

# Influencing Factors on Sharia Marketing

(STUDY: SHARIA PRODUCTS AND INVESTMENTS)

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**Abstract-** The purpose of this study was to determine the influence of demographic, environment, consumer confidence, and customer commitment on sharia marketing for sharia products and investment in Palembang City. The research design is a causal research/causal relationship. The type of data used in the form of primary data that is questionnaire. Sampling technique in this research was accidental sampling technique. In determining the number of research samples, the researchers used the Slovin formula with the limit of tolerance error was 10%, the number of samples in this study were 376 customer respondents. Testing was performed by multiple regression analysis. The results of research stated that the variables contained in this research are demographic and environmental factors have a significant and positive influence on Sharia marketing. While the factor of trust and customer commitment have a significant effect on sharia marketing but with a negative direction. Similarly, simultaneous testing shows that demographic, environment, consumer confidence, and customer commitment factors significantly influence Sharia marketing for sharia products and investments in Palembang City.

**Index Terms-** Sharia marketing, demographic, environment, trust, commitment

## I. INTRODUCTION

The development of sharia banking in Indonesia began in 1992 with the enactment of Law number 7 of 1992 on Banking which contains provisions that implicitly permit bank management based on the principle of profit and loss sharing, especially through Government Regulation Number 72 of 1992 on Bank Based On Profit Sharing Principle. Furthermore, strengthened by Law number 10 of 1998 on banking which is an amendment to Law number 7 of 1992. Law number 10 of 1998 states explicitly differentiate banks based on the management, namely: conventional bank and sharia bank, whether it is commercial bank or rural bank. With the enactment of the law which also removed Article 6 of Government Regulation number 72 of 1992 that prohibits the existence of dual banking system.

Further government support in the form of regulations on sharia banks with the issuance of Law Number 21 of 2008 which regulates specifically on sharia banking, where both organizational and operational systems of Sharia banks are different from banks in general, especially the presence of Sharia Supervisory Board within the organizational structure and on the profit-sharing system. This is the answer to the people who need an alternative banking system which not only providing healthy banking/financial services, also fulfills the principles of sharia. The Sharia banking system has a similarity to the conventional banking system in terms of seeking profit and community service in the financial business. However, both have differences in the system of remuneration provided to customers. Stand on each principle of remuneration, these two banking systems compete freely in the money market where millions of customers are contested with various sharia banking business strategies not only by sharia-based banks but almost all conventional banks also open the business of sharia banking.

A large number of banking businesses in Palembang City cause the community to have more options in managing their funds or investing and using sharia products. Both Sharia Bank and Conventional Bank offer so many service facilities, promotions, and products that pamper their customers. The competitive condition of the banking business encourages every banker to seek out the best service strategies to attract new customers and retain existing customers. Sharia banking as an alternative to the conventional banking system is expected to encourage the real sector (monetary based economy), therefore sharia banking requires special arrangements. The rules should be able to accommodate the interests of not only Muslims but also non-Muslims because sharia banking is universal.

The used Sharia system is the tendency to use and favor Islamic values. One of them, if in conventional banks the term for commercial banks using the "bank interest" term for profit, then in the Sharia bank, the profit obtained by the customer is called profit sharing or in Sharia term is called Mudharobah. The provision of diverse banking products and services with a more varied financial scheme, sharia banking is an alternative to a credible banking system that can be desired by all Indonesian people without exception.

As well as a product of goods, sharia banking begins to be desired by all consumers in Indonesia. Consumers have certain reasons or factors that influence them to make decisions in using products and investing in sharia banks. The condition of sharia banking market share is still below 3 percent of total national banking at 2.4 percent, the value indicates that the market share of sharia banks is still below conventional banks. According to Agustianto (2009), the growth of sharia banks in 2009 had decreased slightly compared to 2008. One of the causes of a low market share for sharia banks is many people who are not convinced that the existing sharia banks have been operating all operations according to sharia guidance (Suprayogi, 2008). This shows that the level of confidence in Sharia banks is still low. Nevertheless, it should be a concern in order to find a solution, where this condition should not occur in a country which the majority population is Muslim.

Sharia banking in Indonesia is experiencing good development. According to Muhammad (2004), there are still many obstacles in the development of Sharia banking in Indonesia, namely the Fiqh Constraints as the scholars think about interest that is halal, haram and syubhat; low socialization of sharia banking; the legal problem of the Law absence that gave explanation on

the operational way of sharia banking in Indonesia between 1992-1998; the prohibition of usury not only on Muslims but also in the Christian beliefs which stated in Luke 6: 34-35 as verses that condemn the practice of usury (Muhammad, 2004); lack of human resources and expertise; limited sharia bank office network; liquidity difficulties; the occurrence of information asymmetry (Karim, 2003).

Sharia banks are growing rapidly, throughout 2010 had increased as many as 5 new sharia banks. So that the number of Sharia banks was 11. Some Sharia banks that operate from 2010 are BCA Syariah, Panin Syariah, Victoria Syariah, Maybank Syariah and Bank Jabar Syariah. Meanwhile, the number of sharia bank offices was recorded as many as 1,215 offices for Sharia Commercial Bank (BUS). Table 1. below shows the growth cycle of sharia banking office network in Indonesia in 2012, where for Sharia Commercial Bank (BUS) remained 11 banks and had reached 1,518 banks.

Table 1. Sharia Banking Office Network

Tabel 1.1 Jaringan Kantor Perbankan Syariah (Sharia Bank Office Network)							
Indikator	2006	2007	2008	2009	2010	2011	2012
<b>Bank Umum Syariah (BUS)</b>							
Jumlah Bank	3	3	5	6	11	11	11
Jumlah Kantor	346	398	576	711	1,215	1,390	1,518
<b>Unit Usaha Syariah (UUS)</b>							
Jumlah Bank	20	26	27	25	23	24	24
Jumlah Kantor	163	170	214	287	262	312	446
<b>BPR Syariah</b>							
Jumlah Bank	-	114	131	139	150	155	156
Jumlah Kantor	-	185	202	223	286	364	378

Source: Indonesian Banking Statistics Vol. 10, No.7 (June, 2012)

With the increasing number of Sharia banks, the total assets of Sharia banks also continue to increase from 26.722 trillion rupiahs in 2006 to 97.519 trillion rupiahs in 2010. And for the latest in 2012 that reached 155.412 trillion rupiahs. Similarly, the third-party fund growth rate (DPK) collected by sharia banks began in 2006 where 1.28% of demand deposits, 9.75% of deposits and 3.72% of savings. However, the market share of sharia bank assets was still relatively small against the total assets of the national banking industry which reached around 223 trillion rupiahs. In 2009, the amount of funding disbursed by sharia banks reached 46.8 trillion rupiahs, which is dominated by Murabahah scheme that reached 26.3 trillion rupiahs while from self-funding (combination of Musyarakah and Mudharabah contracts) only reached 17 trillion rupiahs. This growth rate of funding as lower than the growth of 2008 which reached 10 trillion rupiahs more than in 2009 which only 8 trillion rupiahs. This is due to the slowing of national economic growth that occurred (Bank Indonesia, Sharia Banking Statistics 2013).

