## **CHAPTER II**

#### LITERATURE REVIEW

### A. Theoretical Basis

The word "sharia" has existed in Arabic before the revelation of the Quran. Words that convey the same meaning to it also mentioned in the Taurat and Injil. Which is always hinting at the meaning of "the will of God is revealed as a manifestation of His power over all human actions."

In Al-Quran the word Shari'ah mentioned only once in Surah Al-Jatsiyah,

Then it appears in the form of a verb and downs three times.

( Surah As-Shura: 13) <sup>3</sup>

The word *sharī'ah*comes from the word *syara'a al-syai'a* which means 'explain' or 'explain something'. Or is derived from the word *syir'ah*which meansa

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<sup>&</sup>lt;sup>1</sup>Encyclopedia Brittanica, X, (Micropedia)). Noted from Hermawan Kartajaya, *Sharia Marketing*, *Ushul Al-Sharia*,(Kairo, Egypt, 1978), 49.

<sup>&</sup>lt;sup>2</sup>Departemen Agama RI, *Al-'Aliyy, Al Qur'an dan Terjemahnya*, 383.

<sup>&</sup>lt;sup>3</sup> Ibid., 370.

place that is used to draw water directly so that the person who took it did not need the help of other tools.<sup>4</sup>

Shaykh Al-Qaradawi said the scope of understanding of sharia in the view of Islam is very broad and comprehensive (*al-syumul*). It contains the meaning govern all aspects of life, ranging from aspects of worship (the human relationship with God), family aspect (such as marriage, divorce, living, wills, inheritance), aspects of the business (trade, industry, banking, insurance, debts, marketing, grants), economic aspects (capital, zakat, baitul maal, *fa'i, ghanimah*), legal and judicial aspects, aspects of law to relations between states.<sup>5</sup>

Marketing itself is a form of *mu'amalah*justified in Islam, throughout the transaction process maintained in all of the things forbidden by sharia provisions.

Philip Kotler defines marketing as "A social and managerial process which individuals and groups obtain what they need and want through creating deals, and exchange of products or value to the other party.

This definition is based on the core concepts, such as: the need, the desire and demand for the products (goods, services, and ideas), value, cost and satisfaction, exchange and transactions, relationships and networks, markets and marketers and prospects. This means, in sharia marketing, the whole process, both the creation process, bidding process, and the process of changing the value, should not be things that are contrary to the contract and the principles of Islam.

<sup>5</sup>Yusuf Qardawi, *Madkhal Li Dirāsah As Syarī'ah Islāmīyah*, (Egypt: Maktabah Kairo, 1990), 22.

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<sup>&</sup>lt;sup>4</sup>Muhammad Fu'ad Abdul Baqi, *Mu'jam Li Alfazh Al-Qur'an Al-Karim*, (Kairo: *Darut Hadits, 1364 H*), chapter 2, 13.

Sofar, as it can be guaranteed, and deviations of Islamic principles do not occur in any transaction in marketing may be allowed.

In the rules of fiqh mentioned, *al muslimūna 'ala syurūtihim illā syarṭan ḥarrama ḥalālan aw aḥalla ḥarāman* (Muslims tied to business deals they make, unless an agreement which forbids *ḥalal*.

There are four characteristics of sharia marketing can be a guide for marketers as follows:<sup>6</sup>

- 1. Theist *(rabbāniyyah)*: the soul of sharia marketer believes that the laws of sharia, is the fairest, most perfect, most aligned with any form of kindness, most can prevent any kind of damage, the most able to realize the truth, destroy falsehood and disseminate benefit.
- 2. Ethic (akhlāqiyyah): Another feature of sharia marketer in addition to the theist (rabbāniyyah) also because it is promoting moral virtue in all aspects of its activities, because the moral values and ethics is a universal value, which is taught by religion.
- 3. Realistic (al-waqiyyah): sharia marketer is a flexible marketing concept, as well as the breadth and flexibility sharia which underlying it. Sharia marketers are the professional marketers with the clean appearance, neat and understated, any model or style of dress they wear, work by promoting religious values, piety, moral aspects and honesty in all their marketing activity.

