

Research Article

Implementation of Islamic Business Ethics in the Marketing Mix Strategy for Sharia Pawnshop Products Landungsari Branch Malang

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Abstract: Sharia pawnshops are sharia-concept institutions that offer financing to the public with easy terms and fast loan processing. One way is through marketing strategies according to Islamic business ethics that refer to the Quran and hadith. This research aims to analyze the form of marketing strategy in the Landungsari Branch of Sharia Pawnshop in Malang City as well as its application to Islamic business ethics. The method used is qualitative with a case study approach. The findings of this research are that there are three things in the marketing strategy of the Landungsari Branch Sharia Pawnshop that violate Islamic business ethics. First, activities are still carried out when it is time for worship. Second, the discrepancy between the promotion of KUR Sharia products without collateral and the fact that customers must include collateral. Third, the unclear status of *Marhun* ownership in *Rahn*.

Keywords: Islamic business ethics, marketing strategy, sharia pawnshops

INTRODUCTION

People as economic actors certainly prefer official institutions as a place to apply for loans that are safe and have guaranteed credibility (KN, 2019). Sharia pawnshops are present as financial institutions that distribute financing based on strong support from the postulates of the Qur'an and Hadith, as well as the Fatwa of the National Sharia Council of the Indonesian Ulema Council (Hastrina, 2022; Surahman & Adam, 2017). The purpose of this sharia pawnshop is to anticipate illegal loans from loan sharks or moneylenders that can harm the community (Maghfirah & Nurdin, 2019). In addition, sharia pawnshops can also provide loans by offering speed and convenience in the process. This will benefit the community, especially the lower middle class as well as business people and MSMEs.

In order to maintain its existence from competition with other financial institutions and introduce its products, sharia pawnshops must aggressively carry out marketing related to their products. According to the American Marketing Association (AMA), marketing is a process and implementation of price planning, distribution, promotion of goods and services to create exchanges between individuals or companies (Sulfinadia et al., 2022). At first, the marketing concept only had 4 main components commonly called the 4P marketing mix, namely product, price, promotion, and place. (Muhammad et al., 2020). Over time, the marketing strategy has evolved with the addition of three components, namely people, process, and physical environment, which is referred to as the 7P marketing mix (Abbas et al., 2020; Alserhan, 2020; Wirtz & Lovelock, 2016).

Abbas et al. (2020) found that a marketing mix that is in accordance with Islamic ethics plays an important role in increasing customer satisfaction. The marketing strategy is based on Islamic principles. In this case, sharia pawnshops give customers the freedom to use sharia pawnshop products according to their wishes or preferences. In addition, sharia pawnshops are also not allowed to exploit customers, either through fraud or dishonesty (Abbas et al., 2020).

But in reality, violations or mistakes can also occur in the marketing strategies of Islamic financial institutions. Solekhah (2020) found violations in the implementation of sharia pawnshop financing products in the principles of honesty and justice. Customers lack clarity regarding the requirements and procedures they do not need to follow when financing due to their personal relationship with one of the sharia pawnshop staff. The violation model is similar to the form of promotion that existed in the days of the Prophet, namely false promotion. The promotion is carried out by exaggerating in offering products, so as to attract people's buying interest in the product (Farma & Umuri, 2020). The Prophet emphasized that a trader must distance himself from excessive oaths to sell his merchandise. In addition, he also prohibited taking excessive profits (Yudityawati & Fitriyah, 2022).

The majority of marketing strategies are only carried out for worldly gain, without thinking about ukhrawi benefits (Farma & Umuri, 2020). Business is included in activities carried out in the world with many elements of interest in it, so it is prone to fraud. Therefore, Islamic values are needed to avoid fraudulent practices in doing business. According to Islam, honest behavior in business will be recorded in good deeds and vice versa. Islamic business ethics is a solution to fraud in a business, because it contains Islamic principles that must be obeyed by business people (Rinawati et al., 2021).

Based on the concept of Islamic business ethics, marketing is carried out based on Quran and hadith. As a businessperson, the principles of Islamic business ethics are important to apply, especially for businesses run under the concept of sharia. Business actors or business people do this to avoid committing deviations. According to Beekun (2022), these principles include the principles of oneness (*tawhid*), balance (*'adl*), free will (*ikhtiar*), responsibility (*fard*), and goodness (*ihsan*).

Rinawati et al. (2021) mentioned that the five principles of Islamic business ethics are realized in actions such as not denouncing other products, setting balanced prices, freely innovating products according to Islamic teachings, being responsible in terms of distribution, behaving well (*ihsan*) to consumers, and others. As for Farma & Umuri (2020) which shows that the implementation can include employees wearing clothes that cover the aurat, justice in rights and obligations, giving customers the choice to select products, information contains the truth, trustworthiness, solving problems with deliberation, and so on. In addition, it was revealed by Widana et al. (2023) that the form of application of Islamic business ethics such as honesty, serving consumers in a friendly manner, the information provided is accurate and correct, keeping promises, prioritizing the interests of others, clear agreements (avoiding *gharar*), building good relationships with consumers, and others.

Pegadaian Syariah Landungsari Branch was chosen as the object of research, because this institution was the first branch established in the Malang area in 2006 (Nisfi, 2016). This pawnshop has 3 Sharia Branch Assistant Units (UPS) in the Malang area so that it becomes a reference for the UPS below (Pegadaian, 2023). As a sharia pawnshop branch that is a reference for other UPSs, all of its activities, including the marketing

strategy for the most popular products, namely Rahn, Arum BPKB, and KUR Sharia at the Landungsari Branch Sharia Pawnshop, must be carried out according to business ethics in Islam. Even though it runs on sharia principles, there are still violations or mistakes of Islamic law in the marketing strategy of the Landungsari Branch Sharia Pawnshop. Forms of violation such as the discrepancy between promotion and the reality of KUR Sharia products and the requirements for Rahn gold products without *Marhun* receipts.

