

Telemarketing in Islamic Economics: Theory and Practice

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Diterima 25 Mei 2019 / Direvisi 25 Juni 2019/ Disetujui 30 Juni 2019

Abstract: *One of the keys to success for the survival of the company's business is a marketing strategy. At present, marketing has been recognized as a means to meet customer satisfaction. The company will prioritize everything required by consumers. More precisely, companies will prioritize consumer wants, not based on what consumer needs. Therefore, companies always concern about marketing strategies to attract as many customers as possible and increase their sales. By using a qualitative descriptive approach based on library research, this paper describes telemarketing as one of the promotional strategies in the marketing concept. This paper tries to describe telemarketing in an Islamic economic perspective, based on theory and practice*

Keywords: *Telemarketing; Islamic economics*

JEL Classification:

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INTRODUCTION

Every company has its main focus is to increase the profit rate, ie from sales, in other words, all products that will come out, either new products or existing ones must be known to the public and can be received as well as possible, and of course the company must have a strategy or method, namely Telemarketing. Where Telemarketing is still considered a very effective and effective way to increase sales in addition to marketing its products through advertising, television and social media in general.

Telemarketing is defined as a marketing promotion strategy in marketing products that use communication technology by trained marketers to carry out organized marketing activities for consumers who have been included in the classification list according to market share. And marketing experts argue, namely marketing carried out by Telemarketing is more easily accepted by the public, because the public can directly interact and communicate with marketing agents, even directly having questions and answers about the products offered.

From time to time the marketing of the product has gone through a stage of transformation, which before the consumer in terms of purchasing must face to face or meet directly with the marketing agent and have consideration with common sense, before finally deciding to buy, but at this stage experienced significant changes. Departing from the above, to provide consumer protection the Government represented in this case by the OJK has issued OJK regulation number 1 / POJK.7 / 2013 on August 6, 2013 which strictly prohibits the offering of products and or financial services through short message services (SMS) or telephone without the consent of the consumer. The regulation above was enacted on August 6, 2014.

Regarding the letter, the OJK requested all Financial Services Institutions to temporarily suspend and review the procedures for offering SMS or telephone marketing in collaboration with third parties. "All offers relating to marketing must first obtain approval from consumers or prospective consumers. So far, the company only prioritizes and prioritizes profits, but in the future with the above regulations the company can provide comfort to consumers in this case the users of banking financial services. And so far the OJK as an independent agency representative from the government will continue to monitor, give warnings to financial institutions if there are irregularities and commit in terms of service and protection of consumers.

LITERATURE STUDY

History of Telemarketing

Telemarketing has experienced significant development since the 1990s. And in the business world itself, the term marketing is not only a vital tool, but now marketing has become its own discipline, where marketing has become its own scope for discussion for academics as evidenced by the increasing number of forums about marketing. It's just that this is still not enough, because it has not been maximal in giving birth to a general picture of theory that can define all segments needed by marketing, as in economic theory known as the law of demand and supply that can clearly describe the relationship between the two.¹

From time to time the marketing of the product has gone through a stage of transformation, which before the consumer in terms of purchasing must face to face or

¹ Tamamudin, "Merefleksikan Teori Pemasaran ke Dalam Praktik Pemasaran Syariah," *Jurnal Hukum Islam* vol. 12, no. 2 (2014): h. 273-285

meet directly with the marketing agent and have consideration with common sense, before finally deciding to buy, but at this stage experienced significant changes. According to Philip Kotler, an expert in the field of international marketing and believed to be the pioneer of the father of conventional marketing sciences, was well aware of the changes in market behavior. The change in marketing orientation from face to face to telemarketing is a current phenomenon. The change in the marketing phenomenon certainly has an effect on the marketing strategy today.

Protection of consumers is regulated in the provisions of Article 1 number 2 of Act Number 8 of 1999 concerning the value of consumers, namely every person who uses goods and / or services available in the community, both for the sake of themselves, family, other people and other living beings and not for trading. This statement has the purpose of providing guarantees to buyers who do not buy goods but also feel the benefits or losses arising from the use of these items. Article 1 number 4 Goods are any objects both tangible and intangible, both movable and immovable, can be spent or not spent, which can be traded, used, used or utilized by consumers. Article 1 number 5 Services are any services in the form of work or achievements that are provided for the community to be used by consumers. Article 1 number 6 Promotion is an activity to introduce or disseminate information on an item and / or service to attract consumers' buying interest in goods and / or services that will be and is being traded.

