia marketing have been proven to come from the Qur'an and Hadith, including their words, deeds, and agreements.³ So, the most important part is to make equity real for all customers in the market. Compete with the ethical quality of the market to ensure equity for all customers. The concept of equity in Islamic marketing is also expected to be the answer to existing customer problems.⁴

Provide a good image to a bank. If the goods or services cannot meet the needs of customers, then the image of the goods or services will be bad, and the bargaining power will be low. When receiving criticism and suggestions, the main task of the bank is to better understand the wants and needs of customers for an item. Criticism can also be an incentive for banks.⁵ The following is data on the number of gold pawn customers of Bank Mitra Syariah Gresik from May to July 2023:

Data on the Number of Gold Pawn Customers



(Source: Primary data processed by researchers, 2023)⁶

¹ Jefri Heri Sofyan. "Implementasi Strategi Pemasaran Syariah Pada Simply Homy Guest House Yogyakarta." (2018).

² Z Rusby. "Analisis Pemasaran pada PT. Pegadaian (Persero) Cabang Syariah Ahmad Yani Pekanbaru." *Jurnal Al-Hikmah* 12, no. 2 (2015).

³ Persada, Pena, Sukri, dkk. "BASIC Marketing strategy konsep Marketing Mix Dan Ekuitas Merek. Center for Open Science." (2020).

⁴ Wardianto, K. Bagus. "Implementasi Konsep Ekuitas Merek Di Indonesia: Sebuah Perspektif Keuangan. Business UHO." *Jurnal Administrasi Bisnis* 4, no. 2 (2019), <https://doi.org/10.52423/bujab.v4i2.9462>.

⁵ Tri Ratna Murti, Andyan Pradipta Utama. "Kepuasan Nasabah Sebagai Mediator Pengaruh Kepercayaan Terhadap Loyalitas Nasabah." *Jurnal IKRA-ITH Ekonomika* 4, no. 2 (2021), <https://doi.org/10.37817/ikraith-ekonomika.v4i2.1020>.

⁶ Zahrotul Fitriyah. "Sumber: Data Primer Diolah Peneliti." (2023).

From the data above, it can be seen that there has been an increase in customers in the last three months (May 2023 to July 2023). This shows that gold pawn customers are increasing, and indirectly, these customers invite their colleagues or family to become gold pawn customers at Bank Mitra Syariah Gresik.

In previous research conducted by Hajrah⁷ The results showed that theistic characteristics (*al-rabbaniyyah*), ethical characteristics (*al-akhlaqiyah*), and realistic characteristics (*al-waqiyyah*) had a significant effect on customer satisfaction with savings at Bank Sumut Capem Syariah HM. Joni and humanistic characteristics (*al-insaniyyah*) affected, but not significantly, customer satisfaction with savings at Bank Sumut Capem Syariah HM. Joni.

Liana⁸, entitled “The Impact of Sharia Marketing Characteristics on Customer Satisfaction of Bank Sumut Syariah KCP Perdagangan”. The results of this study indicate that Theitis (God) has a significant effect on customer satisfaction. Ethics has a substantial impact on customer satisfaction. Realistic has no significant positive impact on customer satisfaction. Humanism has no significant positive effect on customer satisfaction.

Based on the results of the 2 two previous studies above, there are differences, namely, research written by Hajrah.⁹ The results showed that theistic characteristics (*al-rabbaniyyah*), ethical characteristics (*al-akhlaqiyah*), and realistic characteristics (*al-waqiyyah*) had a significant effect on customer satisfaction with savings at Bank Sumut Capem Syariah HM. Joni and humanistic characteristics (*al-insaniyyah*) had an impact but were insignificant in the satisfaction of savings customers at Bank Sumut Capem Syariah HM Joni. While the research written by Liana¹⁰ The results of this study indicate that Realistic and Humanistic approaches have no significant positive effect on Bank Sumut Syariah KCP Perdagangan’s customer satisfaction.

Marketing is one of the most critical organisational tasks, whether small, medium or large. Marketing is an activity that can generate income for an organisation by providing consumers with access to various goods and services. Putri & Ardyansyah¹¹, Increasingly fierce business competition makes it difficult

⁷ Hajrah, Patimah. “Pengaruh Penerapan Karakteristik Pemasaran Syariah Terhadap Kepuasan Nasabah Tabungan Pada Bank Sumut Capem Syariah HM. Joni.”(2019).

⁸ Ira April Liana. “Dampak Karakteristik Pemasaran Syariah Terhadap Kepuasan Nasabah Bank Sumut Syariah KCP Perdagangan.” *Jurnal Ilmiah Mahasiswa Pendidikan Agama Islam (JIMPAI)* 1, no. 4 (2021): 3.