Then, in existing studies on the marketing strategy of sharia pawnshops, the majority only focus on one product. Mubarak & Harianto (2024) only focus on examining Rahn gold products, Hodro & Dahruji (2023) discuss KUR Sharia products, and Nuris Tishwanah et al. (2023) focused on the discussion of Rahn gold. Therefore, it is necessary to analyze marketing strategies for more than one other Landungsari Branch Sharia Pawnshop product, as the first sharia pawnshop in the Malang area in order to obtain clearer results that the marketing of other pawnshop products is in accordance / not in accordance with Islamic business ethics. The suitability of marketing strategies to Islamic business ethics needs to be studied to create benefits for all levels of society. Based on this, the research was made with the aim of analyzing the form of marketing strategy at the Landungsari Branch of Sharia Pawnshop in Malang as well as its application to Islamic business ethics.

LITERATURE REVIEW

Ibn Taymiyyah's Price Theory

According to Ibn Taimiyah, prices consist of two types, namely unfair prices and fair prices. A fair price is mentioned as a price that does not cause harm to any party in the form of exploitation or oppression. The benefits must be felt by both the seller and the buyer fairly, such as the normal profit obtained by the seller and the benefits obtained by the buyer in accordance with the price he has paid (Zainal et al., 2018). He mentioned that a fair price is the same as an equal price. Market prices must occur in a competitive market and be free from fraud (Karim, 2018). This is because, in competitive markets, fair prices occur, while fraudulent practices can create unequal prices (price increases) (Karim, 2014).

Al-Ghazali's Ethical Theory of Market Behavior

Al-Ghazali viewed market behavior as an activity that must be based on morals and ethics. He argued that false advertisements are market crimes, so they are prohibited. Information provided to customers must contain the truth, both about the weight, price, and quantity of goods sold (Karim, 2014). Advertisements should be informative and not exaggerated. Al-Ghazali's thinking in business practice strongly emphasizes honesty and truth. He even condemned practices of fraud and forgery in the quality of goods, marketing, and market operations carried out by price manipulation and secret agreements (Fitriani et al., 2022). In addition to market behavior that must be run freely and cleanly from forms of fraud, it can also reflect virtue (Syarifuddin & Saputra, 2020). Al-Ghazali provides guidance on the implementation of these virtues by being lenient when interacting with the poor, being flexible with loans, and waiving debts to certain poor people.

Concept of Islamic Business Ethics

As a Muslim, humans are ordered by Allah SWT to do business in order to fulfill their needs (Juhrah, 2016). A Muslim's business activities are recommended to use the ethics (morals) of Islamic teachings to achieve the pleasure of Allah SWT (Mathkur, 2019). Syafrudin et al. (2018) explained that business ethics in Islam is included as a business activity that is carried out based on the Qur'an and Hadith. Business ethics that are carried out according to Islamic law are useful to keep people away from things that contain mafsadah (damage) (Sholihah, 2020). Understanding and applying Islamic business ethics is very important for everyone, so that business activities do not harm any party and benefit everyone.

In Islamic business ethics, humans are required to do good to fellow humans, the environment, and their creator, Allah SWT. If these things have been done well, then the human being can be said to have done good to himself (Sholihah, 2020). These good deeds can be done through the principles of Islamic business ethics. This principle can be used as a reference for moral awareness to determine the business values applied by Muslim business people (Atika, 2016). According to Beekun (2022), there are 5 principles of Islamic business ethics that must be applied in running a business

First, the principle of oneness (tawhid) requires humans to behave and have good morals, because all human activities are closely related to Allah SWT (Basri et al., 2016). Allah SWT requires humans to submit by fulfilling His obligations and avoiding His prohibitions. This also includes business activities carried out by humans for worldly and ukhrawi benefits (Farma & Umuri, 2020). Second, the principle of balance ('adl) which expects business people to be able to create equality and not differentiate between certain groups, both economically and socially in the interests of themselves and others (Latifah, 2019; Maisya & Fauzy, 2016; Muthmainnah & Nursyamsu, 2017). In addition, Islam emphasizes to Muslim business people to perfect their measure honestly and fairly

Third, the principle of free will (ikhtiar) which states that humans are given the ability to think and will in making every decision in their lives, including in doing business. Humans have the freedom to choose anything, as long as it is in line with and does not violate Islamic rules or ethics (Juliyani, 2016). Fourth, the principle of responsibility (fard) concerns the responsibility of business actors for all goods or services sold to customers or consumers (Irawan et al., 2021). All things done by humans will be held accountable, both here and in the hereafter. Therefore, humans must carry out the mandate that has been given as well as possible. Fifth, the principle of goodness (ihsan) is carried out by someone by doing good without demanding replies from others or based on sincerity (Farma & Umuri, 2020). The Prophet taught his people to make it easy in other people's affairs. Because, when someone eases the distress of others, Allah SWT will facilitate his affairs in the afterlife (Sunnah.com, n.d.).

Marketing Concept

Marketing is a business activity carried out by business actors or sellers to plan, promote, and distribute goods and services to consumers (Abdullah & Tantri, 2019). In an Islamic perspective, marketing is carried out based on the teachings of the Prophet Muhammad. The value of integrity and transparency is the main thing in Islamic marketing, so that in it there is no element of dishonesty or fraud allowed (Huda et al., 2017). When conducting trading activities, the Prophet Muhammad was always honest in explaining the advantages and disadvantages of his products. In addition, he sold his merchandise at a fair price and took reasonable profits as well (sufficient).