Telemarketing is derived from the word tele which means distance and marketing means marketing is intended as a continuous interaction in realizing continuous interaction that is to fulfill all that is needed by humans, which means that marketing occurs when every interaction between humans or organizations is seen by an interaction process . So in other words, telemarketing is an interaction between humans or organizations to realize the interaction of changes made with the conditions of time and place anywhere. Generally,

Telemarketing is defined as the use of telephones by using telephone devices that aim to sell products or services directly to business customers and customers effectively without the need to meet directly with prospective customers (Kotler and Armstrong, 2012: 502). Kotler and Keller (2009 b: 245), Telemarketing is actively carried out by all companies because it is one means to promote products through telephone use and call centers to attract prospects, sell to existing customers and provide services by taking orders and answering questions through telephone. Telemarketing itself is a tool in the field of marketing that uses communication technology as part of the company in introducing its products regularly and structured.

In achieving the target market, the company will concentrate seriously in the business world, namely by means of marketing. Where this is a key means of success and the spearhead of the sustainability of each company. According to the expert Kotler and Armstrong suggested the key to the success of a company's business continuity lies in the aspect of its marketing strategy. Today marketing is considered as a means of fulfilling customer satisfaction.² Looking back, the existence of marketing studies began since the development of capitalist and socialist economic theories about the growth of consumption culture.

In the quotation above, it was stated that, the emergence and growth of marketing studies began in the 1900s, but basically this study had existed since industrial capitalism based on invisible and free market theory: Adam Smith's hand, Karl Marx's view of social

² Philip Kotler dan Armstrong G, Principle of Marketing (Pearson Perentie-Hall, 2004), h.3-5.

society, and human economic rational concept (rational economic man) Max Weber.³ So from what has been explained, it is clear that the marketing concept refers to materialistic, individual satisfaction, wealth maximization to satisfaction satisfaction.

During the first marketing emergence, there have been many changes from time to time, starting with the existence of The American Marketing Association (AMA) defining marketing as a business activity that runs the flow of goods and services starting from producers to consumers. From this definition it can be concluded that marketing activities are only focused on how to sell products until later the product is bought by consumers. The definition was then developed along with the expansion of marketing studies, which eventually AMA revised the definition of marketing, starting from: planning process, implementation of conception, pricing, promotion, distribution of ideas, goods, and services in realizing the expected goals of individuals and organizations initiated in 1985. From the description above, it is clear that the marketing reference continues to grow along with the times. In 2007, AMA issued the latest definition of marketing, namely activities to regulate institutions, and processes to create, communicate, deliver, and offer goods and services that have value for customers, clients, partners, and society in general.

According to marketing expert Philip Kotler, a marketing management expert and known as the father of Conventional marketing, he also thought of different opinions about marketing. Where his opinion is, marketing is a social and managerial process used by individuals and groups to get what they will use and want by creating, offering freely, and exchanging products that have value with others. Marketing activities are not merely selling activities, but explore existing managerial processes that must be passed to market a product.

Opinions of experts from the presentation above, can be more detailed translation of the definition of marketing, namely: First, social relations will only occur if there are buyers and sellers. Second, the success of relationships depends on a good understanding of concepts related to needs, desires, requests, products, values, satisfaction, quality, markets and others. And third is the ultimate goal of marketing, which is ensuring individuals and organizational satisfaction can be achieved. The concept and marketing strategy must have the ability to understand both the needs and desires of consumers in accordance with the trend of the 21st century marketing paradigm that changes from product centric to consumer centric.⁴

Today, companies will prioritize everything that consumers need in other words to prioritize consumer desires, not based on what consumers need. All kinds of products and services will be continuously produced by the company, based on the desire and level of customer satisfaction. Analysis like this, gives an impact that the company must be able to adjust and respond to all the growing environmental conditions. Therefore, the company always needs marketing concepts and strategies that always focus on customer satisfaction and market share so that they can attract as many customers as possible and increase the sales portfolio to the maximum extent possible.

