

COVID-19 PANDEMIC: CONDITIONS AND SHARIA MARKETING STRATEGIES AT BMT AMANAH UMMAH SUKODONO BRANCH SIDOARJO REGENCY

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Abstrak: Pandemi Covid-19 merupakan wabah virus baru yang muncul saat ini dan menyebar di seluruh dunia, termasuk di Indonesia. Seluruh aspek kegiatan yang berlangsung di Indonesia tidak dapat berjalan dengan normal, termasuk pada kegiatan operasional Baitul Maal wat Tamwil (BMT) Amanah Ummah Cabang Sukodono. Tujuan dari studi ini untuk mengetahui kondisi dan strategi pemasaran syariah oleh BMT Amanah Ummah Cabang Sukodono dalam menghadapi pandemi Covid-19. Penelitian ini menggunakan metode kualitatif deskriptif dengan strategi studi kasus guna memberikan gambaran detail mengenai kondisi dan strategi pemasaran syariah oleh BMT Amanah Ummah Cabang Sukodono. Hasil penelitian menunjukkan adanya penerapan empat karakteristik pemasaran syariah yang dapat membantu keberlangsungan operasional dari BMT Amanah Ummah Cabang Sukodono, antara lain *rubbainiyah*, *akhlaqiyah*, *waqi'iyah*, dan *insaniyyah*. Penerapan strategi pemasaran syariah selain bertujuan untuk menjaga eksistensi BMT Amanah Ummah Cabang Sukodono, juga dapat mempertahankan loyalitas nasabah. Berkaitan dengan ulasan yang telah dilakukan mulai dari tujuan penelitian, metode penelitian serta hasil penelitian maka saran yang dapat diberikan kepada pengelola BMT Amanah Ummah Cabang Sukodono yakni perlu penerapan strategi pemasaran syariah secara optimal agar tetap mampu menjaga keberlangsungan operasional selama pandemi Covid-19, serta menjaga loyalitas nasabah untuk tetap loyal dalam menggunakan produk yang dimiliki, baik *funding* maupun *landing*.

Kata kunci: Pandemi Covid-19; Baitul Maal wa Tamwil (BMT); Strategi Pemasaran Syariah

Abstract: The Covid-19 pandemic is a new virus outbreak that is emerging today and is spreading throughout the world, including in Indonesia. All aspects of activities that take place in Indonesia cannot run normally, including operational activities of Baitul Maal wat Tamwil (BMT) Amanah Ummah Sukodono Branch. The purpose of this study is to knowing about condition and sharia marketing strategy by BMT Amanah Ummah Sukodono Branch in the face of Covid-19 pandemic. This research uses a descriptive qualitative method with a case study strategy to provide a detailed description about condition and sharia marketing strategy by BMT Amanah Ummah

Sukodono Branch. The research show that there are four characteristics of sharia marketing that can help the operational sustainability of BMT Amanah Ummah Sukodono Branch including rubbainiyah, akhlaqiyah, waqi'iyah, and insaniyyah. The implementation of sharia marketing strategy in addition to aiming to maintain the existence of BMT Amanah Ummah Sukodono Branch, can also maintain customer loyalty. According to the findings of this research, the relevant suggestion which can be given to the manager of BMT Amanah Ummah Sukodono Branch, namely the need to implement sharia marketing strategy optimally in order to maintain operational sustainability during Covid-19 pandemic, and maintain customer loyalty to remain loyal in using the products owned, both funding and landing.

Keywords: Covid-19 Pandemic; Baitul Maal wa Tamwil (BMT); Sharia Marketing Strategy

Introduction

The Covid-19 pandemic was officially declared by the World Health Organization (WHO) to be a dangerous virus outbreak since February 2020. The Covid-19 pandemic has become an outbreak that has spread throughout the world, including Indonesia. Until this research is conducted, the Covid-19 pandemic is still not over and the number of Covid-19 pandemic cases continues to increase. Slowly but surely, this outbreak has a very strong impact on various sectors in life such as health, economy, tourism and other sectors.¹ The Covid-19 pandemic was first reported in Indonesia on March 2, 2020 with 2 cases. Data on March 31 showed 1,528 confirmed cases and 136 deaths. The mortality rate of Covid-19 in Indonesia is 8.9%, this figure is the highest number of cases in Southeast Asia.²

The outbreak of the Covid-19 pandemic has been designated as a national disaster by Presidential Decree Number 12 of 2020 and handled directly by the central government under the control of President Jokowi and assisted by the Task Force for the Acceleration of Covid-19 Handling. In addition, handling the Covid-19 crisis requires the involvement of various levels of government, various organizations, and the wider community.³ There are data that have been collected by researchers, related to the development of Covid-19 pandemic cases in Indonesia and the world, as follows:

