

as the completeness of the document as a condition of bail. This is in order to minimize the risk in the financing process later.

In terms of marketing products, each marketing staff has his own strategy. Marketing practice by each marketing staff is different. It is influenced also by background of jobs, network, and different experience.

For example in retail marketing, marketing process is usually done through telemarketing and offers for customers who have savings with great numbers. Also to the customers who have deposits or savings. Financing products which offered are following to the customer's needs.

Similarly, for funding products, the marketing staffs will cooperate with the customer service staffs at any time to tell if there are customers who want to open a saving account with a specific purpose. It will be directed to open a saving account plan, ultima, as well as other savings products and according to customer needs.

As for the marketing of financial products to corporate customers is often done by the presentation of products, especially for cash management system product, which until the present day is needed by corporate customers. By opening the application in Muamalat Bank, the customers will automatically open a current account and conduct their business transactions through Muamalat Bank.

B. The Difference Between Sharia Marketing Theory and Marketing Practice at Muamalat Bank Branch Surabaya

Sharia company should develop the corporate culture according to sharia principles. The whole pattern, behavior, attitudes and rules should not be separated from the base of sharia, including the activities of marketing. The principles of sharia marketing is to create value for its stakeholders, and therefore the marketing staffs must believe that sharia law is the fairest, most perfect, most in harmony with all forms of kindness.

Sharia marketer is promoting moral problems (moral, ethical) in all aspects of its activities. Professional sharia marketers are the marketers with the appearance of clean, neat and unpretentious, work by promoting religious values. Other privileges of sharia marketers is their universal humanistic. They do not discriminate people according to their race or social status. And all of it summarized in four dimensions sharia marketing, namely *rabbāniyyah*, *akhlāqiyyah*, *waqiyyah*, and *insāniyyah*.

In theist dimension, sharia marketer believe that Islam has arranged all aspects of life including the economy, and believes that marketing is guided by sharia principle is able to realize the benefit. Then in the ethic dimension, sharia marketer should promote good character and moral values in marketing activities, such as behaving fairly, honest, keeping promises, and not excessive in the promotion. As for the realistic dimension, sharia marketers are able to follow changes in business

conditions, able to take advantage of opportunities, build confidence and competence, as well as mobilizing all of their potential in marketing activities. While the humanistic dimension of sharia marketer provides the best service to all customers, be able to meet the desires and needs of consumers, establish relationships and good communication.

In this study, the theory is weighted by the maximum score 5 on the likert scale scores 1-5. So the total score of the theory if you add up the total score is 100. The fourth dimension in practice in Muamalat Bank branch Surabaya based on the score of the questionnaire, the dimensions theist (*rabbāniyyah*) has a mean or average score 23. This score is gained from twelve people got score between 18-22 and thirty eight people got score between 23-25.

The ethical dimension (*akhlāqiyyah*) has an average score 22. This score comes from sixteen people whose scores between 23-25 and twenty four people got score between 18-22. The realistic dimension (*waqiyyah*) had an average score 21,3. This result is come from twenty nine people whose scores between 17-22 and eleven people got scores between 23-25. So, humanistic dimensions (*Insāniyyah*) has an average of practice score 21,7. This average score come from twenty six people whose scores between 19-22 and fourteen people got scores between 23-25.

On average scores, realistic dimension (*waqiyyah*) is the least of his scores when compared to the ideal score. Ideal score that must be met by each dimension is 25. So it can be concluded that realistic dimension