Based on data from Bank Indonesia (Sharia Banking Outlook 2014), in 2013, sharia business unit was reduced to 23 units as the impact of HSBC Amanah Global restructuring, there were 2 new BPRS (HIK Makassar and Lampung Agribusiness Partners), with the number of offices reduced to 2526 units. While the BPRS increased to 160 with the number of offices decreased to 399 offices.

The use of products and investments is not only a consideration of risk but also a consideration of confidence when choosing the desired product and investment. For Muslims, for example, not a few of them are seeking to choose sharia products in their daily life, including for investment instruments. However, as the country with the largest Muslim population in the world, the development of financial products and sharia investment is not very significant. Nevertheless, nowadays, there is a variety of sharia-based products that can be selected by the community. In terms of investment instruments, for example, available options ranging from sharia mutual funds, Islamic stocks, Sharia bonds, to Sharia-based savings. Sharia products should be easier to understand because the current product is still limited. Conversely different from the conventional products which vary, frequently confuses potential investors. Although identical with Islamic principles, sharia financial and investment products are actually also in demand even selected by those who are non-Muslims.

The research entitled "The Influence of Trust, Customer Satisfaction and Commitment Relationship to Brand Equity and Image of Sharia Bank XYZ in Jambi City" by Fitri (2012). The results of this study indicated that trust variable affects brand equity indirectly through brand awareness and loyalty variables, they also have a direct influence on the image of Sharia banks, as well as relationship commitment variable that has no effect on brand equity and image of sharia bank XYZ in Jambi City Variable that has the greatest influence on brand equity and image of sharia bank XYZ in Jambi is trust variable. Research on the Influence of Religious Commitment, Religious Knowledge, and Religious Orientation to the Preference of the Community on Sharia Bank in Surabaya by Anam (2016). The results of this study indicated that: (1) religious commitment influences the community preference on Sharia Bank in Surabaya; 2) religious knowledge influences the preference of the community on Sharia Bank in Surabaya; (3) religious orientation affects the community preference on the Sharia Bank in Surabaya; (4) religious commitment, religious knowledge, and religious orientation simultaneously affect the community preference on Sharia Bank in Surabaya. Research about the Influence of Trust, Commitment, Communication, Problem Handling and Customer Satisfaction to Customer Loyalty of Bank Muamalat in Surabaya by Ningtyas and Rachmad (2011). The results of this study stated that trust has a

significant influence on customer loyalty of Bank Muamalat in Surabaya as the truth. Commitment, communication, problem handling have no significant effect on customer loyalty of Bank Muamalat in Surabaya. While customer satisfaction has a significant influence on customer loyalty of Bank Muamalat in Surabaya. Ghazali (2010) in his research entitled "Analysis of Customer Saving Decision on Sharia Bank in Malang" concluded that the characteristics of sharia banks, services, and trust in banks, knowledge and physical objects of the bank have a positive effect on customers to save at sharia banks. The service factor and trust in the bank had the largest beta coefficient, it indicated that service and trust variables have dominant influence to customer decision in saving.

Sharia banking needs to do a proper business strategy in order to increase sharia bank customers by measuring the bank's ability to provide products and/or investment options, including customer service, as a way to know the customer's perception on the bank's growth. Therefore, the authors were interested to examine the factors that affect the marketing of sharia products and investment in Palembang City and at the same time develop a model of Islamic marketing based on the results of factors analysis. The purpose of this study was to determine the influence of demographic factors, environment, consumer confidence, and consumer commitment to sharia marketing for sharia products and investment in Palembang.

## II. LITERATURE REVIEW

### Sharia Bank Definition

According to Law number 21 of 2008 article I paragraph 7, Sharia Bank is a Bank that runs its business activities based on sharia principles and according to its type consists of Sharia Commercial Bank and Sharia Rural Bank. Sharia Commercial Bank is a sharia bank that provides services in payment traffic, while Sharia Rural Bank is a sharia bank do not provide payment traffic services.

Arifin (2000) stated that the purpose of establishment of Sharia banks is to promote and develop the application of Islamic principles, sharia and traditions into financial transactions and banking and other business related to the main principles of 1. Avoiding usury in various forms of transactions, 2. Doing business and trading activities based on the acquisition of legitimate profit, 3. Enriching zakat. Meanwhile, according to Sudarsono (2008), Sharia bank is a financial institution whose main business is providing credit and other services in the traffic payments and circulation of money that operates based on the principles of sharia.

### Sharia Bank Characteristics

Ikatan Akuntan Indonesia (2004) mentioned that characteristics of sharia bank are:

1. Based on sharia principle
  - a. Implementation of Islamic economic principles with characteristics: Prohibition of usury in various forms, Not familiar with the time-value of money concept, and Money as a medium of exchange not a commodity traded
2. Operates based on profit sharing principle
3. The purpose of business is to obtain remuneration
4. Not using interest as a means to earn revenue
5. The main principles: partnership, fairness, transparency and universal.
6. It does not clearly distinguish the monetary sector and the real sector, it can perform real sector transactions.

Some characteristics of sharia banks are presented in Table 2. below:

**Table 2. Sharia Bank Characteristics**

Category	Information
1. Investment	Investments only for projects and products that are lawful (halal) and profitable.
2. Return	Return paid and/or received comes from revenue sharing or other income that based on sharia principles.
3. Agreement/Contract	Agreement is made in the form of contract (akad) that in accordance with Islamic sharia.
4. Orientation	The orientation of funding, not only for profit but also for Falaah that is the orientation of community prosperity.
5. Relationship between Banks and Customers	The relationship between the bank and the customer is as a partner.
6. Supervisory Board	The supervisory board consists of BI, Bapepam, Commissioners, and Sharia Supervisory Board (DPS).
7. Dispute resolution	Settlement of disputes, resolved by deliberations between banks and customers, through religious courts.

Source : Ismail (2011)

One of the characteristics of Sharia banks according to Ismail (2011) is not accepting or charging interest (usury) to customers, but receive or charge for the results and other benefits in accordance with the contracts that are agreed. The basic concept of sharia bank is based on Al-Qur'an and Hadith. All products and services offered should not conflict with the contents of the Qur'an and Hadith of Rasulullah shalallahu alaihi wassalam.