In determining the right target market and market share targets, companies must be able to have effective glasses in conducting telemarketing activities, so they can get potential potential buyers, and telemarketing personnel themselves have the ability to be reliable in communicating and must be able to offer products to consumers without force

³ Md. Mahabub Alom and Md. Shariful Haque, "Marketing: An Islamic Perspective", *World Journal of Social Sciences*, vol. 1, no. 3 (2011), h. 71-81.

⁴ Ahmad Azrin Adnan, "Theoretical Framework for Islamic Marketing: Do We Need a New Paradigm?", *International Journal of Business and Social Science*, vol. 4, no. 7 (2013), h.158-165.

or scare the consumer. For this reason, will be discussed 5 strategies for success in telemarketing⁵.

First, know the product well, before convincing others, a telemarketer must convince himself about his product by knowing every benefit of the product or service that will be offered. By having *product knowledge* or, a telemarketer will be able to convince all the advantages of its products to prospective customers.

Second, do research on prospective customers, many people who feel disturbed by telemarketing activities because they feel they don't need the items they offer and feel foreign to the staff *telemarketing* who contact them. If the company does not want to experience failure like this, it's good to do research first on prospective customers. For example, if you offer baby milk products, you need to know how old the child is, the name, what taste of milk he likes or whether the child has allergies. By doing this research, you can give an offer that suits their needs, and prospective customers will feel close to you.

Third, Be Friendly & Fair, Every Telemarketing should know that contacting means getting people to talk. Because you talk on the phone and the other person can't see your facial expressions, it's good to use a tone that is friendly and not rigid. A list of questions that you have to ask prospective customers can be dealt with using a language that is a little flexible and doesn't have to be exactly the same as the *script*, just take the point.

Fourth, give questions efficiently, realizing that the prospective customer you want to contact does not always have free time, so it's a good idea for a telemarketer have a list of efficient questions to get the right answers. Use standard *why, what, when, where, who* and *how* to dig up information about consumers without having to be convoluted.

Fifth, Do Not Have To Sell, Sales targets must be fulfilled, but a telemarketer also needs to occasionally call consumers or customers just to say happy birthday, happy holiday, or just ask. This is useful for creating good relations between companies and consumers.

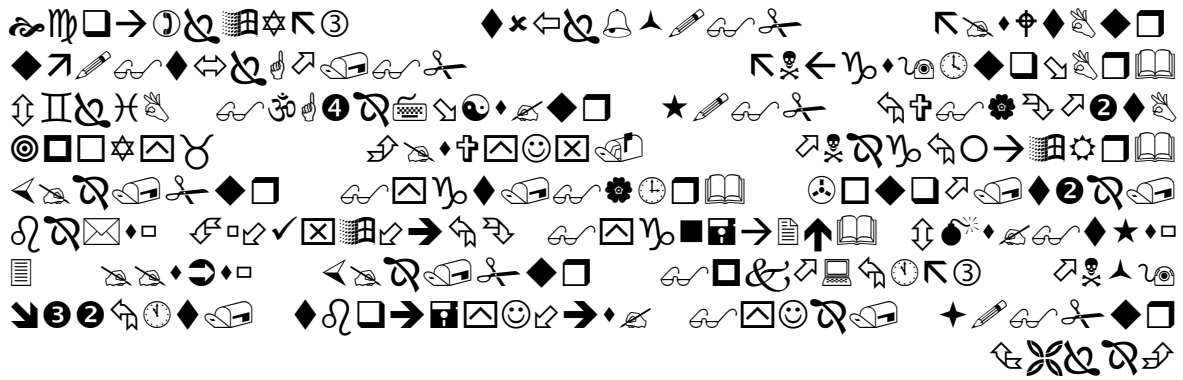
From the above explanation, there is still a need for the presentation of other concepts that can be used and utilized, today continue to circulate and develop to give birth to the concept of a new exposure concept of marketing which involves several other approaches, namely a cultural approach. The cultural approach referred to in academic studies, concluded that marketing began to be widely used by marketing studies in recent decades. Broadly speaking, there are two focus of marketing research that are used which in this case can be considered to influence marketing strategies and company performance, namely using a cultural perspective, that is what is meant is consumer culture and organizational culture.⁶ In this case, Isabel Antunes, et. al. in his research explained how culture influences marketing strategies and marketing performance.