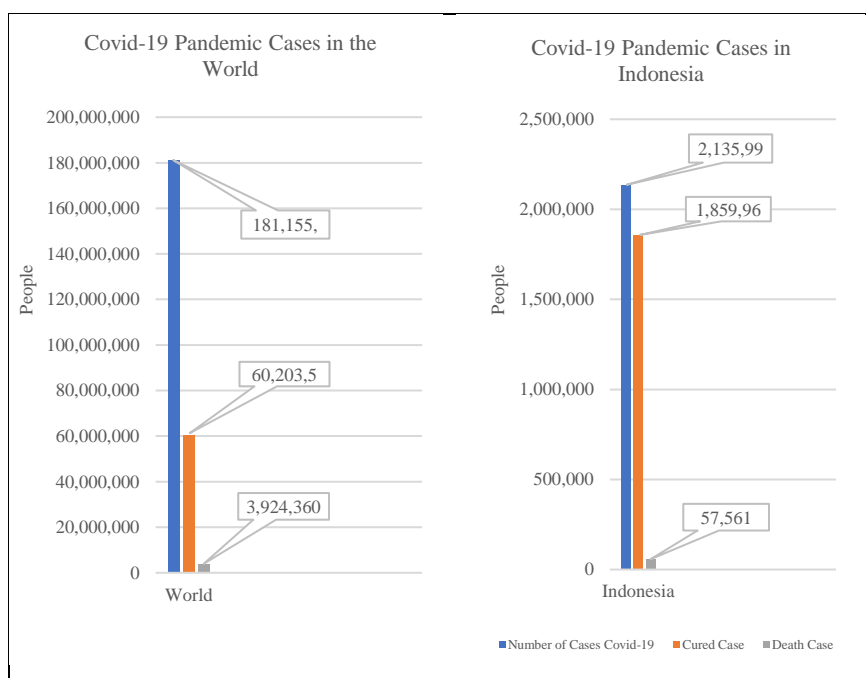
¹ A Kafabih and Ana Toni Roby Candra Yudha, "Halal Industry during the Covid-19 Pandemic Is The Hidden Blessing: Industri Halal Selama Pandemi Covid-19 Adalah Berkah Tersembunyi," *El-Qist: Journal of Islamic Economics and ...* 11, no. 1 (2021): 18–32, <http://jurnalfebi.uinsby.ac.id/index.php/elqist/article/view/406>.

² Yenti Sumarni, "Pandemi Covid-19: Tantangan Ekonomi Dan Bisnis," *Al Intaj: Jurnal Ekonomi Dan Perbankan Syariah* 6, no. 2 (2020): 46–58.

³ Muhammad Hamdan Ali Masduqie, "Analisis Nilai Maqashid Syariah Pada Bank Sampah Dalam Mewujudkan Green Economy Di Kota Surabaya (Studi Kasus Pada Bank Sampah Induk Surabaya)" (UIN Sunan Ampel Surabaya, 2020).

Chart 1

Index of Covid-19 Pandemic Cases



Source: World Health Organization (WHO), 2021.

Based on information from the graph above, the spread and increase in Covid-19 pandemic cases occurred in a very fast time and has spread throughout the country, especially in all provinces in Indonesia. As of June 2021, 181.155.202 confirmed cases were recorded with 60.203.533 recovered cases and 3.924.360 deaths.⁴ For data in Indonesia it self, namely with confirmed cases totaling 2.135.998, 1.859.961 cases recovered and 57.561 died. This data was collected from WHO and the Ministry of Health of the Republic of Indonesia (Kementerian Kesehatan RI).⁵

The increase in cases from the Covid-19 pandemic outbreak also has a significant impact on the activities of Islamic Financial Institutions, one of which is the object of this study, namely Baitul Maal Wa Tamwil (BMT) Sukodono Sidoarjo Branch. This non-bank Islamic financial institution which has a complete address at Jl. Raya Sukodono no. 41, Sidoarjo has been 12 years old since it began operating since 2009.

⁴ Fakhrul Rozi Yamali and Ririn Noviyanti Putri, “Dampak Covid-19 Terhadap Ekonomi Indonesia,” *Ekonomis: Journal of Economics and Business* 4, no. 2 (2020): 384, <https://doi.org/10.33087/ekonomis.v4i2.179>.

⁵ Sulaeman Sulaeman and Amaliyah Wirawan, “Ta’Awuni-Based Micro Insurance Model Bagi Umkm: Upaya Mendukung Pengembangan Ekosistem Industri Halal Pasca Covid-19 Di Indonesia,” *An-Nisbah: Jurnal Ekonomi Syariah* 8, no. 1 (2021): 32–58, <https://doi.org/10.21274/an.v8i1.3755>.

BMT Amanah has several products to offer to the public, one of which is Savings Products. Savings products in BMT Amanah Ummah have advantages, namely the ball pickup method so that customers can save very easily. The ball pickup method in this savings product is carried out by the Marketing Funding BMT Amanah Ummah after confirming in advance with the customer.