In the marketing mix used in the goods, services, or both industries, a marketer uses seven important elements commonly referred to as the 7P Marketing Mix (Abbas et al., 2020; Alserhan, 2020; Wirtz & Lovelock, 2016). First, the product as a start for a company to create products that will be offered to consumers and have better quality than competitors. Because, a product is not only judged based on its appearance, but also its benefits for consumers (Yudityawati & Fitriyah, 2022). In Islam, the most important thing in products is *Halalan Tayyiban*, products that are good again halal. In addition, it is not allowed to sell products that have no use (useless), and even bring harm. Second, price, which is related to the costs that consumers must incur to obtain the desired benefits. Therefore, as marketers must estimate the price that target consumers are willing to pay. This is also done by considering the additional costs that consumers may have to bear, starting from travel, time spent, and so on (Wirtz & Lovelock, 2016). Islam prohibits deception of consumers by changing prices without changing the quality or quantity of products and taking reasonable profits (not excessive).

Third, place is a company's policy in terms of product distribution. Product distribution can be done physically, electronically, or both (Wirtz & Lovelock, 2016). Consumers are given comfort and convenience to obtain a product, with a strategic company location and a supportive environment. The Prophet advised business people not to serve newly arrived consumers, unless negotiations with the first consumer (who came earlier) had been completed. In Islam, the benefit of the people is more important than personal interests (Yudityawati & Fitriyah, 2022). Fourth, promotion as a strategy to convey product information offered with a persuasive nature. The form of promotion is carried out in several ways, namely distributing brochures, advertising on social media, direct sales, giving gifts, and so on (Farma & Umuri, 2020). In Islamic promotions, all information about the products offered in promotional activities is not allowed to contain lies, deception, and exaggeration (Yudityawati & Fitriyah, 2022). The seller must disclose information about the advantages and disadvantages of the product honestly.

Fifth, the physical environment focuses on the design of the place and business environment. The physical appearance of the building, interior, landscape, staff uniforms, vehicles, and other company attributes, illustrate the quality of the company's services (Wirtz & Lovelock, 2016). A similar form of this strategy is physical evidence of other tangible items such as stationery, business cards, billing statements, brochures, and so on (Abbas et al., 2020). Sixth, the process is recommended not to make it difficult for both parties, namely marketers and consumers. When the process runs poorly, it will result in services being delivered slowly, less effectively, waste time, resulting in consumer disappointment (Wirtz & Lovelock, 2016). Seventh, people are related to the quality of Human Resources (HR) in a company. A company definitely needs employees who not only have technical skills, but also good attitudes and interpersonal skills (Wirtz & Lovelock, 2016). Employees must be able to communicate and be kind to consumers, because this affects the company's quality assessment. Islam does not allow a marketer to force other people (target consumers) to buy their products.

Sharia Pawnshop Concept

In Arabic, pawn is named Rahn or *al-habsu wa luzumu* which means fixed, eternal, guarantee. Rahn can be concluded as collateral or collateral against debt owned by someone (*Rahin*), where if the debt cannot be repaid or paid then this item will be used as a ransom (Agustina et al., 2022). In addition, the retained property remains the property of the *Rahin* as the owner of the collateral. Meanwhile, physical goods have become the

rights of *Murtahin* as a sharia pawnshop that has been used as collateral for debt repayment.

In contrast to the concept of interest in conventional pawnshops, the fee for sharia pawnshops is set once and paid as a maintenance fee or deposit of collateral (Busriadi & Arifin, 2021). The cost of maintenance and rental of premises in sharia pawnshops is referred to as *mu'nah*. The calculation of administrative fees and *ijarah* is not allowed to come from the loan amount, but is determined based on the estimated price of the goods used as collateral. The value of the goods will affect the amount of loan that *Rahin* can get, and vice versa (Nurlaila et al., 2023).

Rahin authorizes *Murtahin* to have the right to sell or auction collateral when *Rahin* is unable to pay until maturity (Alam et al., 2017; Ilyas, 2019; Rofico & Ghozali, 2018). The proceeds from the auction of this item are used to return the principal loan funds, savings services, and auction according to the initial agreement (Ilyas, 2019). Then, if the proceeds from the auction of the collateral are greater than the *Rahin* debt, then the rest must be returned by *Murtahin* to *Rahin*. However, when the goods have a lower price than the amount of debt, it is the responsibility of the *Rahin* to pay off the shortfall (Oktayani, 2019). The literature review is written in English with font of Times New Roman 12. This section demonstrates the significance of the current study by showing how it builds upon, challenges, or extends previous work. It should be organized thematically or chronologically, presenting a logical progression of ideas that leads to the rationale for the current research. Additionally, it should critically evaluate the quality and relevance of cited sources, demonstrating the author's analytical skills and deep understanding of the field. The literature review should provide a solid foundation for the study, justifying its relevance and potential contributions to the existing body of knowledge. If applicable, authors can also provide the relationship between variables and hypotheses.

METHOD

This research uses a qualitative method with a case study approach. Then, data sources used consisted of primary data and secondary data with purposive sampling technique. Primary data was obtained from semi-structured interviews, observations, open-ended questionnaires, and documentation. Interviews were conducted with branch leaders and employees of the Relationship Officer section with the consideration that the informants were considered to master the research topic on the marketing strategy of sharia pawnshops. Meanwhile, the questionnaire was conducted on 67 customers who gave their experience of transactions at Landungsari Branch Sharia Pawnshop. The selection of the number of respondents is based on the achievement of data saturation, namely when additional samples are carried out, no new information is obtained from the questionnaire. Then, the researchers directly conducted observations and documentation to support the research data. Secondary data is obtained through various sources and is relevant to the research topic in the form of Al-Qur'an, Hadith, journals, books, the internet, and others.

This research was conducted at Sharia Pawnshop, Landungsari Branch, *Ngelo Tlogomas St No.01, Tlogomas, Lowokwaru District, Malang City, East Java*. The location selection was carried out with the consideration that the sharia pawnshop was the first to be established in the Malang area and oversaw 3 Malang Raya sharia pawnshop units. As a sharia pawnshop branch that is a reference for other UPS, all of its activities, both in terms of operations and marketing, must be in line with the principles of ethics in Islam.