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<sup>&</sup>lt;sup>6</sup>Hermawan Kertajaya. Syariah Marketing, (Jakarta: Mizan, 2005), 20.

4. Humanistic (*Insāniyyah*): another sharia marketer privilege is their universal humanistic, sharia was created for people to rank up, maintained and preserved human nature. Sharia is created for human beings according to their capacities, regardless of race, gender, color, nationality and status. This makes sharia becomes universal.

There are five principles of sharia marketing perspective described by Hermawan Kartajaya:

# 1. Sustainable Marketing Enterprise (SME)

A marketing model which company is able to survive and succeed not only at present but also in the future. That the company went through a phase as a phase of human life, which must defend themselves in times of crisis and changes in circumstances. If companies want to stay alive, company leaders must take action before the crisis at hand, so the company begin back in its life cycle. A good company is a company that can maintain a continuous situation in order to survive in a changing market.

# 2. Islamic Business Marketing Landscape

#### a. Change

Change is something that will definitely happen. Power of change consists of five elements, they are: technological changes, changes in economic, political changes, social-cultural and market changes. The most important change is the change in technology, because technology will give a wider effect on all aspects which will also undergo a change. Developments in technology gave the sharia company a considerable

influence. Aside from being operational support and standard services, technology also demonstrates its seriousness in implementing the principles of sharia marketing. Easy for consumers to get information and communicate.

### b. Competitor

Globalization and technological change creates a tight competition. Markets are becoming increasingly complex, open and modern. In the face of competition and openness of self-motivation required to attempt to create a win-win situation between the company and its competitors. As the sharia company's commitment, honesty, fairness, *maslahah* are always be the standard in fair competition although market players often less moral behavior.

#### c. Customer

Effect of the innovations of technology underlying socio-cultural changes. The birth of revolution in the field of information of technology and telecommunication changes the outlook and behavior of society, for example, the presence of internet has brought changes in all sectors of human life. Each product and service is actually intended for the benefit of people who buy a product or service should be given the fullest attention. For sharia companies globalization brings many benefits and opportunities to be better. Effect of information and technology is like a double-edged sword depending on the way and our attitude in taking the benefits.

#### 3. Sharia Marketing Strategy

#### a. Segmentation

Segmentation is the art to identify and exploit the opportunities that arise in the market. In view of the market, companies must be creative and innovative in addressing the development, because segmentation is an initial step determines the overall activities of the company.

# b. Targeting

Targeting is company's strategy to allocate resources effectively, since resources are limited. By aiming a spescific target our efforts will be more focused. By that the company should target a market which will be entered in accordance of competitiveness, (competitive advantage).

According to Warren in his book Global Marketing Management, the criteria of target market is the market size with potential competition, and compatibility with feasibility. Of course, to keep the company should have comparative and competitive advantages and possessed the appropriate resources. There are two things that are needed in market segmentation. First, the chosen market is large enough and profitable (market size). Both targeting strategies should be based on a company's competitive advantage. secondly, competitive situation. By that the company should be able to get heart and soul of consumers. Both long term and short term.

## c. Positioning

Is a strategy to win a position in the minds of consumers, so this strategy is related to how to build trust, confidence, and competence for customers. This positioning establishes how the product or company identity embedded in the minds of consumers who have conformity with the competences of the company to gain trust, credibility and recognition from consumers. Positioning should be sustainable to the changes that occur in the market. Sharia company must build a strong and positive positioning, the image of sharia must be maintained by offering values corresponded with sharia principles.

#### d. Differentiation

Differentiation is the act of designing a set of significant differences in the company's offer. This differentiation can be content (what to offer) and context (how to offer) and infrastructure (capability to offer). Content is a dimension of differentiation that refers to the value which offered to customers. Context is a dimension refers to the way our product offers. While referring to the technological infrastructure, human resources (people) and facility (facility) also used to create the differentiation of content and context.