BMT is the answer to problems that exist in communities that still often interact with loan sharks to solve economic problems. Loan sharks provide a fairly easy option when people need loans, but the amount of money that must be returned to loan sharks to make repayments is very high.⁶ This is called loan interest which is prohibited in sharia principles because it contains elements of usury. In the Qur'an Surah Al-Baqarah verse 275, Allah Almighty says:⁷

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا
وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِّن رَّبِّهِ فَانْتَهَىٰ فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَٰئِكَ
أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ ٢٧٥

Meaning: Those who swallow usury cannot rise up save as he ariseth whom the devil hath prostrated by (his) touch. That is because they say: Trade is just like usury; whereas Allah permitteth trading and forbiddeth usury. He unto whom an admonition from his Lord cometh, and (he) refraineth (in obedience thereto), he shall keep (the profits of) that which is past, and his affair (henceforth) is with Allah. As for him who returneth (to usury) – Such are rightful owners of the Fire. They will abide therein.

The above verse explains that Allah Almighty forbids all forms of economy that contain usury, whether done voluntarily or not. Therefore, the role of BMT in improving the community's economy is very important. However, there are still many people who do not understand the benefits of BMT being present around them. With the various products offered by BMT, it is expected to touch the activities carried out by the community.⁸ The absence of adequate facilities such as ATM machines which is one of the weaknesses of BMT, is often a reason for people to

⁶ Indi Masita Lisdawami and Imron Mawardi, "Pengembangan Produk Funding KSPPS BMT Amanah Ummah Jawa Timur," *Jurnal Ekonomi Syariah Teori Dan Terapan* 4, no. 11 (2017): 889–901.

⁷ Lisdawami and Mawardi, "Development Of KSPPS Funding Products Bmt Amanah Ummah East Java."

⁸ Puspa Indraswari and Qudsi Fauzi, "Peran Baitul Maal Wat Tamwil (Bmt) Amanah Ummah Terhadap Peningkatan Usaha Pedagang Kecil Di Pasar Karah Surabaya," *Jurnal Ekonomi Syariah Teori Dan Terapan* 5, no. 2 (2019): 93, <https://doi.org/10.20473/vol5iss20182pp93-107>.

be reluctant to save. This shows the need to implement strategies to increase public literacy and public interest in using the products offered by BMT, as well as being able to save with the ball pickup system carried out by the marketing funding department.⁹

Seeing the impact of the Covid-19 pandemic on the economic sector, it is necessary to take steps taken by BMT Amanah Ummah Sukodono Branch to maintain the continuity of operational activities.¹⁰ In this case, one strategy that can be used is to implement a sharia marketing strategy. Marketing is one form of muamalah that is justified in Islamic teachings, as long as in all transaction processes are maintained from things prohibited by sharia provisions.¹¹ Marketing is an overall system of business activities aimed at planning, pricing, promoting and distributing goods and services to provide satisfaction to existing and potential consumers.¹²

In business management, including businesses that apply sharia principles, requires performance related to good and healthy marketing aspects. Marketing is the frontline in running a business. Marketing has a working definition of a business process so as to achieve the product and the values of that product to consumers.¹³ In the midst of intense competition between companies in carrying out business activities or business, each of the companies does everything possible to maintain its business existence in the midst of society by attracting the attention of consumers and trying their best to improve service to consumers, one of which is by carrying out marketing activities.¹⁴

Sharia marketing is a branch of marketing science that applies sharia principles in its implementation. Sharia marketing is a strategic business discipline that directs the process of

⁹ Nita Yalina, Akbar Pratama Kartika, and Ana Toni Roby Candra Yudha, "Impact Analysis of Digital Divide on Food Security and Poverty in Indonesiain 2015-2017," *Jurnal Manajemen Teknologi* 19, no. 2 (2020): 145–58, <https://doi.org/10.12695/jmt.2020.19.2.3>.

¹⁰ Muhamad Aqim Adlan, "Peran Pemerintah Dalam Menyelamatkan Usaha Mikro, Kecil, Dan Menengah Di Era Pandemi Covid-19 (Sebuah Kajian Dalam Perspektif Ekonomi Islam)," *An-Nisbah: Jurnal Ekonomi Syariah* 8, no. 1 (2021): 81–104, <https://doi.org/10.21274/an.v8i1.3552>.

¹¹ Arie Rachmat Sunjoto, "Strategi Pemasaran Swalayan Pamella Dalam Perspektif Islam (Studi Kasus Swalayan Pamella Yogyakarta Tahun 2010)," *JESI (Jurnal Ekonomi Syariah Indonesia)* 1, no. 2 (2016): 45, [https://doi.org/10.21927/jesi.2011.1\(2\).45-64](https://doi.org/10.21927/jesi.2011.1(2).45-64).

¹² Miftahul Jannah, "Konsep Keluarga Idaman Dan Islami," *Gender Equality: International Journal of Child and Gender Studies* 4, no. 2 (2018): 87, <https://doi.org/10.22373/equality.v4i2.4538>.

¹³ Ahmad Miftah, "Mengenal Marketing Dan Marketers Syariah," *ISLAMICOMIC: Jurnal Ekonomi Islam* 6, no. 2 (2015): 15–20, <https://doi.org/10.32678/ije.v6i2.56>.