Telemarketing in Islamic Perspectives

In the concept of Islamic marketing the orientation in business is to seek Allah's pleasure and with the intention of worshiping before Allah. It is contained in Surah Al-Baqarah (2): 265,

⁵ Novia Widya Utami "Pengertian Telemarketing dan lima strategi sukses, jurnal (2017)

⁶ Edy Sutrisno mengatakan bahwa penggunaan istilah budaya organisasi mengacu pada budaya perusahaan (corporate culture) karena pada umumnya suatu perusahaan berbentuk organisasi, yaitu kerja sama antara beberapa orang yang membentuk kelompok untuk suatu tujuan bersama.



“And the parable of those who spend their wealth for seeking the pleasure of Allah and for the firmness of their souls, such as a garden located on a plateau doused by heavy rain, So the garden produces its fruit twice. if heavy rains do not water it, then it drizzle (even enough). And Allah sees what you do”.

According to H. Kertajaya and Muhammad H. Sula (2006: 28), Characteristics of Marketing in Islam are divided into:

1. Theistic (Rabbaniyah)

Characteristic characteristics of sharia marketing are religious (diniyyah). The eyes of conducting marketing activities are to remain in the purpose of worship because of God.

2. Ethics (Akhlaqiyah)

The characteristic of this characteristic is prioritizing morals in all aspects of its activities. And put forward moral and ethical values and are universal.

3. Realistic (Al-Waqiyyah)

According to sharia in Islam the marketing concept in question is very flexible. Islam views flexibility, which means that Islamic marketing understands that in situations of diverse ethnicity, religion, race and culture. Its application is always realistic and can keep up with the times, as has been exemplified by the Prophet towards his brothers and followers.

4. Humanistic (Al-Insaniyyah) The

specialty of Islamic marketing is humanistic. By having this trait, humans become controlled and balanced.

In Islamic economics the concept of marketing is not separated from view. Of the many concepts of Islamic marketing that have been described, there are concepts that have been agreed upon and there are also concepts that become differences. The concept that became an agreement by Muslim studies in studying Islamic marketing is that this concept starts from Islamic economic philosophy, sourced from the Koran and hadith, and general principles such as the prohibition of usury, gambling, fraud, and so on. Whereas the difference is in the theories and concepts of Islamic marketing that are built on various methodologies and approaches.

According to Naveed Ahmad, which states Islamic marketing basically also adopts the modern marketing concept. Conceptually, there is almost no difference between the modern marketing concept and the Islamic marketing concept. It's just that, Islamic marketing focuses more on the values and norms of a series of marketing activities. Where interpret marketing Islam as a belief (belief) from the maximization of

values built on justice and integrity for the welfare of mankind.⁷ So, Islamic marketing has characteristics that are different from conventional marketing.

RESEARCH METHOD

In this case, this Research Method is a qualitative-descriptive study, which attempts to describe the development of Islamic marketing studies. This study is also a library research where the data sources used are secondary data which includes books and scientific articles that are relevant to the study. The data analysis technique used in this study is qualitative analysis which includes data reduction, data presentation and conclusion drawing.