Then, the research results obtained must first go through a data validity test. The goal is that the data used in this research is valid and not in doubt. This test is carried out through a data credibility test using two ways of triangulation. First, source triangulation by checking data through different sources. This source is taken through the Landungsari Branch of Sharia Pawnshop, customers as consumers, and researchers as observers. Second, method triangulation by proving data through different methods. These methods are interviews, questionnaires, observation and documentation to test the truth of the data. The researchers carry out the data analysis stage through data reduction, data presentation, and conclusions.

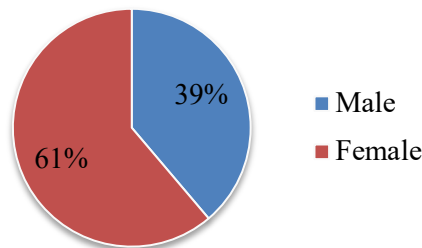
RESULT

Description of Respondents

Researchers have distributed open questionnaires to 67 respondents, namely customers the Landungsari Branch of Sharia Pawnshop. Then, a description of the respondents was compiled to find out information on respondents in this study based on certain criteria, including: gender, age, profession, transaction period, and type of product used (Figure 1).

Figure 1

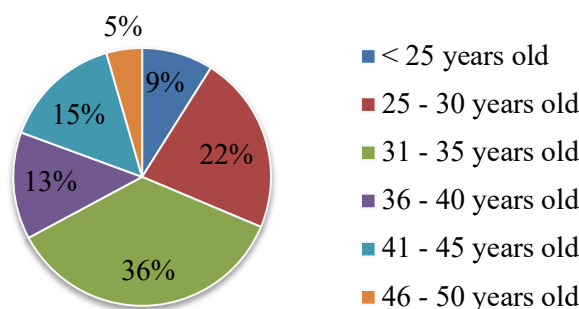
Pie Chart Description of Respondents by Gender



The total respondents based on gender who dominate are women as many as 41 people with a percentage of 61 percent, while men are 26 people with a percentage of 39 percent. This is in line with the existing reality, where customers mostly transact gold Rahn products. Women usually own gold jewelry, so it is possible that the majority of customers are women (Figure 2).

Figure 2

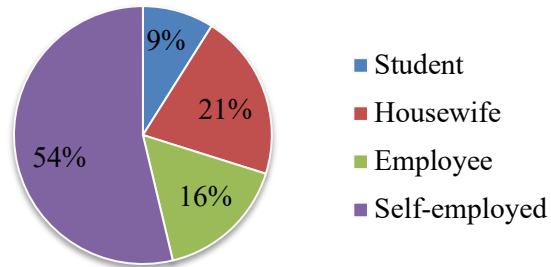
Pie Chart Description of Respondents by Age



When grouped by age, the most dominating respondents are the 31 y.o to 35 y.o age group with a percentage of 36 percent. Meanwhile, the minority group is respondents aged 46 to 50 years with a percentage of 5 percent. Therefore, it can be seen that the dominance of customers aged 31 to 35 years is included as a productive age group with various needs and interests that must be met (Figure 3).

Figure 3

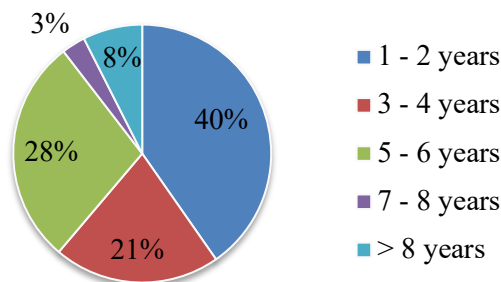
Pie Chart Description of Respondents by Profession



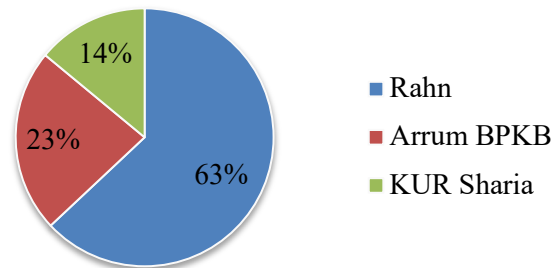
When grouped by profession, researchers found that the majority of respondents were self-employed, totaling 36 people or 54 percent. This number makes up more than half of the total number of customers. Meanwhile, the group with the least profession is students as many as 6 people or 9 percent. This is in accordance with the purpose of sharia pawnshops, which is to provide easy and fast loan solutions for community funding needs, especially business people. These entrepreneurs need these loans to develop their business so that they dominate this group of professions (Figure 4).

Figure 4

Pie Chart Description of Respondents by Transaction Period



Respondents who are grouped based on transaction period, provide information on how long the customer's experience of transacting at the Landungsari Branch of Sharia Pawnshop. The number of respondents who appear to dominate is with an experience of 1 to 2 years as many as 27 people or 40 percent. Then, customers with 7 to 8 years of experience filled the respondents with the least number, totaling 2 people or 3 percent (Figure 5).

Figure 5*Pie Chart Description of Respondents by Type of Product Used*

Respondents who become customers at the Landungsari Branch of Sharia Pawnshop with a percentage of 63 percent predominantly use pawn or rahn products. Then, followed by respondents who used the Arrum BPKB with a percentage of 23 percent. Meanwhile, sharia KUR products are the minority products used by customers with a percentage of 14 percent. The pawn or rahn product is the most popular product for customers because it is a superior product with easy and fast requirements.

DISCUSSION

Analysis of Marketing Mix Strategy in the Landungsari Branch of Sharia Pawnshop Product Aspects

Rahn is a superior product as well as the most interested with two other products, namely Arrum BPKB and KUR Sharia. Based on the results of the study, it was concluded that gold Rahn was more attractive to customers than non-gold Rahn. This is also in accordance with research from Nuris Tishwanah et al. (2023), which revealed that people prefer to pawn gold compared to other items. The reason is the same as found in the research of Ali et al. (2023), that public interest is influenced by easy loan requirements so that loan disbursements can be received quickly.