¹⁴ Luqman Nurhisam, "Etika Marketing Syariah," *IQTISHADIA: Jurnal Ekonomi & Perbankan Syariah* 4, no. 2 (2017): 171, <https://doi.org/10.19105/iqtishadia.v4i2.1412>.

creating, offering and changing value from an indicator to its stakeholders, which in the whole process is in accordance with the contract and principles of muamalah (business) in Islam.¹⁵

In a previous study conducted by Yenti Sumarni in September 2020 on Economic and Business Challenges in the conditions of the Covid-19 Pandemic, it showed that the results of the Covid-19 pandemic caused various impacts in Indonesia, including the economic sector.¹⁶ The impact of the Covid-19 pandemic is a decrease in demand for sharia products and hampered sharia production because raw materials come from outside countries, and the impact of the Covid-19 pandemic has hampered investment realization, including investment by investors in the sharia business sector.¹⁷

This study examines the implementation of sharia marketing strategies at BMT Amanah Ummah Sukodono Branch. The strategy is implemented with the aim of maintaining the existence of BMT Amanah Ummah Sukodono Branch in the face of the Covid-19 pandemic which of course also affects customer loyalty. Customer loyalty, which in this study is referred to as consumers, means a commitment that is firmly held by consumers or customers to make repurchases or support products both goods and services in the future even though they are influenced by situations and businesses by other marketing that can cause customers to switch.¹⁸ Customer loyalty itself can be realized if BMT Amanah Ummah Sukodono Branch can implement sharia marketing strategies well.¹⁹

The reason why researchers choose the object of research at BMT Amanah Ummah is because it has a uniqueness is to focus on four characteristics of sharia marketing strategies used by the management of BMT Amanah Ummah Sukodono Branch to maintain customer loyalty in using their products, both in the funding and landing sectors. Similarly, BMT Amanah Ummah implements a savings taking system with the ball pickup method, to make it easier for customers

¹⁵ Moh Khoiri Abdi and Novi Febriyanti, "Penyusunan Strategi Pemasaran Islam Dalam Berwirausaha Di Sektor Ekonomi Kreatif Pada Masa Pandemi Covid-19," *El-Qist : Journal of Islamic Economics and Business (JIEB)* 10, no. 2 (2020): 160–78, <https://doi.org/10.15642/elqist.2020.10.2.160-178>.

¹⁶ Lantip Susilowati, "Kualitas Pelayanan, Harga Dan Fasilitas Rumah Kos Di Desa Plosokandang Dalam Memberikan Kepuasan Kepada Penghuninya," *An-Nisbah: Jurnal Ekonomi Syariah* 7, no. 2 (2020): 561–95, <https://doi.org/10.21274/an.v7i02.3605>.

¹⁷ Yenti Sumarni, "Pandemi Covid-19: Tantangan Ekonomi Dan Bisnis."

¹⁸ Anik Lestari Andjarwati and Eka Chusniartiningih, "Pengaruh Kesadaran Merek Dan Citra Merek Terhadap Loyalitas Pelanggan (Studi Pada Pelanggan Teh Pucuk Harum Wilayah Surabaya Utara)," *Jurnal Minds: Manajemen Ide Dan Inspirasi* 5, no. 2 (2018): 189, <https://doi.org/10.24252/minds.v5i2.6736>.

¹⁹ Andjarwati and Chusniartiningih, "The Effect of Brand Awareness and Brand Image on Customer Loyalty (Study on Fragrant Pucuk Tea Customers in North Surabaya)."

to save from where they live. This requires the cooperation of all lines consisting of Branch Managers, Marketing Funding and Landing and Teller.

This research is based on 2 (two) problem formulations, namely how to implement the marketing strategy of BMT Amanah Ummah Sukodono Branch, and how to implement the sharia marketing strategy of BMT Amanah Ummah Sukodono Branch in dealing with the Covid-19 pandemic. The qualitative approach used in this study was used in order to provide a detailed picture of the various efforts made by BMT Amanah Ummah Sukodono Branch in optimizing sharia marketing as a strategy used in dealing with the Covid-19 pandemic.

Literature Review

Covid-19 Pandemic

The Covid-19 pandemic was officially declared by the World Health Organization (WHO) to be a dangerous virus outbreak since February 2020. The Covid-19 pandemic has become an outbreak that has spread throughout the world, including Indonesia. The outbreak of the Covid-19 pandemic has been designated as a national disaster by Presidential Decree Number 12 of 2020 and handled directly by the central government under the control of President Jokowi and assisted by the Task Force.²⁰

Baitul Maal wa Tamwil (BMT)

Baitul Maall wa Tamwil (BMT) is an institution consisting of two terms, namely baitul maal and baitul tamwil. Baitul maal is more directed at efforts to collect and distribute non-profit funds, such as zakat, infaq, shodaqoh and waqf, while baitul tamwil as an effort to collect and distribute commercial funds.²¹ BMT institutions were established with the intention to facilitate the lower class who are not reached by Sharia Bank or Sharia BPR services.²²

²⁰ Yudi Krisno Wicaksono and Binti Maunah, "Peran Negara Dalam Ketahanan Perbankan Syariah Di Masa Pandemi Covid-19," *An-Nisbah: Jurnal Ekonomi Syariah* 8, no. 1 (2021): 206–25, <https://doi.org/10.21274/an.v8i1.3600>.