RESULT AND DISCUSSION

Conclusions can be drawn, from several explanations of the above review, namely that Islamic marketing is an activity in carrying out business activities, from planning, creation, to offering to consumers based on Islamic teachings. Islamic marketing is all valuable marketing activities, has principles and marketing bases based on sharia law. Not doing the prohibited include: Bribery (risywah), supply manipulation (ihtikar), demand or supply manipulation (najash), cheating and cheating (tadlis), and injustice (dzulm) are actions that must be avoided by marketing in carrying out activities marketing.⁸

The concept of Islamic marketing must have a strong foundation referring to the basic philosophy of Islam. And the basic concept of Islamic philosophy is Tawheed. From this basic concept, later it will emerge characteristic of Islamic marketing. The marketing experts, namely, Muhammad Syakir Sula and Hermawan Kartajaya, Islamic marketing has four distinctive features, namely: First is spirituality where every marketing activity must be in accordance with the teachings of the Qur'an and Hadith. An Islamic marketer must believe that Islamic law is the best law that must be used and carried out in carrying out marketing activities. The second characteristic is ethics, where Islamic ethics originating from the Qur'an and Hadith is obligatory for every Islamic marketer. By always maintaining business ethics in accordance with Islamic teachings, an Islamic work culture will be formed which can balance the interests of the world and the hereafter. Third is realistic. Realism here is more elastic, which means it can be wise in addressing marketing problems in the field. However, this realistic attitude and nature does not mean that an Islamic marketer may violate Islamic law. Fourth is humanistic. In compiling marketing concepts and strategies, Islamic marketers must prioritize social duties and responsibilities that represent a humanistic attitude.⁹

In the concept of Islamic marketing, it has been clearly seen that the role of Islam has a much needed role in marketing that is used as a marketing tool.¹⁰ Allah SWT. Has chosen humans as caliphs on this earth with Islamic sharia as a guideline. This Islamic Sharia applies to all aspects of life, from time to time including exploring marketing activities. Thus, Islam must be used as a marketing tool. In this case, Islamic marketers

⁷ Naveed Ahmad, dkk, "Impact of Islamic Fashion Marketing on Islamic Marketing: A Case Study of Pakistani Women's," Kuwait Chapter of Arabian Journal of Business and Management Review, vol. 3, no. 5 (2014): 66-72, www.arabianjbm.com/pdfs/KD_VOL_3_5/9.pdf.

⁸ Ikatan Bankir Indonesia, Strategi Bisnis Bank Syariah (Jakarta: Gramedia, 2015),h. 111-114.

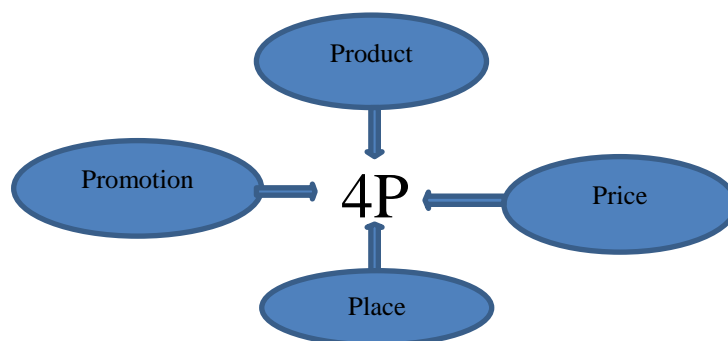
⁹ Hermawan Kartajaya dan Muhammad Syakir Sula, Syariah Marketing, (Bandung: Mizan, 2006).

¹⁰ Muhammad Arham, "Islamic Perspective on Marketing", Journal of Islamic Marketing, vol. 1, no. 2 (2010),h. 149-164.

must be able to carry out the teachings of Islam in the concept of Conventional marketing to make an Islamic marketing concept. This opinion was supported by several academics who had proposed the concept of Islamic marketing through the integration of conventional marketing and Islamic teaching principles.

Islamic marketing experts in modern integration namely Bin Ya'qub al-Tahir and Sharif Murad. Al-Tahir and Murad have formulated the concept of Islamic marketing by integrating the 4P marketing concept, namely: product, price, place, promotion, with Islamic teaching.¹¹ In the concept of Islamic marketing through the 4P marketing mix, Bin Ya'qub al-Tahir and Sharif Murad. Al-Tahir and Murad used a normative approach based on the arguments of the Quran and Hadith. The concept of Islamic marketing according to Bin Ya'qub al-Tahir and Sharif Murad. Al-Tahir and Murad are as follows:¹²