Then, Arrum BPKB and KUR Sharia are products specifically intended for customers who have their own businesses or MSME. According to data from Badan Pusat Statistik Kota Malang (2024), the number of MSMEs in Malang City as of 2023 reached 29,058 units. The large number of MSME shows that there is a need for capital for business actors in Malang City, so the two products will be a solution to MSME financial problems. Even now, KUR sharia pawnshop is the product which has the lowest mu'nah compared to other financial institutions.

Price Aspects

When setting the price of gold Rahn, the Landungsari Branch of Sharia Pawnshop conducts an estimation which will be adjusted from the central price. Likewise, with non-gold Rahn, the estimated value is adjusted to the market price of Malang City and the condition of the item being pawned. This appraisal value is carried out to determine the price of collateral, so that the sharia pawnshop can determine the amount of loan given. The customer also agrees, which means that this sharia pawnshop has carried out the appraisal fairly and honestly. This action is in line with the expression Yudityawati & Fitriyah (2022), that Islam prohibits market price intervention. This means that the price that has been determined both from the center and the market, must be obeyed and not changed arbitrarily.

In Rahn products, mu'nah rates are set at 0.47 to 0.73 percent paid per 10 days. Meanwhile, Arrum BPKB is 0.7 percent and KUR Sharia is 0.14 percent which are both paid per month. In accordance with the statement conveyed by Hodro & Dahruji (2023), the KUR mu'nah of sharia pawnshops is lower than other institutions. For example, conventional pawnshops have an average interest rate of 1 percent to 1.2 percent per month (Pegadaian, 2024). The low mu'nah rate is because the contracts used by sharia pawnshops are in accordance with Islamic law. The profit obtained is reasonable because it does not collect a large amount of mu'nah so that it can be reached and does not burden customers. This is in line with the statement of Yudityawati & Fitriyah (2022), that in Islam, excessive profits are prohibited.

Place Aspects

The Landungsari Branch of Sharia Pawnshop has a strategic location, which is in the economic zone and easily accessible to customers. The only access to this outlet is through the Tlogomas highway. This road is the main access from Malang City to Batu City, and vice versa. As the main road, the density of vehicles becomes very high in the morning and evening, making it prone to traffic jams. In addition, the location of this sharia pawnshop is located next to the Landungsari terminal, public mosque, and the shopping area. These factors make the outlet location passed by many people and easy to reach, thus providing a great opportunity for sharia pawnshops to be known by many people. The majority of customers also come from the area around Pegadaian Syariah Landungsari Branch or have a residence close to the outlet.

Apart from being able to transact directly at the outlet, the Landungsari Branch of Sharia Pawnshop can also be accessed online through the digital sharia pawnshop application. Through this application, customers can make transactions for sharia pawnshop products more easily, quickly and flexibly. Customers can also save time, energy, and costs incurred when visiting sharia pawnshop outlets directly. In accordance with the statement from Wirtz & Lovelock (2016) that a service marketer not only sets the price that customers can pay, but also understands and minimizes additional costs that may burden customers in using these services. However, the average user of the application is a young customer due to the limited access of each customer. As revealed by Purnamasari (2018) that products are provided in a convenient place for customers, both offline and online.

Promotion Aspects

Sharia pawnshops carry out promotional strategies in various ways, including through digital sharia pawnshop applications, socialization, community literacy programs, seminars, personal selling, advertising, and sales promotion. The existence of socialization, seminars, and literacy activities like this is not only to attract customer buying interest, but to educate the public about sharia pawnshop institutions. This is because there is a widely circulated statement about sharia pawnshops that have fewer customers than conventional pawnshops. In reality, sharia pawnshop outlets, which are fewer in number than conventional pawnshops, influence this information. Based on data from Pegadaian (2023), the number of conventional pawnshops in the Malang area reaches 31 outlets, while sharia pawnshops only have 4 outlets. Although the number of outlets looks lame, sharia pawnshops are classified as good and can be compared with conventional pawnshops in terms of customer interest and satisfaction.

Figure 6*Socialization activities with the community*

In personal selling activities, employees make sales directly by visiting the target customer area. Promotion in this way is more often done because it can speed up the promotion process and create a closer relationship with customers. In addition, sharia pawnshops are indeed centralized into one in the Malang area with conventional pawnshops. This causes personal selling to be done more often because social media such as Instagram is made to promote all Malang area pawnshops. Then, employees also do individual promotions with their neighbors, relatives, and friends. Not only employees, customers also indirectly help promote the Landungsari Branch of Sharia Pawnshop using the person to a person method. Customers provide recommendations to people around them to make transactions at this sharia pawnshop.

The Landungsari Branch of Sharia Pawnshop has an auction group with customers on the WhatsApp application. This group was formed so that customers know when there is *Marhun* being auctioned and are interested in buying it. The advantages of auctioned gold sold by sharia pawnshops have the appropriate gold content, not more or less like in a gold shop. But besides the advantages, this auction gold has a weakness, namely that although a letter is still obtained when buying auction gold, not all gold shops accept this gold sold in their place. This is because pawnshop auction gold does not come from or is purchased directly from the intended gold shop. This is in line with the statement of Abbas et al. (2020) that all errors in goods, whether visible or not, must be disclosed by a marketer, otherwise it is fraud. In Islamic marketing, the information conveyed is not allowed to contain elements of fraud regarding product quality, dishonesty, and exaggeration so as to create expectations that do not match reality (Yudityawati & Fitriyah, 2022).

The next strategy is through advertising which is carried out through brochures and distributed offline and online. Employees distribute brochures directly in the target customer area or during seminars. The brochures contain information about sharia pawnshop products accompanied by Islamic designs, such as words of blessing, according to sharia principles, and pictures of women wearing a hijab. Then, the brochures are also placed in the place provided at the sharia pawnshop outlet. While waiting in line, customers can read the brochures available. While online, brochures are displayed on each employee's social media. The Landungsari Branch of Sharia Pawnshop does not specifically carry out online promotion to avoid illegal online auctions that are prone to occur.