²¹ Rochmatin Nikmah and Syarifudin, "Service Quality and Corporate Image to the Customer Loyalty of BPRS Baktimakmur Indah Sepanjang Sidoarjo," *Al-Mashrafiyah: Jurnal Ekonomi, Keuangan Dan Perbankan Syariah* 5, no. 1 (2021): 1–14.

²² Anisa Fadilah Zustaka and Ana Toni Roby Candra Yudha, "Peer To Peer Lending System in Hifdun Maal Perspective: Evidence From the Fintech Company of Investree," *Jurnal Ekonomi Syariah Teori Dan Terapan* 7, no. 8 (2020): 1584, <https://doi.org/10.20473/vol7iss20208pp1584-1597>.

Sharia Marketing

Sharia marketing is a branch of marketing science that applies sharia principles in its implementation. Sharia marketing is a strategic business discipline that directs the process of creating, offering and changing value from an indicator to its stakeholders, which in the whole process is in accordance with the contract and principles of muamalah (business) in Islam.²³ This means that sharia marketing in the entire implementation process, both in the creation process, the bidding process, and process change value, there must be no things that contradict the Islamic contract and muamalah principles. As long as it can be guaranteed, and deviation from Islamic muamalah principles does not occur in a transaction in marketing can be allowed. There are 4 (four) characteristics of sharia marketing, including: (a) Divinity (Rabbainiyah); (b) Uphold noble / ethical morals (Akhlaiyah); (c) Be aware of ever-changing market conditions/Realistic (Waqi'iyah); and (d) Always be oriented to dignify human beings/Humanities (Insaniyyah).²⁴

Research Method

The research method used in this study is qualitative method using qualitative descriptive approach.²⁵ Researchers in this study use qualitative descriptive case studies in order to provide an in-depth analysis of the background, character and unique nature of a case so that the purpose of analyzing sharia marketing strategies at BMT Amanah Ummah Sukodono Branch in dealing with the Covid-19 pandemic can be described in detail. The research strategy used by researchers is a case study to be more specific. The purpose of this study is to determine the application of sharia marketing strategies at BMT Amanah Ummah Sukodono Branch in dealing with the Covid-19 pandemic.

The data used in this study include primary data and secondary data. Primary data was obtained from interviews with Branch Managers, Marketing Funding and Landing Staff and Customers of BMT Amanah Ummah Sukodono Branch. While secondary data are obtained from

²³ Chusnul Muali and Khoirun Nisa', "Pemasaran Syariah Berbantuan Media Sosial: Kontestasi Strategis Peningkatan Daya Jual," *An-Nisbah: Jurnal Ekonomi Syariah* 6, no. 1 (2019): 168–85, <https://doi.org/10.21274/an.2019.6.1.168-185>.

²⁴ Muhammad Burhanuddin and Azidni Rofiqo, "Analisis Penerapan Marketing Syariah Dalam Meningkatkan Kinerja Pemasaran Produk (Studi Pada: Swalayan Ismart, Ponorogo)," *Journal of Islamic Economics and Philanthropy (JIEP)* 3, no. 3 (2020): 885, 888, <https://core.ac.uk/download/pdf/329047455.pdf>.

²⁵ Muhammad Hamdan Ali Masduqie, Istiqom Shinta Hardiyanti, and Afri Suhairi Panjaitan, "Manajemen Risiko Asuransi Syariah: Dasar Hukum, Tahapan Dan Urgensinya," *Yurisprudencia: Jurnal Hukum Ekonomi* 9, no. 1 (2023): 22–38.

books, journals and notes related to research. The data collection techniques used in this study were observation and interviews.²⁶ Observations made regarding the implementation of sharia marketing strategies at BMT Amanah Ummah Sukodono. Observation was carried out for approximately 1 month. The interview was conducted with semi-structured techniques of sharia marketing strategies applied to BMT Amanah Ummah Sukodono Branch. Data analysis techniques used in this study include data reduction, which focuses on the data obtained to answer a problem by sorting out valid, important, useful, interesting and renewable data.²⁷ To determine the validity of the data, this study uses the data triangulation method. The triangulation method is a data collection technique in the form of combining several data collection techniques and data sources that have been used before.²⁸ The triangulation method chosen in this study is triangulation of data sources, which is certain information that is extracted in order to find out the truth. For some information obtained from data sources through interviews and observations was then collected using the same technique.²⁹

Result and Discussion

1. Profile of BMT Amanah Ummah Sukodono Branch

Right on July 15, 1995 KSM-BMT Amanah Ummah East Java was inaugurated with very simple conditions because office equipment and equipment were still borrowed. The workforce is 4 people and occupies a room measuring 3 x 3 M² in the Darmorejo 3 No. 4 area, Surabaya. In 2006, business development was quite significant with the acquisition of assets reaching Rp 1,172 billion so that in accordance with the provisions of Sharia Financial Institutions and the Cooperative Office can form a legal entity separately. On July 18, 2006 before the Notary officially became the Sharia Financial Services Cooperative BMT Amanah Ummah East Java. Then on August 7, 2006 it was authorized by the Office of Cooperatives, Small and Medium Entrepreneurs of East Java Province.