According to Ali (2010) stated that usury etymologically has the meaning of ziyadah (additional). In another definition, linguistically, usury also means growing and enlarging. Antonio (2014) explained that usury means the taking of additional assets or capital wrongly. Islamic law firmly forbids usury in all its forms and forbids taking any kind of usury. The prohibition that

Muslims do not involve themselves with usury comes from various surah in the Qur'an and Hadith of Rasulullah shalallahu alaihi wassalam.

The principle of profit sharing is a common characteristic and the basic foundation for the operational activities of Sharia banks as a whole. Sharia banks will serve as partners for customers, whether they will save or borrow money. With the profit-sharing system, all parties receive a fair profit, which will encourage productivity, encourage the smooth flow of goods/services, and maintain a balance between the amount of money in circulation with the availability of goods and services. From some of the above description can be concluded, the characteristics of sharia banking is not just a bank interest-free but also has an orientation of welfare achievement.

### **Sharia Banking Products and Services**

According to Karim (2009) basically the products offered by Sharia Banking can be divided into three major parts namely: *funding, funding and service.*

#### **Funding**

Funds in Sharia banks can be in the form of demand deposits, savings accounts and time deposits, the operational mechanism of this fund raising should be adjusted to the principles of sharia, namely Wadiah and Mudharabah Principles (Junaidi, 2006).

##### **A. Wadiah Principle**

Wadiah can be interpreted as a deposit from one party to another party, both individual and legal entity to be maintained and returned whenever the depositor want it. Wadiah is divided into two types namely: Wadiah yad dhamanah and Wadiah yad amanah (Wiroso, 2009).

The wadiah principle in sharia banking is applied to;

##### **a. Wadiah Demand Deposits**

In the Fatwa of the National Sharia Council stipulated the provisions on wadiah demand deposits (Fatwa, 2006) as follows: In the case of deposits, deposits can be taken anytime (on call) and no fee is required except in the form of voluntary giving (athya).

Demand Deposits based on Wadiah:

- a. The Bank acts as the recipient of deposit funds and the customer acts as a depositor
- b. The bank is not allowed to promise a reward or bonus to customers.
- c. The Bank may charge to customers on administrative costs in the form of costs associated directly with the cost of account management, namely, check of demand deposits costs, stamp duty cost, print transaction reports and account balances, opening and closing accounts
- d. The Bank guarantees the refund of the customer's deposit
- e. Deposit funds can be taken anytime by the customer.

##### **b. Wadiah Savings**

In the Fatwa of the National Sharia Council stipulated the provisions on wadiah savings (Fatwa, 2006) as follows: In the case of savings, savings can be taken anytime (on call) and no fee is required except in the form of voluntary giving (athya).

Savings based on Wadiah:

- a. The Bank acts as the recipient of deposit funds and the customer acts as a depositor
- b. The bank is not allowed to promise a reward or bonus to customers.
- c. The Bank may charge to customers on administrative costs in the form of costs associated directly with the cost of account management, namely, check of demand deposits costs, stamp duty cost, print transaction reports and account balances, opening and closing accounts
- d. The Bank guarantees the refund of the customer's deposit
- e. Deposit funds can be taken anytime by the customer (Wiroso, 2009)

##### **B. Mudharabah Principle**

Mudharabah may be referred to as al-qiradh which means piece (al-qathu), because the owner of the capital intersects when the property is for trading with a portion of the profit. In simple language, mudharabah is a contract of cooperation between two parties, one party provides capital to the other to trade. Then the profits are shared between them according to what has been agreed (Dahlan, 2012). Mudharabah is divided into two types: Mudharabah muqayyadah and Mudharabah muthlaqah. While the principle of mudharabah in sharia banking applied to: Mudharabah Savings and Mudharabah Deposits (Dahlan, 2012).

#### **Funding**

In channeling funds to customers, in general, Islamic finance products are divided into four categories that are based on the purpose of use: (Karim, 2007)

##### **a. Funding with the principle of buying and selling**

Funding with the principle of buying and selling is intended to have goods. Products that use the principle of buying and selling there are three namely:

##### **1. Murabahah**

Murabahah is part of contract in buying and selling. Transactionally, in fiqh is called as bay al-mura-baha, whereas according to Imam Shafi'i emphasize transactions of bay' al-murabahah with al-amir bissyira (Karim, 2007).

Murabahah (al-bai' bi tsaman ajil) more commonly known as murabaha. Murabahah derived from the word "ribhu" (profit), is a buying transaction where the bank mentions the amount of profit. The bank acts as the seller, while the customer as the buyer (Dahlan, 2015).

The implemetation:

Funding on the principle of sale and sale is applied in murabahah (deferred payment sale) which is the purchase of goods by the bank for the customer in order to meet the needs of production (inventory) with deferred payment in the period of one year (short run funding) (Perwataatmadja et al., 1992). According to the agreement of both parties regarding the selling price and the time period.

2. Salam Funding

Salam is a sale and purchase transaction where the goods traded are not available. Therefore the goods are delivered with suspended while payment is made in cash. The bank acts as the buyer while the customer is the seller. At a glance this transaction is similar to a bond transaction, but in this transaction, quantity, quality, price, and delivery time must be determined (Karim, 2007). In the Fatwa of DSN No. 05/DSN-MUI/IV/2000 mentioned in the sale and purchase based on Salam which is the sale and purchase of goods by way of ordering and payment of prices in advance with certain conditions (Dahlan, 2012).

The implementation: Funding with bay as-salam in sharia banks is intended for short-term agricultural funding. Bank acts as buyer and customer as seller. The bank then pays the initial price at the beginning of the contract, while the customer will deliver the goods ordered after maturity.

3. Istishna Funding

In terminology, means a contract of sale and purchase between the buyer (mustashni) and the seller (shani), and the ordered goods are called mashnu. Upfront payments with cash or installments, while goods are delivered later (Huda, 2010). The general provision of istishna funding is the specification of the ordered item must be clear as type, variety, size, quality, and quantity.

The implementation: Sharia bank is funding with a sale and purchase contract based on istishna is practiced for the funding of construction and short-term manufacturing goods. Sharia banks act as buyers while customers as sellers (makers).

b. Funding with the principle of leasing

1. Ijarah

Funding in the form of ijarah is the transfer of use rights on goods or services through the payment of rent, without being followed by the transfer of ownership (milkiyyah) on the goods (Antoni, 1999).

At the end of the lease period, the bank may sell the goods leased to the customer. Therefore in sharia banking is known as ijarah muntahiyah bittamlik (rent followed by the transfer of ownership). Rental price and selling price are agreed upon at the beginning of the agreement (Karim, 2007).

2. Ijarah Muntahia Bittamlik (IMBT) Funding

It is a lease agreement between the owner of the lease object (sharia bank) and the lessee (customer) to obtain the rental service for the leased object with the option of transferring the leased property at a certain time in accordance with the agreed upon contract. Transfer of ownership in IMBT through: Rewards, Sale before the contract expires at a price proportional to the remaining rental installments, Sales at the end of the lease term with a certain payment agreed upon at the beginning of the contract, and Sales incrementally at a certain price agreed in the contract.