Figure 7
Brochures for Rahn, Arrum BPKB, and KUR Sharia



Sales promotion is the next strategy that provides short-term incentives to customers to increase product sales. This strategy is carried out in various ways, namely giving gifts, discounts, cashbacks, and partner programs. Apart from aiming to maintain customer loyalty, gifts or rewards are given as a form of appreciation and gratitude to customers for their trust in transacting in sharia pawnshops. The gifts are in the form of souvenirs, oils, umbrellas, bags, wallets, and calendars. The strategy that attracts the most customers is the provision of discounts and cashbacks. Discounts in the form of discounts are given to customers who pay off installments faster. Meanwhile, cashbacks is given in the form of points, cash, and so on. Finally, there is a partner program between pawnshops with BRI and PNM. The Landungsari Branch of Sharia Pawnshop as part of a pawnshop institution can expand its market share and introduce its products, so that public literacy about Islamic financial institutions, especially sharia pawnshops, is increasing.

Physical Environment Aspects

The Landungsari Branch of Sharia Pawnshop provides a parking lot for customers with a capacity of approximately 10 motorbikes. This sharia pawnshop outlet has a green and white design with a room that is not too spacious, but air conditioning is available. In addition, there is a cabinet for storing auctioned gold covered with glass so that customers can see it clearly. Services are provided to the maximum through the appearance of a clean, comfortable, neat outlet. The *Marhun* safe facility serves to store customer collateral. Store the prevent piling up and causing damage, abrasions, or loss. This is in accordance with the explanation conveyed by Yudityawati and Fitriyah (2022) that the guarantee of a product with good quality is an important point so that consumers can remember their experience, making it possible to use the product again.

Figure 8
Outlet Design



The Landungsari Branch of Sharia Pawnshop also has musholla facilities available specifically for employees. Meanwhile, customers can use the Baitul Makmur mosque which is ± 50 meters from the sharia pawnshop outlet, precisely beside the Landungsari terminal. Employees also use this mosque to perform Friday prayers. Furthermore, physical evidence is an important element that describes the company's service delivery capabilities (Abbas et al., 2020). The Landungsari Branch of Sharia Pawnshop has some physical evidence that is stored or given to customers. In Rahn products, customers are given Proof of Rahn (SBR) and receipts. While the Arrum BPKB and KUR Sharia products, the physical evidence stored by the sharia pawnshop is in the form of a contract.

Figure 9
Rahn Proof Letter

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Process Aspects

Rahn has a faster and easier loan process than other products. In accordance with the statement of Abbas et al. (2020), that in Islam it is not allowed to complicate the transaction process with customers. Rahn has an easier and faster loan process than other products, because customers only need to bring their KTP and collateral or *Marhun*. Even without a receipt, *Marhun* can still be used as collateral. The loan mechanism is to fill out the form and submit it along with the predetermined requirements. The appraiser will assess the *Marhun*. After the customer confirms to agree to the loan given from the estimated value, a Rahn Proof Letter (SBR) is made as a sign that the customer is financing at a sharia pawnshop. Then, the loan can be directly given or transferred to the customer.

Another product, namely Arrum BPKB, requires customers to have collateral in the form of vehicle BPKB. While the physical vehicle can still be used by the customer. This is similar to the fiduciary system, where the ownership of an object has been transferred to the fiduciary (creditor) on the basis of trust, but control over the object remains with the fiduciary (debtor) (Admin BFI, 2022). Another requirement is that customers must have their own business which will later go through a survey process. This is to determine the customer's eligibility for financing this product. After that, it will go through a process of about 3 days and the customer is contacted about the sharia pawnshop's decision on the loan, whether it will be accepted or rejected. If accepted, the customer can immediately visit the sharia pawnshop to make a contract so that the loan can be given. This is in accordance with QS. Al-Baqarah verse 282 which explains that sales on credit must be documented and witnessed by others. Both parties, namely the Islamic pawnshop and the customer, can approve this documentation in the form of a contract.

The KUR Sharia product requires customers to have their own business so that a survey can be carried out at the place of business and processed for 3 days to accept or reject financing. Unlike Rahn and Arrum BPKB which require collateral, KUR Sharia allows customers to make financing without collateral. This is very beneficial for business actors or MSME who need capital loans and do not have items that can be used as collateral. As in the hadith narrated by Bukhari, the Prophet Muhammad said that helping other people's difficulties makes things easier for oneself (Sunnah.com, n.d.).

Then, the repayment and extension process can be done directly through outlets or digital sharia pawnshop applications. Rahn product extensions can be made multiple times as long as they do not exceed the maturity limit. This product provides a loan period of up to a maximum of 120 days. If the customer does not have the ability to pay, the opportunity to extend is given on condition that he continues to pay the deposit service. Meanwhile, Arrum BPKB and KUR Sharia product loans cannot be extended because they use an installment system that has been determined within a different period of time. sharia pawnshops set a period for loan installments and customers are free to choose according to their wishes, namely for 12, 18, 24, 36, to 48 months.

People Aspects

The Landungsari Branch of Sharia Pawnshop holds a training program for its employees. This program is held once every 3 months to once a year according to the job of each employee.. This is done in order to improve employees' knowledge and skills regarding the Islamic financial system. The goal is that employees can be more informative and communicative in providing services to customers. As stated by Wirtz

and Lovelock (2016) that having loyal, skilled, and motivated employees working independently or together in teams is the key to competitive advantage.