Marketing Concepts in in Islamic Law Perspective



Islamic Marketing Concept Scheme with 4P

Product namely: aspects of lawfulness (allowed by sharia), lawful, and there is no element that is forbidden in it, providing products and services offered to consumers. This aspect must be owned by all companies. This halal category should have two elements in it, namely halal products and services themselves and halal delivery process to consumers.¹³ In addition, production activities must also pay attention to the aspects of the utility of the product created. What is used as a measure in making a product is the value of benefits taken from the production and still in the halal frame and does not endanger consumers. The process of transferring ownership of products in Islam comes from contracts with various variants, such as buying and selling, profit sharing, leasing,

¹¹ Integrasi konsep bauran pemasaran dengan ajaran Islam semacam ini juga dilakukan oleh beberapa sarjana muslim lainnya, seperti Nur hazirah Hashim dan Muhammad Iskandar Hamzah. Mereka mengintegrasikan konsep pemasaran 7P's, yaitu product, promotion, price, place, people, physical environment, dan process dengan 7P's Islam yang dikenalkan oleh Wilson JAJ, yaitu Pragmatism, Pertinence, Palliation, Peer, Pedagogy, Persistent, dan Patience. Lihat Nur hazirah Hashim dan Muhammad Iskandar Hamzah, "4p: A Literature Review of Islamic Marketing and Contemporary Marketing Mix," *Procedia - Social and Behavioral Sciences* 130 (2014), h. 15559, <http://dx.doi.org/10.1016/j.sbspro.2014.04.019> (diakses 7 Januari 2016).

¹² Tahir, Ya'qub dan Sharif Murad, "Mafhum al-Taswiq al-Masrifiy al-Islamiy fi al-Masarif al-Islamiyah min Wijhati Nazri al-'Umala; Dirasah Halah Bank al-Barakah bi al-Jazair", *Majallat al-'Ulum al-Iqtisadiyah wa al-Tasyir*, no. 13 (2013), h. 141-172.

¹³ Allah Swt. telah menghalalkan hal-hal yang baik dan melarang hal-hal yang buruk, termasuk dalam konteks produksi. Lihat firman Allah dalam QS. Al-A'raf ayat 157. Rasulullah Saw. juga bersabda, innallaha tayyibun la yaqbalu illa tayyiban, yang artinya, sesungguhnya Allah Swt. itu Dzat yang Baik, Ia tidak akan menerima kecuali hal-hal yang baik pula. (HR. Muslim)

and so on. Various contracts are derived from the principles or rules of muamalah, namely: *al-ashlu fi al-asy-yaa al-ibahah illaa maa yadullu alaihi dalilun 'ala tahrimihi*, wherein the law of origin of everything that is beneficial to others is permissible, unless there is a proposition who forbade it,¹⁴ so it is possible to spark various products and services.

Price, namely: Price is something that has a value given to a particular commodity or service. Prices are created by the law of market supply and demand. Therefore, Islam does not allow the authorities to intervene in the prices on the market. There are several things that must be considered in determining the price of an item or service. First, price determination must be based on the principle of being willing to be willing (*taradhin*).¹⁵ In a sense, pricing must be in accordance with reasonable profits, according to agreement and fair. Second, healthy competition in determining commodity prices of goods and services, offering goods and services with good quality and reasonable prices. One of the scholars, Rafiq Yunus al-Mashriy, stated that the scholars agreed not to allow excessive profits by committing fraud or cover-up and even hiding the damage or disability of the commodities traded.¹⁶ And third, do not do market hoarding or monopoly (*ihtikar*) to raise prices from the general price.¹⁷

Place is a place, where network expansion is an important marketing component. What needs to be considered in the network of expansion of goods and services is the goal of expanding the network itself and solely not only for profit. Network expansion activities bring goals for the public interest by distributing goods to customers to meet their needs, help their difficulties and facilitate their needs.¹⁸ Because in Islam, the benefit of the people is more important than personal interests.