Parties who commit IMBT contract must implement ijarah agreement first. The contract of ownership transfer, either by buying or selling or giving can only be performed after the ijarah period has been completed. The commitment of ownership transfer that was agreed upon at the beginning of ijarah agreement is wa'd which is not binding. If the agreement is want to be implemented, then there must be a contract of ownership transfer that performed after the ijarah period is over. Sharia banks may ask customers to provide warranties on leased goods to avoid risks that are detrimental to the bank.

c. Funding with the principle of profit sharing

- Musyarakah funding

is cooperation between two or more parties for a particular business. Each party contributes capital (al-mall), or expertise/managerial (a'mal) with benefit is shared, and if there is a loss then the loss is shared (Karim, 2007). Two types of Musyarakah namely: Ownership Musyarakah and Akad/Contract Musyarakah. (Lewis, 2007).

- Mudharabah Funding

Mudharabah is a form of cooperation between two or more parties where the owner of capital (shahib al-maal) entrusts a certain amount of capital to the manager (mudharib) with a profit-sharing agreement. This form affirms cooperation in the guidance of a 100% cash capital contribution from shahib al-maal and mudarib expertise (Karim, 2007). Mudharabah agreement is generally divided into two types: Mudharabah mutlaqah and Mudharabah Muqayyadah (Wiroso, 2009).

d. Funding with the principle of profit sharing

1. Qardh

Qardh is the gift of property to others that can be billed or reissued or in other words lend without expecting rewards. This product is used to help small businesses and social needs. These funds are obtained from zakat funds, infaq and shadaqah.

Funding that uses qardh contracts only to help and provide convenience to people who are experiencing financial distress. According to Sabiq, unlawful for those who provide assistance to take advantage, let alone to exploit because it is classified to usury. This provision is based on the words of Rasulullah shalallahu alaihi wassalam as narrated from al-Harith bin Abi Usamah from Ali: "every qardh contract is executed by taking profit, then it belongs to usury."

2. Qardhul Hasan

Pinjam meminjam uang atau barang dimana peminjam berkewajiban mengembalikan pokok pinjaman saja tanpa imbalan atas dasar kebajikan dengan tujuan untuk membantuk peneima pinjaman.

**Service**

Sharia banks can perform various banking services to customers by getting rewards in the form of fees or commissions. These banking services are:

- Wakalah (Representative), Wakalah in banking application occurs when the customer authorizes the bank to represent himself/herself to perform certain service work, such as L/C bookkeeping, collection and money transfer.
- Kafalah (Bank Guarantee), Kafalah is the granting of collateral from one party to another party or bank guarantee can be provided for the purpose of guaranteeing payment of a payment obligation. Banks may require customers to obtain some funds for this facility as rahn.
- Sharf (Currency Exchange), in principle, buying and selling foreign exchange in line with sharf. Sale and purchase of this type of currency, the delivery must be performed at the same time (spot). Banks take advantage of this foreign exchange sale (Karim, 2007).
- Rahn (Pawn), Submission of a goods/property from one party to another as a guarantee of some or all of the debt to the party that delivers the goods/property.
- Hiwalah (Transfer of Receivables), delivery of goods/property from one party to another as a guarantee of part or all of the debt to the party who deliver the goods/property.

The following is a brief overview of the contracts and products of sharia banks presented in Figure 1.

Akad dan Produk Bank Syariah			
Pendanaan	Pembiayaan	Jasa Perbankan	Sosial
Pola Titipan - Wadiah yad Dhamanah (Giro, Tabungan)	Pola Bagi Hasil Mudharabah Musharakah (Investment Financing)	Pola Lainnya Wakalah, Kafalah, Hiwalah, Rahn, Ujr, Sharf (Jasa Keuangan)	Pola Pinjaman Qardhu Hasan (Pinjaman Kebajikan)
Pola Pinjaman Qardh (Giro, Tabungan)	Pola Jual Beli Murabahah Salam Istishna (Trade Financing)	Pola Titipan Wadiah yad Amanah (Jasa Nonkeuangan)	
Pola Bagi Hasil - Mudharabah Mutlaqah Mudharabah Muqayyadah (executing) (Tabungan, Deposito, Investas, Obligasi)	Pola Sewa Ijarah Ijarah wa Iqtina (Trade Financing)	Pola Bagi Hasil Mudharabah Muqayyadah (channelling) (Jasa Keagenan)	
Pola Sewa Ijarah (Obligasi)	Pola Pinjaman Qardh (Talangan)		
Pendanaan	Pembiayaan	Jasa Perbankan	Sosial

Figure 1. Contracts and Products of Sharia Banks

Source: Ascarya (2005)

**Demographics**

Demographic data is a set of information about the target market profile. This data is used as the basis for marketing efforts of goods/services. Demographic data is a set of statistical data which is information about age, gender, and income. Demographic characteristics, such as age, sex, marital status, income, occupation, education and domicile, are most often used as a basis for market segmentation. The needs and interests of the product vary according to the age of the consumers. This data is commonly used by businesses to identify target markets for their goods and services. With demographic data we can implement the marketing process in more detail and efficient, in accordance with the target market. In marketing, demographic data are gathered to the government for the government to have complete data and to know the characteristics of the population. It is important to determine the policy direction as a consumer protection effort. Age variables, education, occupation, and geography are important to collect because they affect consumer behavior through differences in attitudes and perceptions. According to Kotler and Armstrong (2008), segmentation of demographics is divided into: age, sex, and income. Demographic factors used in this study were experience, income, wealth, religiosity, and financial knowledge.

**Environment**

The surrounding environment is the perception of the organization's members in anticipating the influence of environmental factors on the organization (Priyono, 2001). Duncan (1972) cited in Rinawati and Santoso (2017) defined the environment as the totality of social and physical factors that influence the behavior of someone's decision making.

**Customer Commitment**

Commitment is a strong desire to maintain and continue relationships that are considered important and have long-term value. Commitment is usually reflected in cooperative behavior and active action to maintain relationships that have been established (Tjiptono, 2005). Meanwhile, according to Moorman defined commitment as an everlasting desire to maintain a valued relationship. This shows a higher level of obligation to make a relationship work and to make it mutually satisfying and profitable (Ndubisi, 2007). Commitment is associated with a belief that there will be no commitment if either party or both feel that the relationship is not mutually beneficial.