In addition, the quality of service can be seen from the good relationship between sharia pawnshops and customers, thus creating customer loyalty to continue transacting in this institution. Sharia pawnshops also apply fair service according to the order of customer queues. Then, when a customer transacts a product, employees will offer other products. However, customers are given full freedom to reject or accept the offer given. As stated (Abbas et al., 2020) that an ethical marketing mix provides freedom of customer decision making that avoids the element of coercion.

Even though it is engaged in sharia, sharia pawnshops do not only have Muslim customers. Some non-Muslim customers also transact in this sharia pawnshop. This happens because customers compare mu'nah rates and sharia pawnshop services with conventional pawnshops. According to Pegadaian (2024), interest rates in conventional pawnshops range from 1 percent to 1.5 percent per month. This rate is higher than sharia pawnshops whose mu'nah only ranges from 0.14 percent to 0.73 percent per month.

Implementation of Islamic Business Ethics in the Marketing Mix Strategy of Sharia Pawnshop Products at Landungsari Branch

Principle of Oneness (*Tauhid*)

The application of the principle of oneness can be seen from the existence of a place of worship facility in the form of a special employee prayer room. Employees can only access this prayer room located on the 2nd floor. Meanwhile, customers can use the Baitul Makmur mosque which is about \pm 50 meters from the sharia pawnshop outlet. The mosque can be accessed by everyone easily because it is on the side of a large road. Employees also use the mosque to perform Friday prayers. This is in accordance with the words of Allah SWT in QS. Al-Jumu'ah verse 9, that when the call for Friday prayers has been heard then immediately remember Allah SWT and leave buying and selling.

In addition, while carrying out their activities, all employees are required to wear polite clothing and cover their bodies according to Islamic law, including female employees. The command to cover their bodies for all Muslims is clearly stated in QS. Al-A'raf verse 26. The appearance shown also does not contain elements of exploitation of women as a means to attract consumers. This is in accordance with Islamic rules which strictly prohibit the use of women in marketing activities and consider them as objects of customer attraction, except for a neat and closed appearance (Abbas et al., 2020; Farma & Umuri, 2020).

Although the principle of oneness has mostly been applied, there are some activities in the marketing strategy that are not in accordance with this. As an institution labeled sharia, this sharia pawnshop does not respect worship time by continuing to carry out its activities as usual when it is time to worship. This is contrary to Islamic business ethics, which has been explained in the words of Allah SWT in QS. Al-Jumu'ah verse 10 that when prayer has been performed, seek the bounty of Allah SWT as much as possible. Farma & Umuri (2020) provide their explanation of the verse, namely that even though they are busy doing activities, a Muslim must always remember Allah SWT.

Then, Rahn has one of the advantages of being able to apply for a loan even though it does not have a receipt for *Marhun*. This causes the ownership status of *Marhun* in this product cannot be ascertained correctly. The main reason is that *Marhun* can still be used as collateral even though *Rahin* does not have a receipt for the *Marhun*. If the *Marhun* does not belong to the customer concerned and is obtained from wrongful results, the

transaction process becomes unlawful. As Allah's word in QS. Al-Baqara verse 188, that wealth must be obtained and traded in a halal way, and not take other people's rights in an improper way. According to Latifah (2019), a business must be run in an open manner between the two parties without harming one of them. This is especially so if there are parties who claim ownership of the goods at a later date, it can create losses for customers and damage the reputation of sharia pawnshops.

Principle of Balance ('*Adl*)

The implementation of the principle of balance is evident from all customers from any religion or group are free to transact in sharia pawnshops and feel the benefits of the product fairly and equally with Muslim customers. This is included as religious tolerance which has been mentioned in the word of Allah SWT in QS. Al-Mumtahanah verse 8. The verse explains that Muslims should be kind and fair to people of other religions.

Likewise, in determining the amount of loan that can be received by customers, *Marhun* will go through the estimation process. The price applied is in accordance with Ibn Taimiyah's theory, namely a fair price free from elements of fraud. The price is adjusted to the market price, so it does not harm any party, especially the customer. In addition, the pricing strategy is also in accordance with Al-Ghazali's theory, that information about the weight and price of the product must be conveyed truthfully. Bachmid et al. (2020) explain that the estimated value is not allowed to be higher or lower than the prevailing price in the market.

In addition, the rights and obligations of all parties have been fulfilled properly and no one feels disadvantaged. One of them is the obligation to provide the best service for customers in terms of waiting system. The waiting system is implemented by serving customers based on the order of their arrival time. This was also conveyed by Abbas et al. (2020), that the Prophet advised sellers not to transact with new sellers before the first negotiation was completed. The teaching focuses on the priority of the first customer and the satisfaction and respect of everyone involved in the transaction.

Principle of Free Will (*Ikhtiar*)

The application of this principle can be seen from personal selling promotional activities, where employees offer other sharia pawnshop products when customers are making transactions at the outlet. Customers are given the freedom to accept or reject the offer. Abbas et al. (2020) explain, *ikrah* or coercion in marketing is a violation of the law and causes the agreement made to be invalid. In an ethical marketing mix, customers are given the freedom to make decisions that are protected from coercion.

Then, customers are also given the freedom to choose the loan time according to their individual needs. In Rahn, customers are given a maximum loan period of 120 days and can be extended many times. Meanwhile, Arrum BPKB and KUR Sharia, which run on an installment system, have loan ceilings of 12, 18, 24, 36, and 48 months and cannot be extended. This is in accordance with the hadith narrated by Bukhari, the Prophet taught that when *muamalah* occurs, it is permissible to have *khiyar* or choose as long as the two parties have not separated (Farma & Umuri, 2020).

Principle of Responsibility (*Fard*)

This principle is realized through the guarantee of *Marhun* security which is placed in a safe box. The way *Marhun* is stored is done separately and not stacked, so as to avoid the risk of abrasions and even loss. In the event of damage or loss of *Marhun*, it

is the responsibility of the sharia pawnshop to repair or replace it. The responsibility of the sharia pawnshop for *Marhun* is stated in a written agreement, namely the contract. As stated by Widana et al. (2023) that a clear agreement is needed between the seller and the buyer to regulate the rights and responsibilities of each party.

