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Their perspective of time after death on Muslim customers can explain why an Islamic bank customer can even receive a benefit whose value is smaller as long as it was lawful. Indeed, business and marketing practices actually shifted and transformed from an intellectual level (rational), to emotional, and ultimately to the spiritual. In the end, consumers will consider the suitability of products and services to our spiritual values he believed.

The sharia marketing concept itself evolved over the development of sharia economy. Some companies and sharia banks have applied this concept and have yielded positive results. In the future predicted sharia marketing will continue to grow and trusted by the people because of the values that correspond to what the community needs, honesty.

Muamalat Bank, as the first Islamic bank in Indonesia which should have strong idealism about sharia principles which applied in the execution of every business activity. Bank Muamalat will sooth the application of Islamic principles muamalat evidenced by the establishment of the institute which aims to educate employees to become professional sharia bankers, including being a reliable sharia marketer.

And to achieve the goal of becoming professional Islamic bank, Muamalat bank trainsits managers and employees in Muamalat Institute. this is done to establish the great sharia bankers and professional sharia marketers.

Despite of that, many staff of Muamalat bank are derived from conventional bank. Guntur Subagja, Chairman Indostrategic Economic Intelligence said that Currently there are 12 Islamic banks which operate with total of 48 directors. From those numbers, the directors who come from conventional banks 37 (77%) and only 11 directors in the last five years doing business in Islamic banking. "Surprising and alarming at the same time," he said.

Two of the largest Islamic banks in Indonesia's iconic national Islamic banking, Bank Syariah Mandiri (BSM) and Bank Muamalat, all directors are derived from conventional banks. BSM take the directors of its conventional bank, Mandiri Bank. MuamalatBank which established with the Islamic spirit by ICMI (Association of Indonesian Muslim