Anderson and Weitz (1992) cited in Agung (2006), stated that the commitment consists of three dimensions: a desire to build stable relationships, a willingness to sacrifice when building a relationship, and trust in a stable relationship. Meanwhile, according to Ellena and Rahardjo (2011) commitment is a valuable relationship that needs to be maintained, where each party is willing to cooperate to maintain this relationship. Customer commitment can be interpreted as long-lasting customer's desire to maintain a valuable or profitable relationship with the company.

**Consumer Confidence**

According to Dharmmesta and Indahwati (2005) when someone trusts the other in an interpersonal relationship, someone will rely on the other side and will generate the intention to maintain the relationship that represented in the form of loyalty in buying.

Trust exists if customers believe that the service provider is trustworthy and also has a high degree of integrity (Karsono, 2006). Trust is considered an action, behavior or orientation, a relationship (Alpern, 1997 cited in Iqbal, 2008). Others maintain that belief is a natural feeling or belief, a belief in which one is willing to act (Dasgupta 1988 quoted in Iqbal, 2008), or an option (Alpern, 1997 cited in Iqbal, 2008). Trust has been described as a cognitive action (for example, a form of opinion or prediction that something will happen or people will behave in a certain way), affective (for example, a feeling problem) or a conative (for example, a matter of preference or desire). There are four forms of trust, namely: goal-based trust, calculation-based trust, knowledge-based trust, and trust-based rewards. Trust is clearly very useful and important to build relationships, although being a trusted party is not easy and requires a joint effort. The following factors contribute to the formation of trust (Peppers and Rogers, 2004 cited in Iqbal, 2008), namely values, dependence on the others, open and orderly communication, and behave opportunistically. Commitment and trust are the two most important components of long-term relationships between companies and their exchange partners.

### Sharia Marketing

According to Kartajaya and Sula (2006), sharia marketing is a business discipline that the whole process, both the creation process, the bidding process, and the process of value change should not be contradictory to the Islamic muamalah. In addition, in sharia marketing, a business must be accompanied with sincerity only to seek the pleasure of Allah then the whole form of the transaction becomes worship in the presence of Allah. So with sharia marketing the whole process should not conflict with Islamic principles. In addition to this business process can be guaranteed or no deviations from the principles of sharia then any transactions in marketing can be allowed.

### Sharia Marketing Characteristics

The characteristics of sharia marketing is a special characteristic attached to a marketer. According to Kartajaya and Sula (2006), there are four characteristics that can be used as a guide for marketers, as follows:

- Theistic (Rabbaniyah)  
Rabbaniyah is a characteristic which not possessed by conventional marketing. Rabbaniyah principle emphasizes marketers to refer to religion.
- Ethics (Akhlaqiyyah)  
In sharia marketing, marketers engage in marketing activities with emphasis on moral (moral and ethics).
- Realistic (Al-Waqi'iyah)  
Sharia marketing is not exclusive marketing, fanatical to a particular group, anti-renewal or anti-modern, and inflexible to environmental change.
- Humanistic (Al Insaniyyah)  
The humanistic understanding of sharia that human was created to be elevated to the certain degree which human nature is maintained.

## III. METHODOLOGY

### Research Design

The research design is in explanatory research, it is a research that seeks to explain the causal relationship between variables of research through a certain hypothesis testing (Singarimbun and Effendi, 1995). The thinking framework in this study is described as follows:

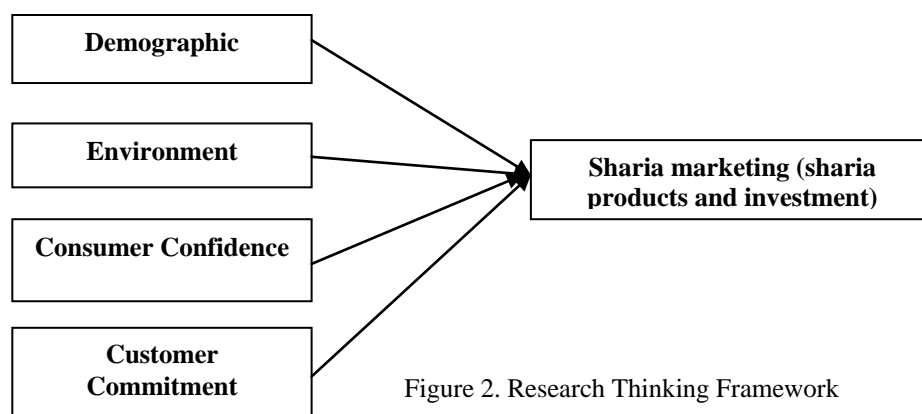


Figure 2. Research Thinking Framework

The independent variables in this study are demographic (X1), environment (X2), consumer confidence (X3), and customer commitment (X4). While the dependent variable is sharia marketing (sharia products and investment) (Y).

### Research Hypothesis

Here are the hypotheses proposed by the researcher:

- H<sub>1</sub>: Demographic factor positively influences the sharia marketing.
- H<sub>2</sub>: Environment factor positively influences the sharia marketing.
- H<sub>3</sub>: Consumer confidence factor positively influences the sharia marketing.
- H<sub>4</sub>: Customer commitment factor positively influences the sharia marketing.

H<sub>5</sub>: Demographic, environmental, consumer confidence, and customer commitment simultaneously have a significant influence on sharia marketing.

**Data Collection Method**

Researchers used questionnaires as a means of collecting data to obtain data relevant to this study. Questionnaires were given directly to the respondents who have become customers of sharia banks, in this case, who have utilized the products and make sharia investment.

**Sampling Technique**

Sampling technique in this research was accidental sampling technique. According to Usman and Purnomo (2008), accidental sampling is used when the selection of sample members is made against persons or objects that happen to exist or be encountered. In determining the number of research samples, the researchers used the Slovin formula with the limit of tolerance error was 10%.

$$n = N / ( 1 + N.(e)^2)$$

**Information :**

n = Number of Samples

N = Total Population

e = Limit of Tolerance Error

Because in Palembang there are only four sharia banks. Sample criteria used in this research was who has been a customer for more than 5 years. As for each number of respondents in each Sharia bank in Palembang City is presented in Table 3. as follows:

**Table 3. Total Population and Sample of Respondents of Bank Customer Research**

No	Bank name and Address	Population	Sample
1	Bank BNI PT Persero Tbk Cab Syariah (Jl Jend Sudirman 67-68 Palembang)	1127	92
2	Bank Muamalat Indonesia PT Tbk (Jl Jend Sudirman Km 5/676 Palembang)	2560	96
3	Bank Sumsel Syariah (Jl Iskandar Palembang)	1800	95
4	PT Bank Syariah Mandiri (Jl Jend Sudirman 80 Palembang)	1240	93
Total		6727	376

Source: reports on the number of customers of each bank, 2016 (min. at least has been a customer for more than 5 years)

Based on table 3. the number of samples in this study were 376 customer respondents.