²⁶ Muhammad Hamdan Ali Masduqie, Syarifudin, and Ana Toni Roby Yudha, "Green Economy Of Waste Bank In The Perspective Of Maqashid Sharia In Surabaya Green Economy Melalui Bank Sampah Dalam Perspektif Maqashid Syariah Di Kota Surabaya," *Jurnal Ekonomi Syariah Teori Dan Terapan* 8, no. 5 (2021): 593–606, <https://doi.org/10.20473/vol8iss20215pp593-606>.

²⁷ Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif, Dan Kombinasi; Mixed Methods* (Bandung: Alfabeta, 2012).

²⁸ Muhammad Hamdan Ali Masduqie, "Kiprah Dan Peranan Lembaga Keuangan Syariah Dalam Ekonomi Global : Faktor Pendukung , Penghambat Dan Peluang Yang Dimiliki" 1, no. 2 (2022).

²⁹ Farida Nugrahaini, *Metode Penelitian Kualitatif* (Solo: Cakra Books, 2014).

In 2007, KSPPS Amanah Ummah (better known by that name) moved to a location that was strategic enough to attract micro communities, namely Jl Karah Agung no 42 B, Surabaya. In 2009, KSPPS Amanah Ummah established its first branch office in Sidoarjo Region, precisely at Raya Sukodono 41 Sidoarjo. Until now, the name of the Sharia Financing Savings and Loans Cooperative (KSPPS) Baitul Maal wa Tamwil (BMT) Amanah Ummah Sukodono Sidoarjo Branch, is a legal name to be used in the operational activities of branch offices located in Sukodono District, Sidoarjo Regency.

As the operational year increases, BMT Amanah Ummah Sukodono Branch currently has various types of products that can provide convenience for the community in the aspects of funding and landing. The Funding aspect is a product offered to people who want to set aside some of their money to be saved using wadiah and mudharabah contracts. While the Landing aspect is a product that provides options for people to profit from applying for financing to meet various needs, such as financing the purchase of laptops or applying for financing as capital to establish a business.

BMT Amanah Ummah Sukodono Branch has 5 staff/human resources (HR) who have their respective duties and jobdesks according to their positions. The following data related to positions in HR BMT Amanah Ummah Sukodono Branch is manager, marketing landing, marketing funding, collecting, and teller.

2. Characteristics of Sharia Marketing Strategy BMT Amanah Ummah Sukodono Branch

In implementing sharia marketing strategies to carry out its operational activities, especially in the conditions of the Covid-19 pandemic which is currently endemic in Indonesia where Sidoarjo Regency is listed as a red zone, BMT Amanah Ummah Sukodono Branch implements this strategy in accordance with the characteristics of sharia marketing, which consists of several elements, including:

a. Divinity (*Rabbaniyah*)

Rabbaniyah is one of the characteristics that shows a unanimous belief, that all movements of every human being are always under the supervision of Allah SWT. Information obtained by researchers from the Branch Manager of BMT Amanah Ummah Sukodono Branch, namely BMT Amanah Ummah Sukodono Branch in carrying out operational activities always believes that every movement made must be based on the laws and provisions of Allah SWT or in the sense that everyone involved in it, when carrying out operational activities should always be guided that someone is supervising, namely Allah

SWT, not someone else or through CCTV tools, so there is no longer a chance to cheat. All staff also continue to believe that they can maintain their health during the Covid-19 pandemic with the permission of Allah SWT so that they can focus on carrying out their respective jobs.

b. Ethical (*Akhlaqiyah*)

Ethical or *Akhlaqiyah* means that every behavior should proceed in accordance with generally accepted norms and ethics. This is a guide for sharia marketers / *marketers* to always maintain speech and behavior in business relationships with anyone, both customers, colleagues, managers, and with business competitors. In the implementation of this sharia marketing characteristic, BMT Amanah Ummah Sukodono Branch is shown in managing staff or HR by selecting or recruiting individuals who in their daily lives are always dressed modestly, diligently perform prayers and can read the Qur'an. In this Covid-19 pandemic condition, all staff who carry out their work must also consistently maintain daily living behaviors such as implementing health protocols starting from diligently washing hands and using masks, in order to maintain health for themselves and others.

c. Realistic (*Waqi'iyah*)

Realistic or *Waqi'iyah* means in accordance with reality, which is not to provide inappropriate information or to lie related to the conditions being experienced by BMT Amanah Ummah Sukodono Branch, as was the case during the current Covid-19 pandemic. All operational activities both Funding and Landing must be based on reality, do not discriminate against ethnicity, color, and all actions must be based on honesty. This is reflected in the way the staff of BMT Amanah Ummah Sukodono Branch explained at the beginning of the contract regarding the determination of profit sharing and benefits obtained by customers in accordance with sharia principles. In addition, if there is a *default* or the customer's record is not on time in making funding installments, the staff of BMT Amanah Ummah Sukodono Branch can remind customers in accordance with the data owned and collected by marketing and tellers.