Promotion namely: Promoting goods or services, which have the intention to provide all information related to goods and services offered to consumers, both promotion of the presence of new products and services, brand awareness, and maintaining or increasing sales figures. The key to success that must be a reference in promotional activities is the absence of fraudulent information or no hidden things that are conveyed to consumers. All information conveyed to consumers regarding products

¹⁴ Kaidah tersebut merupakan turunan dari kaidah *al-yaqinu la yuzalu bi al-shak*, keyakinan tidak bisa dihilangkan/dihapus dengan keraguan. Implikasi dari kaidah tersebut adalah bahwa akad-akad kontemporer, komoditas baru, berbagai jenis instrumen keuangan diperbolehkan selama tidak ada nash syar'i yang secara jelas dan pasti melarangnya. Lihat Muhammad Abdul Halim Umar, *Al-Qawa'id al-Shar'iyah wa Tathbiqatuha 'Ala al-Mu'amalat al-Maliyyah al-Mu'asirah* (Cairo: Universitas Al-Azhar, 2003), h. 39-40.

¹⁵ Dalam hal ini, Nabi Muhammad Saw. juga bersabda, *innama al-bai'u 'an taradlin*, yang artinya, sesungguhnya jual-beli itu hanya sah jika suka sama suka. (HR. Bukhari). Yang dimaksud dengan *taradli* adalah persetujuan para pihak yang bertransaksi, baik penjual dan pembeli, penyewa dan yang menyewakan, debitur dan kreditur. Karena urgensitasnya dalam kehidupan ekonomi, para ahli hukum Islam menjadikan *taradli* sebagai syarat sahnya akad atau ijab dan kabul. Lihat Suma, Muhammad Amin, *Tafsir Ayat Ekonomi: Teks, Terjemah, dan Tafsir* (Jakarta: Amzah, 2013), h. 157-158.

¹⁶ Rafiq Yunus al-Masriy, *Buhuts fi al-Iqtisad al-Islami* (Damaskus: Dar al-Maktabiy, 2009), h. 127.

¹⁷ Larangan monopoli bersumber dari sabda Rasulullah Saw., *la yahtakiru illa khatiun*, yang artinya, tidaklah yang menimbun itu (agar harga barang naik), kecuali orang yang bersalah. (HR. Muslim).

¹⁸ Distribusi dalam Islam memiliki peran penting dalam kegiatan perekonomian. Distribusi tidak hanya menyangkut penyaluran komoditas, namun juga pemerataan kekayaan dan menjaga keseimbangan ekonomi masyarakat. Sehingga, menurut Ashraf Muhammad Dawabah, pemerintah memiliki tanggung jawab dalam melakukan kegiatan pemerataan kekayaan umat. Lihat Ashraf Muhammad Dawabah, *Al-Iqtisad al-Islami: Madkhal wa Manhaj* (Cairo: Dar al-Salam, 2010), h.166.

and services must be according to what they are. Honesty is the main capital in conducting transactions so that no party is harmed.¹⁹

An Islamic marketing expert Tamamudin (2014), in this case prefers to use the term sharia marketing. In his presentation explained that sharia marketing as an implementation in business takes the form of value creating activities that enable anyone who does it to grow and utilize its benefits based on honesty, fairness, openness and sincerity in accordance with a principled process in the contract to Islamic cultivation or business transaction agreements in Islam. Marketing is closely related to a process flow in identifying and fulfilling human and community needs.

The concept of Islamic marketing described by Islamic marketing experts by Tamamudin above is more focused on ethics. A marketer is considered to have done sharia marketing if he already has nine ethics (morals) applied in the marketing process, namely:²⁰

1. Have a spiritual personality (tawa)
2. Be kind and sympathetic (shidiq)
3. Be fair in business (al-adl)
4. Be servile and humble (khidmah)Keep
- 5.promises and not cheat
6. Honest and trustworthy (trust)
7. Do not like to deteriorate in suspicion (su'uzh-zhan)disdain (ghibah
8. Do not)
9. Do not do bribe (riswah)

From the review of the above according to Islamic perspective explained that marketing is quite fairly identical to conventional marketing. The two marketing concepts are basically still identical with trading activities. The distinction between the two types of marketing is that the concept of Islamic marketing seems to only touch on the characteristics of the product and its actors. This can be seen from the requirements of products and services that must be halal and good (halalan thayyiban), starting from the manufacturing process to being handed over to consumers. Likewise with the characteristics of marketers who are required to have honesty, avoid cheating behavior, do not apply wrongdoers and other things that are prohibited in Islamic teachings.