**Research Variables Operational Definitions**

The research variables, the indicators used, and the number of questions and scales used in the questionnaire, are presented in Table 4. about the operational variables matrices below:

**Table 4. Operational Variables Matrices**

Variable	Definition	Indikator	Total	Scale
Demographic (X1)	A set of information about the target market profile. Segmentation of demographics is divided into: age, sex, and income. (Kotler and Amstrong, 2008).	1. Experience 2. Income 3. Wealth 4. Religiosity 5. Finansial Knowledge	1-5	Ordinal
Environment (X2)	The totality of social and physical factors that influence the behavior of someone's decision making (Duncan, 1972).	1. Influence of Family 2. Influence of Friends 3. The amount of information received 4. The number of available facilities and services	6-9	Ordinal
Consumer confidence (X3)	An action, behavior or orientation, a relationship (Alpern, 1997).	1. Ability to prove something, 2. reliability and 3. intentionality	10-15	Ordinal
Customer Commitment (X4)	Commitment is a strong desire to maintain and continue relationships that are considered important and have long-term value. Commitment is usually reflected in cooperative behavior and active action to maintain relationship that has been established (Tjiptono, 2005).	1 a desire to build stable relationships, 2 a willingness to sacrifice when building a relationship, and 3 trust in a stable relationship	16-22	Ordinal



Sharia Marketing (Y)	Sharia marketing is a business discipline that the whole process, both the creation process, the bidding process, and the process of value change should not be contradictory to the Islamic muamalah (Kartajaya and Sula, 2006).	1. Theistic 2. Ethic 3. Realistic 4. Humanistic	23-28	Ordinal
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**Data Analysis Technique**

Pengujian dilakukan dengan analisis regresi berganda untuk mengetahui pengaruh variabel-variabel demographic, environment, consumer confidence dan customer commitment terhadap sharia marketing untuk produk dan investasi syariah. Persamaan regresi berganda dalam penelitian ini adalah sebagai berikut (Djarwanto, PS and Subagyo 1996) :

$$Y : a+b_1X_1+b_2X_2+b_3X_3+b_4X_4+e$$

Information :

Y : Sharia marketing

X<sub>1</sub> : Demographic

X<sub>2</sub> : Environment

X<sub>3</sub> : Consumer confidence

X<sub>4</sub> : Customer commitment

a : Constants

b<sub>1</sub>-b<sub>4</sub>: Regression coefficient of independent variables

e : error

**Hypothesis Testing**

Hypothesis test in this research was performed on statistical hypothesis using t test and f test. Furthermore, the value of Coefficient of Determination is presented.

**IV. FINDINGS**

**Description of Respondents**

The number of research questionnaires that returned and can be processed as many as 339 pieces of questionnaires from 376 copies of the questionnaires were distributed. After the questionnaire period ended, the researcher did the editing, coding and data entry for the preparation of data analysis. The results were not all questionnaires can be used as a basis for analysis. Table 5. below presents description of respondents based on age:

**Table 5. Description of Respondents Based on Age**

AGE	Information	Number of People	Percentage
	17 – 25 years old	8 people	11.4 %
26 – 35 years old	11 people	15.7 %	
36 – 45 years old	25 people	35.7 %	
More than 45 years old	16 people	22.9 %	
Total		339 people	100%

**Data Source : Primary Data, 2017 (Questionnaire)**

Table 5. above, it can be seen that the respondents of this study were dominantly at the age of 36-45 years as many as 25 people (35.7%), while respondents who were at the age of 46-50 years as many as 16 people (22.9%), respondents who were at the age of 26-35 years were 11 people (15,7%), and respondents who were at the age of 17 - 25 years as many as 8 people (11,4%). Table 6. below presents the description of respondents based on education:

**Table 6. Description of Respondents Based on Education**

EDUCATION	Information	Number of People	Percentage
	Elementary School	2 people	0.59%
Junior High School	4 people	1.18%	
Senior High School	102 people	30.09%	
College	231 people	68.14%	
Total		339 people	100.00%

**Data Source : Primary Data, 2017 (Questionnaire)**

Based on Table 6. above, it can be seen that the respondents of this study dominantly have education as college graduates of 231 people (68.14%), whereas respondents who have education as high school graduates of 102 people (30.09%), respondents who have education as junior high school graduates of 4 people (1.18%) and respondents who have education as elementary school graduates of 2 people (0.59%). Table 7. below presents description of respondents based on profession:

**Table 7. Description of Respondents Based on Profession**

PROFESSION	Information	Number of People	Percentage
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	Civic servants/Soldier/Police	105 people	30.97%
	Entrepreneur	171 people	50.44%
	Student	21 people	6.19%
	Others (Employee of BUMN/BUMD/another company)	42 people	12.39%
	<b>Total</b>	<b>339 people</b>	<b>100%</b>

**Data Source : Primary Data, 2017 (Questionnaire)**

Based on Table 7. above, it can be seen that the respondents of this study dominantly have profession as entrepreneurs of 171 people (50.44%), whereas respondents who have profession as Civic servants/Soldier/Police of 105 people (30.97%), respondents who have profession as Employee of BUMN/BUMD/another company of 42 people (12.39%) and respondents who have profession as students of 21 people (6.19%). Table 8. below presents description of respondents based on sex:

**Table 8. Description of Respondents Based on Sex**

SEX	Information	Number of People	Percentage
	Male	212	62.54%
Female	127	37.46%	
	<b>Total</b>	<b>339</b>	<b>100.00%</b>

**Data Source : Primary Data, 2017 (Questionnaire)**

Based on Table 8. above, the respondents of this study are dominantly male as many as 212 people (62.54%) while women as many as 127 people (37.46%). Table 9. below presents description of respondents based on the period as sharia banks customer:

**Table 9. Description of Respondents Based on The Period as Sharia Banks Customer**

THE PERIOD AS SHARIA BANKS CUSTOMER	Information	Number of People	Percentage
	< 1 year	4 people	1.18%
	1 - 2 year(s)	13 people	3.83%
	2 - 3 years	119 people	35.10%
	4 years	161 people	47.49%
	>4 years	42 people	12.39%
	<b>Total</b>	<b>339 people</b>	<b>100%</b>

**Data Source : Primary Data, 2017 (Questionnaire)**

Based on Table 9. above, the respondents of this study have been dominant 4-year Islamic bank customers (47.49%), while the respondents of the research that has been a customer of sharia bank less than 1 year as many as 4 people or 1.18 %. Table 10. below presents description of respondents based on the Sharia Banks used:

**Table 10. Description of Respondents Based on The Sharia Banks Used**

THE SHARIA BANKS USED	Information	Number of People	Percentage
	Bank BNI PT Persero Tbk Cab Syariah	72 people	21.24%
	Bank Muamalat Indonesia PT Tbk	91 people	26.84%
	Bank Sumsel Syariah	83 people	24.48%
	PT Bank Syariah Mandiri	93 people	27.43%
	<b>Total</b>	<b>339 people</b>	<b>100%</b>