## e. Marketing Mix

Marketing mix known as 4P and the elements are product, price, place, and promotion. Product and price is the component of offers, while

the place and promotion is a component of access. Marketing mix is intended how to integrate an offer from the companywith available access.

This integration process is the key to success of the company's marketing efforts. This model is also needs the creation tactic for marketing mix which should be based on the creation of differentiation in terms of content, context, and infrastructure. Forsharia companies, for its offers, the product and the price must be based on the values of honesty and fairness in accordance with the principles of sharia. The quality of supplied products must match the offer. So the company is prohibited to hide the defects of the products offered. Whereas in determining the price, the company must give priority to the values of justice. If the quality of its products is good, price can be high, otherwise if the product is not qualified to the quality.

Access components in the form of promotion for sharia companies should describe what is on offer in real terms of products or services of the company. Promotion should not show too much imagination for consumers because it includes fraud and deceit. In determining the places or distribution channels, the company must give priority to areas that correspond with the target market so that it can be effectively and efficiently. The integration process of offers and access should be based on the principles of fairness and honesty.

## f. Selling

Selling is the delivery of goods or services from the seller to the buyer at an agreed price on a voluntary basis. Many people believe that selling is maximizing sales activities to create a win-win situation for seller and buyer. Sharia companies should make the consumer as a friend with an attitude of helping and honesty as the main foundation.

# 4. Sharia Marketing Value

# a. Use a Spritual Brand

Brand is an identity of the company's products or services. Brand reflects the value given to the consumers. Besides positioning and differentiation which has been formed, the brand will add value to the products and services offered. A good brand is a brand that has a strong character and for companies or products that implement sharia marketing or principles of sharia. A brand which does not contain elements of gambling, fraud, usury, do not contain elements of injustice and not endanger themselves or other people.

#### b. Service Should Have The Ability to Transform

To become a large company and sustainable, companies must pay attention to sharia marketing service offered to maintain customer satisfaction. They must really care about attitude, good conversation, body language, be sympathetic, gentle, polite, respectful and loving.

#### c. Process

The process reflects the quality, cost and delivery (QCD). The quality of product or service depicted by a good process, from the production process until delivery to consumers appropriately and in an effective and efficient cost. The process in the context of quality is how to create a process that has more value to consumers. The process in the context of cost is how to create an efficient process that does not cost that much, but the quality is guaranteed. Meanwhile, in the context of the process of delivery is how the process of sending or delivering a product or service that the company offers to consumers.

# 5. Sharia Marketing Scorecard

Sharia principle in marketing is to create value for its stakeholders. Three stakeholders of a company are people, customers and shareholders, because all three are instrumental in running the business. Horizontal relations and vertical relations should be maintained properly in order to maintain a harmonious relationship with stakeholders and the main thing is the relationship with the creator.

There are nine ethical marketers, those are the principles for sharia marketers to execute marketing functions, they are :

- 1. Having a spiritual personality (*Taqwā*)
- 2. Behave bail and sympathetic (*Siddiq*)
- 3. Behave fair in business (Al 'Adl)
- 4. Be humble (*Khidmah*)

- 5. Keeping a promise and not cheating
- 6. Honest and trustworthy (Al Amānah)
- 7. Do not like prejudice (*Sūuzzhann*)
- 8. Do not like to speak ill (*Ghībah*)
- 9. Do not do bribes (Rishwah)

In addition there are five thing must be owned by a sharia marketer they are:

- 1. *Ṣiddīq* (truthful and honest): this behavior must be applied in marketing, in their dealings with customers, in dealing with customers, and in their dealings with business partners.
- 2. Amānah (reliable, credible): in other means are trustworthy, responsible and credible, it also means the desire for something to fulfill in accordance with the provisions. Among the values associated with honesty.
- 3. Faṭānah (smart): can be interpreted as an intellectual, ingenuity or wisdom.