The employee training program is held every 3 months or once a year. In Islam, training programs for employees are highly recommended to improve the quality and responsibility of Human Resources (HR) for their work (Samsuni, 2021). As the word of Allah SWT in QS. An-Nahl verse 125 that training for employees recommended by wisdom and good teaching. The wisdom in question is to be able to distinguish between truth and error or falsehood. The purpose of the training program is so that employees can upgrade their knowledge and insight in their respective fields. In addition, the training program is also useful for improving sharia pawnshop services. As stated by (Yudityawati & Fitriyah, 2022), that business is not only looking for profit, but customer satisfaction is also a special happiness for Rasulullah SAW.

In addition, information about the advantages and disadvantages of auctioned gold is conveyed correctly and honestly. This is in accordance with the attitude of the Prophet Muhammad when trading, which is to convey the advantages and disadvantages of the product transparently (Yudityawati & Fitriyah, 2022). As the word of Allah SWT in QS. Al-Baqarah verse 42, that it is forbidden to hide the truth when knowing what really happened. Al-Ghazali in his theory of market behavior ethics strongly emphasizes honesty, so that customers avoid prohibited fraudulent practices.

Although most of the principles of responsibility have been implemented well, there are things that violate this principle, namely the promotion carried out on KUR Sharia products. The Landungsari Branch of Sharia Pawnshop is considered to have violated the principles of Islamic business ethics because of the discrepancy between the promotion conveyed and the reality that customers must accept in the form of collateral. KUR Sharia products are promoted as unsecured financing products, but in practice customers are still required to have collateral submitted to the sharia pawnshop. This is done to avoid the possibility of bad credit or default from customers.

From Abu Hurairah in the hadith narrated by Bukhari and Muslim, the Prophet Muhammad said that false oaths uttered can expand commerce, but eliminate blessings (Sunnah.com, n.d.). In Islamic promotion, all information is ensured not to contain fraud to avoid expectations that do not match reality (Yudityawati & Fitriyah, 2022). Al-Ghazali also explained in his theory of market behavior ethics, that false advertisements are prohibited because they are included as market crimes. As the word of Allah SWT in QS. Al-Qalam verse 10, that Allah SWT prohibits the nature of people who swear or lie a lot, including exaggeration in product promotion.

Principle of Goodness (*Ihsan*)

The application of the principle of kindness can be seen from the form of ta'awun or helping by providing easy loan terms to customers. As in the hadith narrated by Bukhari, Rasulullah SAW once said that when providing assistance to people who are in trouble, Allah SWT will facilitate all affairs of the world and the hereafter (Sunnah.com, n.d.). Therefore, when ordinary people and business people are struggling to find loans for their needs, sharia pawnshops are here to offer solutions to these problems.

Ta'awun can also be seen from the provision of low mu'nah rates on customer loans. Even KUR sharia pawnshops have the lowest mu'nah compared to other financial institutions, which is 0.14 percent per month. The mu'nah rate can be cheaper because

discounts or cashbacks are often held as deductions. This is in accordance with the rules in Islam which prohibit excessive profit taking (Yudityawati & Fitriyah, 2022). As the Prophet Muhammad did in buying and selling activities, namely he sold at a price and took reasonable profits.

Services are also always provided optimally, not only for the sake of profit but to maintain the relationship and customer loyalty. Sharia pawnshops create auction groups, follow up on customers, and use a personal approach.. As has been commanded in QS. Al-Hujurat verse 10 about the importance of brotherhood between fellow human beings, especially Muslims. The customer loyalty created allows customers to recommend sharia pawnshop products to others around them (Yudityawati & Fitriyah, 2022).

In addition, customers are given the opportunity to extend loans on Rahn products. The contract extension can be done many times as long as the maturity period has not yet arrived. Nida (2021) states that when the creditor does not have the ability to pay the debt, the debtor is required to provide tolerance by extending the payment period. As in QS. Al-Baqarah verse 280 which explains that when there are people who have difficulty paying debts, it is ordered to provide relief in the form of additional time until the person is able to pay. This is also in accordance with Al-Ghazali's theory, where the Landungsari Branch of Sharia Pawnshop is flexible towards customer loans.

Then, in the procedure, a rule has been given that *Marhun* will be auctioned immediately when the due date has arrived and has not been repaid. However, in order to maintain good relations with customers, a due date warning is given a week before. As in QS. Al-Isra verse 7 that good deeds are done not only to oneself but also for others. When doing good to others, this includes doing good to yourself. The sharia pawnshop demonstrates this good deed by providing customers with the opportunity to seek additional funds for loan repayment and by giving a warning of loan maturity.

CONCLUSION

The Landungsari Branch of Sharia Pawnshop has the most popular products for customers, namely Rahn, Arrum BPKB, and KUR Sharia. These three products have relatively cheap mu'nah with easy requirements and a fast process. This institution can also be accessed offline at outlets and online through the digital sharia pawnshop application. Then, promotion is carried out in various ways, with a tendency to personal selling because it can interact directly with customers. In providing services, sharia pawnshops are very communicative and informative so that customer satisfaction is met.

In carrying out the marketing strategy, the Landungsari Branch of Sharia Pawnshop has implemented the five principles of Islamic business ethics well. However, there are three things that are not appropriate and violate Islamic business ethics. First, the lack of respect for worship time because activities continue to be carried out even when prayer time enters. Secondly, the discrepancy between the promotion of KUR Sharia products without collateral and the fact that customers must include collateral. Third, the unclear status of *Marhun* ownership in Rahn. These three things should not exist in financial institutions with sharia principles. Therefore, the Landungsari Branch of Sharia Pawnshop is expected to evaluate and improve the marketing mix strategy being implemented. It is intended that the institution can run its business in a halal manner, both in terms of marketing and profits obtained.

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