**Data Source : Primary Data, 2017 (Questionnaire)**

Based on Table 10., the respondents of this study are dominantly Bank Mandiri customers of 93 people (27.34%), Bank Muamalat customers of 91 people or 26.84%, Bank Sumsel Syariah customers of 83 people or 24.48 %, and Bank BNI Syariah customers of 72 people (21.24%). Table 11 below presents the description of respondents based on the frequency of using/selecting sharia products and investment (calculated from the number of products/investments used/selected):

**Table 11. Description of Respondents Based on The Frequency of Using/Selecting Sharia Products and Investment**

THE FREQUENCY OF USING/SELECTING SHARIA PRODUCTS AND INVESTMENT	Information	Jumlah	Percentage
	1 product/investment	127 people	37,46%
	2-3 products/investments	143 people	42,18%
	4-5 products/investments	45 people	13,27%
	More than 5 products/investments	24 people	7,08%
	<b>Total</b>	<b>339 people</b>	<b>100%</b>

**Data Source : Primary Data, 2017 (Questionnaire)**

Based on Table 11 above, it can be seen that the respondents of this study are dominantly customers who have 2 to 3 sharia products/investment as many as 143 people or 42.18% while customers who have more than 5 sharia products/investment only 24 people or 7, 08%. Table 12. below presents description of respondents based on monthly income:

**Table 12. Description of Respondents Based on Monthly Income**

MONTHLY INCOME	Information	Number of	Percentage
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	People	
Less than 3 million rupiahs	32 people	9.44 %
3 -5 million rupiahs	161 people	47.49 %
5-10 million rupiahs	98 people	28.91 %
More than 10 million rupiahs	48 people	14.16 %
Total	339 people	100 %

**Data Source : Primary Data, 2017 (Questionnaire)**

Based on Table 12. above, it can be seen that the respondents of this study have income of 3 million - 5 million rupiahs as much as 161 people or 47.49% while customers who have less than 3 million rupiahs income of 32 people or 9.44% including students. Table 13. below presents description of respondents based on the type of products/investments used/selected:

**Table 13. Description of Respondents Based on The Type of Products/Investments Used/Selected**

THE TYPE OF PRODUCTS/INVESTMENTS USED/SELECTED	Information	Number of People	Percentage
	wadiah yadhamanah (demand deposits)		76 people
wadiah yadhamanah mudharabah (savings)		149 people	43,95%
mudharabah (deposits)		30 people	8,85%
mudharabah muqayyadah (Investment account is not free to use)		14 people	4,13%
Ijarah (leasing) or assets investment for rent		24 people	7,08%
Hawalah/Hiwalah (transfer of receivable)		17 people	5,01%
Non-cash Murabahah (consumer financing)		6 people	1,77%
Musarakah (venture capital)		-	-
Rahn (pawn)		7 people	2,06%
Kafalah (bank guarantee)		-	-
Wakalah (L/C bookkeeping, collection and money transfer)		2 people	0,59%
Wadiah amanah (safe deposit box)		-	-
Mudharabah (securities)		4 people	1,18%
Sharf (foreign exchange/ non speculative motive)		-	-
Salam or ishtisna (procurement of goods for sale or self-use)		3 people	0,88%
Musarakah Investment (Musarakah)		5 people	1,47%
Mudharabah Investment (Mudharabah)		2 people	0,59%
Total		339 people	100%

**Data Source : Primary Data, 2017 (Questionnaire)**

Based on Table 13. above, it can be seen that the respondents of this study dominantly chose the type of products/investments in the form of savings (wadiah yadhamanah mudharabah) of 149 people (43.95%) while for the products/investments of Musarakah (venture capital), Kafalah (bank guarantee), Wadiah amanah (safe deposit box), and Sharf (foreign exchange / non speculative motive) have not attracted respondents in this study.

**Vailidity and Reliability Test**

Two procedures were performed in this study to measure the consistency and accuracy of the data collected from the use of the instrument, namely (1) internal consistency test with Cronbach's Alpha statistical test, (2) correlational test between the score of each item and the total score (Ghozali, 2005 ). The results of reliability testing resulted in all items or questions declared valid. While Reliability test results show the value of cronbach's alpha was greater than 0.50 so all the variables in this study were stated reliable.

**Classic Assumption Test**

The classical assumption tests conducted in this study were multicollinearity, heteroscedasticity and normality test. The results show that the regression result was feasible to use.

**Results of Hypothesis Testing**

Based on the results of linear regression testing and the results of multiple regression testing are presented in Table 14. below.

**Table 14. Results of Multiple Regression Analysis**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-5.915	1.221		-4.844	.000
	demographic	2.085	.079	1.025	26.352	.000
	environment	.816	.103	.299	7.947	.000
	Consumer confidence	.140	.098	.072	1.418	.157
	Customer commitment	.746	.085	.471	8.773	.000

a. Dependent Variable: pemasaran\_syariah

Based on the equation of the regression model, the results of t-test can be explained as follows:

- Demographic variable on sharia marketing  
 The t-calculation value for demographic variable is 26.352 and t-table with  $\alpha = 5\%$  is known as 1.65251. Thus t-calculation is smaller than t-table ( $26.352 < 1.65251$ ) and significance value of ( $0.000 < 0.05$ ) which means  $H_0$  is rejected and  $H_1$  is accepted, that demographic partially has positive and significant influence on sharia marketing.
- Environment variable on sharia marketing  
 The t-calculation value for the environment variable is 7.947 and the t-table with  $\alpha = 5\%$  is known as 1.65251. Thus t-calculation is smaller than t-table ( $7.947 < 1.65251$ ) and significance value of ( $0.000 < 0.05$ ) which means  $H_0$  is rejected and  $H_2$  is accepted, that environment partially has positive and significant influence on sharia marketing.
- Consumer confidence variable on sharia marketing  
 The t-calculation value for consumer confidence variable is 1.418 and t-table with  $\alpha = 5\%$  is known as 1.65251. Thus t-calculation is smaller than t-table ( $1.418 < 1.65251$ ) and significance value of ( $0.157 > 0.05$ ) which means  $H_0$  is accepted and  $H_3$  is rejected, that consumer confidence partially has positive and insignificant influence on sharia marketing.
- Customer commitment variable on sharia marketing  
 The t-calculation value for customer commitment variable is 8.773 and t-table with  $\alpha = 5\%$  is known as 1.65251. Thus t-calculation is smaller than t-table ( $8.773 < 1.65251$ ) and significance value of ( $0.000 < 0.05$ ) which means  $H_0$  is rejected and  $H_4$  is accepted, that customer commitment partially has positive and significant influence on sharia marketing.