  Faṭānah leaders are leaders who know, understand and appreciate deeply all the duties and obligations.
- 4. *Tabligh* (communicative): means communicative and argumentative. People who have this trait will deliver it correctly and with proper speech. Talk to other people with something that is easily understood, discuss and conduct business presentations with easily understandable language so that people easily understand the business message we want to convey.
- 5. *Istiqāmah*:means consistent, which sharia marketer in the practice of marketing is always committed in the application of sharia rules.

These five characters are the characteristic of prophet Muhammad peace be upon him, which was already well known but they are rarely implemented, especially in the business world. Sharia marketing comparison with conventional marketing can be explained in several things, they are<sup>7</sup>:

### a. Concept and Basic Philosophy

Conventional marketing is a freevalue marketing. Marketers are just more focused on achieving sales targets established by the company. In sharia marketing, marketers must feel that any marketing activity were being watched by Allah, so be very careful in maintaining their marketing activity.

#### b. Ethical Marketer

Sharia Marketers uphold ethics in marketing to potential customers. Avoid lies, exaggeration in the promotion, keeping honesty and promise. Compared to conventional marketing which tend to be free and using ways though contrary to sharia.

#### Approach with Consumers

Consumers in sharia marketing placed as an equal partner. The Company does not make the consumers as objects to buy the products. Company shall not conduct marketing activities that harm consumers. Always strive to create product value and positive feedback from customers. In contrast to the conventional marketing which make the consumers as an object to achieve sales targets alone. Consumers are sometimes harmed by the promise with the different reality.

<sup>7</sup>M. Nur Rianto, *Dasar-dasar Pemasaran Bank Syariah*, (Bandung : Alpabeta, 2010), 70.

# d. Perspective Against Competitors

In sharia marketing, any company can compete fairly and respectively. Each has a chance to thrive without dropping its competitors. Competitors are partners who participated in the successful implementation of sharia economy. It is different to the conventional marketing which tend to regard competitors as the opposing party to be shut down because they can inhibit the company's pace.

#### e. Work Culture

Work culture that should be applied is how the work culture promoted by prophet Muhammad that has honesty, intelligent or competent, responsibility (mandate) and be able to disseminate and communicate the good work activities (sermons)

# B. Relevant Previous Research

Research conducted is "The Evaluation of Sharia Marketing Implementation at Muamalat Bank Branch Surabaya". This study will not be separated from previous relevant studies as the views and references.

Based on the literature study conducted by the authors, the literatures related are as follows:

1. The Implementation of Sharia Compliance at Non-Bank Sharia
Financial Institution: KJKS BMT Al-Mubarok Candi Sidoarjo
(Implementasi Syariah Compliance Pada Lembaga Keuangan Syariah
Non Bank: Analisis KJKS BMT Al-Mubarok Candi Sidoarjo).8

This research was conducted by Dewi Riza Lisvi Vahlevi in 2015. The study's principal in this thesis is the implementation of sharia compliance at Non-Bank Sharia Financial Institutions (KJKS-BMT Al-Mubarok Candi Sidoarjo). In this case, the discussion is limited to the sharia compliance at Non-Bank Shariah Financial Institutions and Shariah Supervisory Board (DPS).

This thesis using qualitative methods of research literature on the sharia complience in KJKS, so that the research tried to find out how obedient KJKS Al-Mubarok against the principles of sharia. The results of this study found that after being given ten questions of shariah compliance, KJKS Al-Mubarok get value 9, so KJKS Al-Mubarok is adhered to the shariaprinciples.

As in the present study, author will be referred specifically sharia compliance. Namely in marketing activities, so it is called sharia marketing. Researcher wanted to test the sharia banking financial institutions and not at the *Baitul Māl*. In addition, research conducted

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<sup>&</sup>lt;sup>8</sup>Dewi Riza, "Implementasi Sharia Compliance Pada Lembaga Keuangan Sharia Non Bank Analisis KJKS BMT Al-Mubarok Candi Sidoarjo" (Undergraduate Thesis - - Sunan Ampel Islamic State University, Surabaya, 2015), 26-61.

by quantitativemethods and the marketing division at Muamalat Bank as the subject studied.