d. Humanistic (*Humanyyah*)

Humanistic or *Insaniyyah* means to have humanity and mutual respect for others. The type of characteristic that always upholds human honor, by having a humanistic nature, then in carrying out marketing activities both by marketing Funding and Landing and staff of BMT Amanah Ummah Sukodono will be controlled and balanced, not being greedy individuals or humans and justifying all means in order to achieve the goal of introducing products owned and achieving the maximum profit. As is the case in the conditions of the Covid-19 pandemic,

every staff in carrying out marketing must always be based on sharia principles, and not make this pandemic condition an excuse to do things that are contrary to sharia principles with the aim of getting many customers or other benefits.

3. Sharia Marketing Strategy of BMT Amanah Ummah Sukodono Branch in Facing the Covid-19 Pandemic

In its operational activities, BMT Amanah Ummah Sukodono Branch has the most important elements or guidelines in the marketing activities carried out, based on its vision, namely "With the pleasure of Allah SWT to become the leading and closest cooperative in the hearts of the micro, small and medium economic community". The purpose of this vision is that the Sharia Financing Savings and Loans Cooperative (KSPPS) BMT Amanah Ummah Sukodono Branch strives to become a non-bank Islamic financial institution that can provide solutions for people who want to save their assets or apply for financing as capital to run a business in accordance with sharia principles. With the condition of the Covid-19 pandemic which until now has not ended, it certainly has a significant impact on the business continuity of BMT Amanah Ummah Sukodono Branch, where many customers are not on time in paying installments in contrast to conditions before the Covid-19 pandemic which were more orderly. Based on an interview with Ibu Poin as Branch Manager of BMT Amanah Ummah Sukodono, there are several marketing strategies implemented both before and during the Covid-19 pandemic and in accordance with sharia principles, as follows:

a. Product

In carrying out its operational activities so that they are known by the wider community today, especially during the Covid-19 pandemic, BMT Amanah Ummah Sukodono still prioritizes maintaining sharia principles contained in products offered to the public and MSME actors. The products owned by BMT Amanah Ummah Sukodono are divided into 2 aspects, namely savings products (Funding) and financing (Landing). The aspect of savings or Funding consists of: (1) Mudharabah Savings; (2) Tilmidzun deposits; (3) Fitri Deposits; (4) Qurban deposits; (5) Aqiqah deposits; and (6) Umrah and Hajj deposits. Then the Financing or Landing aspect consists of: (1) Murabahah Financing; (2) Mudharabah financing; (3) Musharakah financing; and (4) Evelah's Financing.

According to the explanation from the Branch Manager and marketing staff, all products are still of interest to the community, but during the Covid-19 pandemic, tilmidzun deposits which are a forum for students or students have not been continued so that BMT

Amanah Ummah Sukodono Branch staff can focus on marketing other products. Other savings products are products in the Funding aspect that are of interest to the public, and in the conditions of the Covid-19 pandemic, Funding marketing continues to carry out its duties to find new customers and carry out a ball pickup system for customers who want to save, namely coming to customers' homes and to public places such as markets.

b. Promotion

In the conditions of the Covid-19 pandemic that is currently endemic in Indonesia, BMT Amanah Ummah Sukodono Branch remains istiqomah to carry out marketing activities as before the Covid-19 pandemic, namely through soft marketing or hard marketing. Soft marketing is marketing carried out by Human Resources (HR) in the marketing funding and landing department through mass media with a wider scope, such as Facebook, SMS, Whatsapp, Instagram and other social media. While hard marketing is the marketing of products owned by BMT Amanah Ummah Sukodono Branch directly to the public which can be done in markets and public places that can be reached. This promotion is in the nature of invitations and offers for the public to get benefits according to the product chosen. Some promotions carried out by marketing funding and landing, both before and during the Covid-19 pandemic, include:

- 1) *Personal Promotion*, by introducing and explaining the products of BMT Amanah Ummah Sukodono Branch and its vision and mission.
- 2) *Advertising*, BMT Amanah Ummah Sukodono Branch strives to introduce its products to the public by placing advertisements in the form of banners in front of the BMT office with the icon of the BMT Amanah Ummah Sukodono Branch Logo complete with its products.
- 3) *Service*, is one aspect that is quite important in marketing based on sharia principles and BMT Amanah Ummah Sukodono Branch always focuses on customer satisfaction which is manifested in its services, and this is reflected when prospective customers or customers enter the BMT office and the staff greet with greetings "Assalamualaikum welcome to BMT Amanah Ummah Sukodono Branch, is there anything we can help" and continued with friendly service and the clothes used by the staff are always neat and polite in accordance with the provisions in Islam.

c. Quality

The purpose of implementing this strategy is so that BMT Amanah Ummah Sukodono Branch in the implementation of its operational activities prioritizes the quality of the

products offered, because this is the most important factor in attracting public interest to become customers. Saiful and Agustin, who are marketing human resources, explained in interviews that have been conducted that in offering products to the public, especially in the current Covid-19 pandemic conditions, the guarantee of the quality of BMT's products must be proven. The way this is done is by showing the procedures for applying to become a neatly structured customer, besides that when customers apply for financing or opening a passbook, the BMT Amanah Ummah Sukodono Branch will serve well.