From the marketing concepts of the Islamic perspective that the author has described above, it can be seen that the marketing of the Islamic perspective is quite equivalent to conventional marketing. The two marketing concepts are basically still equivalent or the same as trading activities. The nuance between the two types of marketing is that the concept of Islamic marketing looks only at the characteristics of the product and the actors. This can be seen from the requirements of products and services

¹⁹ Kejujuran dalam pemasaran didasarkan pada hadis Rasulullah Saw., al-bai'ani bi al-khiyari ma lam yatafarraqa fain sadaqa wa bayyana burika lahuma fi bai'ihima, wa in kazaba wa katama, muh'iqat barakatu bai'ihima, yang artinya, kedua orang yang saling berniaga memiliki hak pilih (khiyar) selama keduanya belum berpisah, dan bila keduanya berlaku jujur dan menjelaskan maka akan diberkahi untuk mereka penjualannya, dan bila mereka berlaku dusta dan saling menutup-nutupi, maka niscaya akan dihapuskan keberkahan penjualannya. (HR. Bukhari-Muslim). Dalam hadis lain yang diriwayatkan oleh Abu Said al-Khudriy juga disebutkan bahwa al-Tajir al-saduq al-amin ma'a al-nabiyyin wa al-siddiqin wa al-shuhada, yang artinya pedagang yang benar dan terpercaya bergabung dengan para nabi, orang-orang yang benar (siddiqin) dan para shuhada. (HR. Tirmidhiy No. 1209). Lihat Aang Kunaifi, *Manajemen Pemasaran Syariah Pendekatan Human Spirit: Konsep, Etika, Strategi dan Implementasinya*, h. 134.

²⁰ Tamamudin, "Merefleksikan Teori Pemasaran ke Dalam Praktik Pemasaran Syariah," *Jurnal Hukum Islam* vol. 12, no. 2 (2014), h. 273-285.

that must be halal and good (halalan thayyiban), starting from the beginning to the end of the manufacturing process until it can be handed over to consumers. Likewise with the characteristics of marketers who are required to have honesty, avoid cheating behavior, do not apply wrongdoers and other things that are prohibited in Islamic teachings.

In accordance with the concept of consumer protection as stipulated in Article 2 of Act Number 8 of 1999 concerning Consumer Protection, consumer protection is based on benefits, justice, balance, security, consumer safety and legal certainty.

The sound of the article above is a principle in consumer protection that is relevant in national development.²¹ In his elaboration stated that the principle of law is not a concrete rule of law, but is a background of concrete rules and is general or abstract.

CONCLUSION

From the review of the explanation above, it can be concluded that so far Islamic marketing studies still depend on conventional marketing concepts. The role of Islam in the formulation of Islamic marketing concepts and strategies is limited to marketing tools. The methodology that is widely used by Islamic economic academics in formulating the concept of Islamic marketing is the mixing of Islamic teachings with conventional marketing concepts. Therefore, the opportunity to study Islamic marketing is very wide open because according to the author, conceptually can still be formulated using other approaches. This is important to deal with the fact that the market behavior is dynamic.

The author considers the need for more detailed improvements in Islamic marketing studies so that they are not shadowed by conventional marketing studies. This does not mean denying the theory of marketing that has developed, but Islamic marketing studies need to be focused on the broader aspects of the ethical spectrum. Because if analyzed, some Islamic marketing studies only focus on ethical aspects. This raises the assumption that there is no difference between the concepts of conventional marketing and Islamic marketing, because the nuances between them only lie in the aspects of ethics and values adopted. Islamic marketing studies in the future can focus on exploring marketing concepts in the Qur'an and marketing done by the Prophet. Al Quran has been proven to guide Muslims in discovering various concepts of masculine and dignified life, as well as the Prophet Muhammad. who had been a successful trader in his day.

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²¹ Sudikno Mertokusumo, *Hukum Acara Perdata Indonesia* (Yogyakarta: Liberty, 1999), h.34.

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