⁹ Ibid.,

¹⁰ Ibid.,

¹¹ Farid Ardyansyah, Putri, Nur Adinda Putri. “Implementasi Islamic Marketing Mix pada Produk Cicil Emas di Bank Syariah Indonesia Kantor Cabang Basuki Rahmat Surabaya

for competitors or similar companies to attract customers. Some competitors focus more on customer satisfaction rather than optimising profits. The service must be done as well as possible to add value and attract customers.

This research intends to see how implementing Sharia marketing characteristics can increase customer satisfaction at Bank Mitra Syariah Gresik. Therefore, the author has an interest in knowing, conducting research and direct observation regarding the implementation of sharia marketing characteristics carried out by bank employees in marketing their products to customers so that for this reason the author raises the title "Implementation of Sharia Marketing Characteristics in Gold Pawn Customers at Bank Mitra Syariah Gresik".

RESEARCH METHOD

Research Design

The research technique applied is a qualitative research method. This study's primary and secondary data are primary and secondary. Primary data in this study are data obtained directly from the field, namely through interviews with pawn customers of Bank Mitra Syariah Gresik. The secondary data of this study were obtained from documents and research journals that support this study. This study focuses on the theory of sharia marketing characteristics and customer satisfaction, which are used as reference sources in accordance with the facts in the field. The study aims to determine the implementation of Sharia marketing on gold pawn customers of Bank Mitra Syariah Gresik.

Data Source

In this study, there were three types of respondents: key respondents, supporting respondents, and participants. Key respondents are the head of the office and customer service, who know the gold pawn product, and supporting respondents are from the PLM (Micro Field Officer) marketing initiative. The participant respondents were customers of Bank Mitra Syariah Gresik.

Data Collection

The method applied to collect data must be adjusted to the data type, and the chosen method must be based on appropriate procedures¹². In-depth interviews on the issues studied were the data collection method used. Data testing is done first to ensure the data collected can be trusted before data analysis.

Dalam Perspektif Ekonomi Islam." *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah* 5, no. 6 (2023): 2804–2814.

¹² Anggito, Albi, Setiawan, dkk. "Metodologi Penelitian Kualitatif." *CV Jejak (Jejak Publisher)*, (2018).

Data Analysis

Data obtained using various data collection strategies is processed and presented during the crucial step of data analysis, which helps researchers find solutions to the problems they are researching.¹³ At this point, the researcher collects and organises the necessary information, then presents it according to the topic, summarising the findings, conclusions, and results based on the available evidence and data.

Data Validity

To account for the validity of the data provided, data validity techniques ensure that there is no difference between the data generated and the data that actually occurs on the object of research.¹⁴ Source triangulation is a researcher's strategy for ensuring the truth of the data. This study uses source triangulation from 3 gold pawn customers of Bank Mitra Syariah Gresik.

RESULT AND DISCUSSION

Implementation of Sharia Marketing Characteristics at Bank Mitra Syariah Gresik

Based on observations made through interviews with customers and employees of Bank Mitra Syariah, four characteristics are implemented at Bank Mitra Syariah Gresik: theistic, ethical, realistic, and humanistic.

Theistic

The *Rabbaniyyah* nature proves the superior justice of the rules and regulations set by Allah for all His people on earth. Because Allah is the All-Knowing Being who realises what is best (*al-aslah*) for all His creations. Based on the results of interviews conducted by researchers, this theistic characteristic is the soul of a Sharia marketer who believes in the laws of Sharia, which are divine. One of the theistic characteristics Bank Mitra Syariah employees possess is constantly upholding the value of honesty. The employees of Bank Mitra Syariah themselves have implemented honest behavior when customers want to pawn their goods by first checking to ensure that the goods have defects or not in them. The employees of the Sharia partner bank inform their customers regarding the condition of the goods after checking, so that in this transaction process, no one feels disadvantaged by either party.

¹³ Vigih Hery Kristanto. "Metodologi Penelitian Pedoman Penulisan Karya Tulis Ilmiah:(KTI)." *Deepublish*, (2018).

¹⁴ Sandu Siyoto, Muhammad Ali Sodik. "Dasar Metodologi Penelitian. literasi media publishing." (2015).

Ethics

Ethics (*akhlaqiyah*) is a derivative of the *rabbaniyah* persona mentioned earlier. In this sense, someone who acknowledges the existence of Allah SWT and His praiseworthy qualities will develop noble qualities and attitudes (*akhlaq karimah*) from within themselves. Because he always believes that Allah (SWT) is watching him. Based on the results of interviews conducted by researchers, ethical characteristics are the soul of a Sharia marketer who will always prioritise moral issues (morals and ethics) in all aspects of his activities, because moral and ethical values are universal values taught by all religions. From the Bank Mitra Syariah side, it has provided comfort when talking to customers who use this gold pawn product without any coercion. In addition, employees from the Sharia partner bank have implemented good morals when customers come to Bank Mitra Syariah Gresik to pawn their gold, they will be greeted warmly and given clear information about the procedures, requirements, and provisions for pawning gold. Bank Mitra Syariah employees also maintain ethics by being polite, courteous and smiling when providing clear explanations regarding each transaction stage, including the collateral value, period, interest and other costs by Islamic law.