2. Marketing Management of Islamic Banking: Strategic Observation of Sharia Marketing Through Marketing Mix and SWOT Analysis at LKS Micro Finance Muamalah outlet Nurul Jadid Paiton Probolinggo (Manajemen Pemasaran Perbankan Syariah: Tinjauan Strategi SyariahMarketing Melalui Marketing Mix dan Swot Analysis Pada LKS Micro Finance Gerai Muamalah Nurul Jadid Paiton Probolinggo)<sup>9</sup>

The study was conducted by Ahmad Thoyyibul in 2015. Conceptually, the focus of research studies of this thesis is the implementation of marketing strategy (Marketing Mix And SWOT Analysis) in sharia financial institutions (LKS), due to the phenomenon of marketing activities that occured in the LKSmicrofinance Muamalah outlet Nurul Jadid shows that the strategy of marketing is done effectively, but it is still minus that occurred, namely the existence of problems related to financing problems for customers while the service is already optimal and maximum.

Based on these problems, this research asked about three things.

They are: first, what is the condition of the development of internal and external environment that influence the realization of the

University, Surabaya, 2015), 30-59.

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<sup>&</sup>lt;sup>9</sup>Ahmad Thoyyibul, "Manajemen Pemasaran Perbankan Sharia Tinjauan Strategi Marketing Sharia Melalui Marketing Mix Dan Swot Analysis Pada LKS Micro Finance Gerai *Muamalah* Nurul Jadid Paiton Probolinggo" (Undergraduate Thesis - - Sunan Ampel Islamic State

implementation of marketing strategies in the LKS micro-finance Muamalahoutlet Nurul Jadid Paiton Probolinggo; second, how does the concept of marketing mix and SWOT analysis can be used as a benchmark variable in order to implement the marketing strategy at LKSmicrofinance Muamalah outlet Nurul Jadid Paiton Probolinggo; Third, how does the impact of the marketing strategy for LKS Nurul Jadid Paiton Probolinggo so far, whetherit is really affect the operations and performance of the LKS-micro finance or not.

These three questions is answered through a qualitative study using primary data collection techniques in-depth interviews and observation. Excavation data is sourced to the informer and social situation of Karanganyar and Paiton through purposive sampling with snowball sampling technique. Along with it, at the time of data collection techniques mentioned above, the analysis of data simultaneously also held.

The process of data analysis by following the cycle data selection, data reduction, data display, and making conclusions. The findings are: First, the development of micro finance institution Nurul Jadid showed a fairly rapid rate of development. This is due to the influence of internal environment (micro) and external environment (macro). Second, the implementation of marketing strategy used STPstrategy (Segmentation, Targeting, Positioning) and Marketing Mix strategy or better known as 4P strategy (Product, Price, Place,

Promotion). Third, onSTP election market segmentstrategy, using a strategy considerations pattern target market, such as: selective specialization, market specialization, product specialization, full market coverage. Fourth, application of marketing mix strategies and SWOT analysis in LKS-micro finance Nurul Jadid has been applied. although there are still things that need to be addressed related to the awareness of customers in terms of financing of its products.

As in the present study, author is not going to test the influence of marketing strategies for the operation and performance. Rather, the authors will examine the performance of Muamalat Bank itself, with sharia marketing as the benchmark against marketing practices carried out by the marketing. In the end, the authors will examine whether there is a gap between the performance of marketing division with shari marketing concepts. In addition, although the author also explains the practice of marketing which is done by its employees.