Customers who want to apply for a passbook opening can communicate with marketing funding will explain what contracts are contained in savings products and procedures for saving and making withdrawals. Meanwhile, if the customer wants to apply for financing, the marketing landing will explain to the customer in detail what are the products in the financing aspect which includes, (1) requirements for applying for financing; (2) the term of financing; (3) profit sharing rate or installments payable; and (4) collateral or collateral that must be prepared by the applicant. Based on information from Collecting and tellers which was also reinforced by questions from the Branch Manager Ibu Titik, that during the Covid-19 pandemic, many customers applied for financing but strict reviews or observations were still carried out in order to form customer loyalty and there were no customers with *a record of default* or not on time in payments that could hamper the operational activities of BMT Amanah Ummah Sukodono Branch.

d. Human Resources

In determining staff or human resources to carry out BMT operational activities, of course, they must be selective and BMT Amanah Ummah Sukodono Branch has several provisions, including (1) having knowledge of Islamic economics and finance; (2) able to work in a team; (3) dress modestly and neatly in his daily life; (4) keeping the five daily prayers; and (5) able to read the Qur'an well. The current staff or human resources, of course, in carrying out their respective duties must comply with health protocols to avoid the spread of the Covid-19 pandemic, as well as using masks in order to maintain the health of themselves and others around them. By implementing health protocols, the interaction between staff and customers during the Covid-19 pandemic is also safer both in the office and outside the office.

e. Management

The staff owned by BMT Amanah Ummah Sukodono Branch as a total is 5 people, consisting of Branch Managers, Marketing Funding and Landing, Collecting and Teller. In managing its staff, BMT Amanah Ummah Sukodono Branch applies a system based on the principle of "*Kulluha Lillah*" which can be interpreted as all forms of work in BMT Amanah Ummah Sukodono Branch must always be accompanied by the intention of seeking the pleasure of Allah SWT, so that all aspects carried out and done must be carried out carefully so as not to violate what is a religious provision and things prohibited by Allah SWT.

By applying the principle of "*Kulluha Lillah*" is expected to form strong teamwork and have good internal and external communication relationships with customers. This aims to create loyal customers under any conditions, especially during the Covid-19 pandemic which requires strong inter-line cooperation in order to maintain the stability of BMT Amanah Ummah Sukodono Branch.

Conclusion

Based on the results of research that has been conducted, the Covid-19 pandemic has had a significant impact on the ongoing operational activities of BMT Amanah Ummah Sukodono Branch. Many customers who before the Covid-19 pandemic applied for financing, are currently experiencing delays in installment payments. This encourages BMT Amanah Ummah Sukodono Branch to implement sharia marketing strategies well during the Covid-19 pandemic to maintain the continuity of BMT's operational activities, as well as maintain customer loyalty and increase knowledge of the surrounding community about the benefits of being a BMT customer. There are 4 (four) characteristics in sharia marketing that are used as strategies by BMT Amanah Ummah to deal with the Covid-19 pandemic which have also been implemented before the pandemic, including: (1) *Rabbaniyah*, namely the staff of BMT Amanah Ummah Sukodono Branch remains confident that every work carried out as well as marketing products owned by BMT, will be supervised by Allah SWT and still believes that it can maintain its health during the Covid-19 pandemic; (2) *Akhlaqiyah*, in which all staff must have ethics in accordance with Islamic religious teachings, so that in carrying out operational activities during the Covid-19 pandemic they always dress modestly, diligently perform worship and can read the Qur'an; (3) *Waqi'iyah*, namely in carrying out operational activities and when marketing products owned by BMT, staff of BMT Amanah Ummah Sukodono Branch must provide information in accordance with existing circumstances, both regarding the requirements to become a customer, and other

matters, especially during the Covid-19 pandemic that has plagued throughout Indonesia, especially Sidoarjo Regency; and (4) *Insanid*, every staff in carrying out marketing must always be based on sharia principles, and not make this Covid-19 pandemic condition an excuse to do things that are contrary to sharia principles. Then the aspect of sharia marketing strategy implemented by BMT Amanah Ummah Sukodono Branch to maintain the continuity of operational activities during the Covid-19 pandemic, as well as a strategy to maintain customer loyalty, namely by maximizing 5 (five) aspects, including: (1) Products; (2) Promotions; (3) Quality; (4) Human Resources; and (5) Management Management. With this research, it is expected to add literature for the public about the benefits of Baitul Maal wa Tamwil spread throughout Indonesia. In addition, further researchers can conduct more in-depth research on the benefits of the existence of Baitul Maal wa Tamwil to the community and MSME actors.

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