Realistic

Realistic (*al-waqi'iyah*) works professionally and prioritises religious values, moral aspects, and piety in marketing activities—a flexible marketing concept, as is the freedom and flexibility of Islamic law that underlies it. Based on the results of interviews conducted by researchers, this realistic characteristic is flexible, as is the scope and adaptability of Islamic law in its essence, which understands that in situations in a heterogeneous environment with various backgrounds, ranging from age, gender, to work. Islam was revealed to interact with objective realities that exist. In addition, its teachings are designed in such a way that they can be applied in real life. The realistic principle that emphasises flexibility is expected to remain easy to adapt to the times. This is by Bank Mitra Syariah, which has applied the characteristics of Islamic marketers to realistic instructions with a flexible nature towards the times because Islamic teachings themselves have been designed flexibly, especially in marketing.

Humanistic

The presence of Islam on this earth, to place all humans in the same place before Allah (SWT), what makes it different is the level of piety that exists in each human being. Differences in race, ethnicity, body shape, and skin colour should not be understood as a cause of conflict, respecting one and insulting the other. However, Allah (SWT) created it as a strength and awareness to know and understand each other. Based on the results of interviews that researchers

have conducted, humanistic characteristics are characteristics of marketers created for humans to act reasonably, care for, and not discriminate against each other. From the Bank Mitra Syariah side, the employees of the Syariah Mitra bank have implemented an attitude of mutual respect for customers who have subscribed with new customers, namely providing the same service without any distinction. Bank Mitra Syariah employees also act professionally by using polite language, dressing neatly, and responding quickly and appropriately to customers who subscribe with new customers. This certainly makes the characteristics of a Sharia marketer in humanistic instructions perfect.

By implementing sharia marketing characteristics (theistic, ethics, realistic, and humanistic) at Bank Mitra Syariah Gresik, it can show that the number of gold pawn customers has increased in the last 3 months with the number of gold pawn customers in May 2023 amounting to 3145 customers and in July 2023 amounting to 3421 customers, meaning that there is an increase in the number of customers by 276 gold pawn customers at Bank Mitra Syariah Gresik.

And from the customer's perspective, the researcher has done, namely, the customer himself feels satisfied with the gold pawn product at the Gresik Sharia partner bank, because in practice, the pawned gold (collateral) is estimated according to its value, with an accurate appraisal tool. In practice, the *ijab qabul* has also been fulfilled because both parties signed the *rahn* evidence letter (SBR) in the gold pawn of the Gresik Sharia partner bank, which contains an agreement on the *rahn* transaction. Customers are also satisfied with the character of the Sharia partner bank employees, who always provide clear and easy-to-understand directions and apply greetings, smiles, and greetings to customers so that they are satisfied with the character of the Sharia partner bank employees. Coupled with the gold pawn product, this Sharia partner bank upholds Islamic principles without any interest (*riba*), but uses the *rahn* principle.

CONCLUSION

Based on the results of the discussion above, it can be seen that the implementation of sharia marketing at Bank Mitra Syariah Gresik has four characteristics, namely: theistic (*rabbaniyah*), ethics (*akhlaqiyah*), realistic (*al-naqiyyah*), and humanistic (*al-insaniyyah*), which have been implemented well. Customer satisfaction itself is based on customer expectations. Customers are satisfied with the implementation of the quality of service provided, which is well and friendly, so that the image of Bank Mitra Syariah Gresik is increasing and can easily gain the trust of gold pawn customers.

For the Sharia partner bank, it should be reinforced for employees who do not yet understand about pawn products as well as the use of contracts in the field of muamalah, to be given more mature direction and guidance for employees who have worked for a long time at Bank Mitra Syariah Gresik. Then, the gold pawn product must also be further improved, such as by showing appreciation to customers who have long trusted using gold pawn products, so that these customers can continue to use them.

The limitation of this study is the object of analysis, which is still limited to gold pawnshops at Gresik Sharia partner banks. The analysis method is too focused on the theory of Sharia marketing characteristics and customer satisfaction, which are used as reference sources according to the facts in the field. Hence, the discussion tends to be limited to Islamic compliance only, not touching on broader and more concrete aspects. Suggestions for further research can expand the research object to Sharia partner banks in several branches to compare their implementation with Sharia partner banks. Further researchers can use other more comprehensive analysis methods to examine the problems studied.■

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