3. Marketing Strategy in BMT Maslahah Sidogiri in the Ethical Perspective of Islamic Business

(Strategi Pemasaran Pada BMT Maslahah Sidogiri Dalam Perspektif Etika Bisnis Islam). 10

The study was conducted by Aslikhah in 2014. This study is a qualitative study by using snowballing approach informant. Data

Aslikhah, "Strategi Pemasaran Pada BMT Maslahah Sidogiri Dalam Perspektif Etika Bisnis Islam" (Undergraduate Thesis - - Sunan Ampel Islamic State University, Surabaya, 2014), 24-46.

were taken with triangulation technique where the data comes from a variety of existing data sources. Analysis of discovering cultural themes was used to obtain the clear data. Data were collected by interview and documentation.

The results of this study indicate that BMT Maslahah Sidogiri in developing products using these strategy :the first, Association of Sidogiri graduate students where the students become a permanent member of **BMT** Sidogiri. Secondly, strategies recruitment community leaders, meaning that community leaders in some areas used as permanent members, and also the head or the coordinator of its region, third strategy is marketing (inveronmental marketing), namely the environment as a location for marketing of BMT Maslahah is an environment that has a strategic location and has a network of graduate students and many supporters.the fourth strategies is Sidogiri's networking forum where BMT Maslahah set up a small forum associated with financing activities., fifth strategies is caring society (corporate social responsibility), this strategy means that BMT Maslahah concerns to shape the community activities based on social and religious. The purpose of this study was to determine the clarity of the advantages possessed by BMT Maslahah in improving its products.

The difference with the research that will be conducted by the authorsis a subject of research, which Muamalat Bank branch

Surabaya is a subject. And author do not just explain about the marketing practices adopted by the bank. But the authors willexamine the performance of marketing staffs of company with sharia marketing concepts that already exist. The author also outlines the factors that could potentially cause a gap. The analytical method used is also very distinguishing, the authors did not use descriptive qualitative method but using quantitative analysis.

4. Marketing Strategy of PT. Bank BRI Syariah Assistant Branch
Office Bojonegoro in Attracting The New Customers on MicroFinance Products

(Strategi Pemasaran PT. Bank BRI Sharia Kantor Cabang Pembantu Bojonegoro Dalam Menarik Calon Nasabah Baru Pada Produk Pembiayaan Mikro)<sup>11</sup>

This research was conducted by Khoirul Mutholibin in 2014. This study aims to answer the question: How does the marketing strategy of PT. Bank BRI Syariahbranch office Bojonegoro in attracting the new potential customers on a micro-finance products, and what are the constraints faced by PT. Bank BRI Syariahbranch office Bojonegoro in attracting the new potential customers on micro-finance products.

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<sup>&</sup>lt;sup>11</sup>Khoirul Mutholibin, "Strategi Pemasaran PT. Bank BRI Sharia Kantor Branch Pembantu Bojonegoro Dalam Menarik Calon Nasabah Baru Pada Produk Pembiayaan Mikro" (Undergraduate Thesis - - Sunan Ampel Islamic State University, Surabaya, 2014), 49-73.

Techniques of data analysis in this thesis is descriptive analysis technique with inductive mindset. Descriptive analysis techniques are used to describe clearly about the marketing strategies and the constraints faced by PT. Bank BRI Syariahbranch office Bojonegoro.

The results of this study concluded that the marketing strategy of PT. Bank BRI Syariahbranch office Bojonegoro in marketing financial products to the new potential customers is using the marketing mix; product, price, place and promotion. The number of microfinance clients of PT. Bank BRI Syariahbranch office Bojonegoro approximately 780 microfinance clients. In addition, the constraints faced so many. They are: PT. BankBRI Syariah branch office Bojonegoro is still new, the lack of human resources, the knowledge of society is less on PT. Bank BRI Sharia Syariahbranch office Bojonegoro.

In this study, although it also talks about marketing, but the authors did not attribute microfinance products as one of the variables of the study. The author uses the sharia marketing and the marketing performance scores of Muamalat Bank as research variables. Where the authors will examine whether there is a gap between the existing concepts and practices, and to analyze every dimensions of gap.

Sharia Marketing Strategy for Funding Product by Sharia Financial
 Cooperation in Increasing Competitive Advantage

(Strategi Syariah Marketing Funding Product Koperasi Jasa Keuangan Syariah dalam Meningkatkan Keunggulan Kompetitif)<sup>12</sup>

The study was conducted by Akhmad Fauzan in 2016. The research is about marketing strategy which is applied by KJKS Mawar with the basic principles of Sharia Marketing. KJKS Mawar has competed and made its position as one of sharia financial institutions whichis able to compete on a competitive basis by its own character in competition. This research aims to determine the marketing strategy of KJKS Mawar in sharia marketing for funding product.

The problem of this research is how sharia marketing strategy for funding products in KJKS and how the capital development to enhance their competitive edge after implementing sharia marketing strategy of funding products. The research methodology is field research. Sources of data used are primary data and secondary data. Data collection methods used is observation, documentation, interviews and data analysis. And then analyzing using SWOT analysis and marketing mix (Marketing Mix). The findings of research are: the strategy of sharia marketing for funding product in

State University, Surabaya, 2016), 40-78.

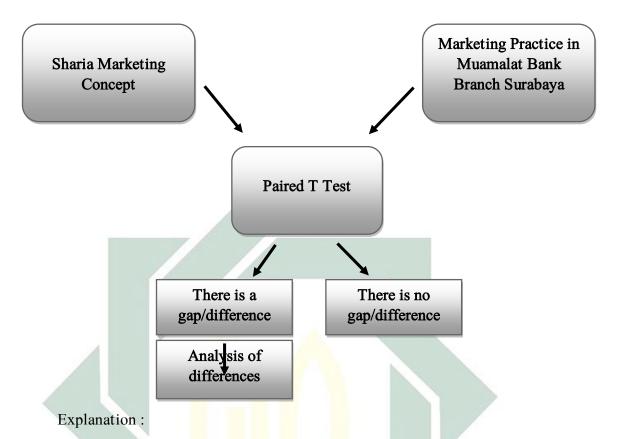
<sup>12</sup> Akhmad Fauzan, "Strategi Sharia Marketing Funding Product Koperasi Jasa Keuangan Sharia dalam Meningkatkan Keunggulan Kompetitif" (Undergraduate Thesis - - Sunan Ampel Islamic

KJKS Mawar by: Promotion or advertising, expanding cooperation (net working), Pick the ball, Providing service excellent (service professional and polite), Work hard and work smart and stick in he basic principles of sharia marketing.

The similarity in the present research is a discussion of sharia marketing and their applicability in the company. But the difference is in the study subjects. The author will conduct research in sharia banking institutions, namely Muamalat Bank and not in the sharia Financial cooperation. In addition, the author use quantitative and not qualitative methods. The analysis was performed with the test method, Paired t-test. So, the author will not only describe the marketing practices applied by the company. But also will test the performance of marketing activity with sharia marketing concepts. Whether there is a gap between them, or not. The gaps between sharia marketing concept with the existing practice in the field.

# C. Conceptual Framework

In this study, the authors will explain the shari marketing concept, and the marketing practices of Muamalat Bank branch Surabaya. Then the writer will test the gap between sharia marketing concepts with the marketing practice at the bank. The conceptual framework in this study are as follows:



- 1. The concept of ideal sharia marketing is a benchmark in this study, so that, sharia marketing gap between theory and practice is an independent variable (x), and the score of the test results is a dependent variable (y).
- 2. Test conducted by paired t-test, which concluded whether there are differences or not between theory and practice.

# D. Hypothesis

- 1. There are two kinds of hypothesis made in his research: zero hypothesis (H0) and the alternative hypothesis (Ha). The formulation of hypothesis are as follows:
  - $H_0$ : The absence of gap between theory and practice of sharia marketing conducted by Muamalat Bank branch Surabaya.
  - $H_a\,\,$ : There is a gap between theory and practice of sharia marketing marketing by Muamalat Bank branch Surabaya.

The formulation of the second problem will be analyzed through the average scores of each dimension bypaired t-test.