**Table 15. Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.891 <sup>a</sup>	.794	.791	2.32361	2.220

a. Predictors: (Constant), komitmen\_konsumen, demographic, environment, kepercayaan\_konsumen

b. Dependent Variable: pemasaran\_syariah

Based on the calculation that the value of Adjusted  $R^2$  or coefficient of determination is 0.794. This means that 79.4% of sharia marketing variable (dependent variable) can be explained by demographics, environment, consumer confidence, and customer commitment (independent variables), while the remaining of 20.6% is influenced by other factors that not described in this study.

**Table 16. Results of Simultaneous F-test**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6938.896	4	1734.724	321.296	.000 <sup>a</sup>
	Residual	1803.316	334	5.399		
	Total	8742.212	338			

a. Predictors: (Constant), komitmen\_konsumen, demographic, environment, kepercayaan\_konsumen

b. Dependent Variable: pemasaran\_syariah

The F-test was performed to show whether demographic, environment, consumer confidence, and customer commitment have a simultaneous effect on sharia marketing. The confidence level used was 0.05. If the F-count is greater than the F-table, then the alternative hypothesis is accepted that all independent variables simultaneously have a significant effect on the dependent variable, and vice versa. Based on the results of data processing with the SPSS program Version 23, then obtained F-count of 321.296 with a significance level of 0,000.

The df of the numerator is 4 whereas the denominator is 334 so that the F-table is known at 2.41. Based on these results can be seen that  $F\text{-calculation} > F\text{-table}$  ( $321.296 > 1.86$ ) then  $H_0$  is rejected and  $H_a$  accepted. So it can be concluded that demographic, environment, consumer confidence, and customer commitment variable simultaneously have significant influence on sharia marketing for sharia products and investment in Palembang City.

### **The Influence of Demographic Factor on Sharia marketing**

Based on the results of partial analysis shows that demographic variable has positive and significant influence on sharia marketing with a significant value of  $<0.5$ . This is in line with the research hypothesis that demographic factor has a positive influence on sharia marketing. The demographic factor used in this study consists of experience, income, wealth, religiosity, and financial knowledge will influence the frequency/quantity of using/choosing sharia products and investment, and the type of products/investments used/selected. Based on the respondent's answer to the statement of the level of religiosity became the most dominant answer of the reason to invest in sharia products and investments. The results of this study also supported by the findings of previous research conducted by Rivai, et al (2007) that the most dominant consideration in choosing the services of sharia banks are: the belief that bank interest is against the religion.

### **The Influence of Environment Factor on Sharia marketing**

Based on the results of partial analysis shows that environment variable has positive and significant influence on sharia marketing with a significant value of  $<0.5$ . This is in line with the research hypothesis that environment factor has a positive effect on sharia marketing. Environmental factor indicators in this study were the family influence, the influence of friends, the amount of information received, and the number of available facilities and services.

Based on the respondent's answer to the statement of the amount of information received become the most dominant answer for the reason to invest in sharia products and investment. Unclear information about sharia banks, limited office network, and do not know about other sharia bank products are the main reasons why research respondents have not been optimally associated with sharia banks. It is in this study indicated from the profile of respondents who dominantly have 2-3 sharia products/investments of 143 people (42.18%). In addition, respondents also dominantly choose the type of products/investments in the form of savings (wadah yadhamanah mudharabah) of 149 people (43.95%), while the products and other sharia investments are still very few who select/use them because they do not know/understand about products and investments.

### **The Influence of Consumer confidence on Sharia marketing**

Based on the results of partial analysis shows that consumer confidence variable has no significant influence on sharia marketing with significant value of  $0.157 > 0.5$ . This is not in line with the research hypothesis that consumer confidence factor has a positive and significant effect on sharia marketing. Indicators of consumer confidence factors in this study were the ability to prove something, the reliability, and intentionality of sharia banks.

Customer confidence is largely determined by the bank's performance including good financial management. However, based on the results of this research, it turns out that howsoever a sharia bank has good performance and financial management, but if from the marketing perspective of sharia bank has not been able to show the excellent service quality (as one of the implementations of ability to prove something, reliability, and intentionality of sharia bank) then the customer has not felt comfortable and cultivate trust in its customers. In this regard, in an effort to increase the growth of sharia banks can be done through increasing understanding and building the image of sharia banking consumers. It is intended that they do not hesitate to become customers of sharia banks and more optimal in choosing/using sharia products and investments and loyal when it becomes a customer of sharia bank. The results of this study do not support the results of previous research conducted by Andesra (2014) which concluded that trust has a positive and significant influence on customer loyalty. Loyalty can be used as a sharia marketing proxy. Where with customer loyalty will have more frequency in using/choosing sharia products and investment and more use or have products/investments not only in the form of saving only.

### **The Influence of Customer commitment Factor on Sharia marketing**

Based on partial analysis result show that customer commitment variable has the positive and significant influence on sharia marketing with a significant value of  $<0.5$ . This is in line with the research hypothesis that is: customer commitment factor has a positive and significant influence on sharia marketing. However, the number of sharia banking customers who are committed or loyal to Sharia products and investments in this study was still relatively small. Based on the results of questionnaires, the respondents of this study dominantly have become sharia banks customers for 4 years only of 161 people (47.49%). Thus, currently, the customer commitment remains a challenge for sharia marketing conducted by sharia banking. Therefore, it is very important to make customers become loyal, one of them is by creating a service system that always leads to customer satisfaction. Based on the result of the study of Pusat Penelitian dan Studi Kebanksentralan, conducted by Bank Indonesia, there are three kinds of banking customer category in Indonesia. The three categories of banking customers are conventional loyalist customers, sharia loyalists, and floating customers. The floating customer has the largest number of about 80%. This is a great opportunity in expanding sharia bank market share, the target is to campaign about sharia banking to the floating customers ([www.muslimdaily.net/](http://www.muslimdaily.net/)).

### **The Influence of Demographic, Environmental, Consumer Confidence, and Customer Commitment Simultaneously Have Significant Influence on Sharia Marketing**

Based on the results of the analysis simultaneously shows that the variables of Demographic, Environment, Consumer confidence, and Customer commitment have a significant influence on Sharia marketing significant value  $0.000 < 0.5$ . Adjusted R<sup>2</sup> or coefficient of determination value is 0.794 or 79.4%. This is in line with the research hypothesis that is: Demographic, environment, consumer confidence, and customer commitment simultaneously have a significant influence on sharia marketing. Thus, sharia banking can take advantage of these advantages to market their sharia products and investments. With the way of sharia banking should be able to highlight the benefits of the products and investments as well as services so as to compete with conventional banking. Sharia banking should be able to provide equivalent quality products/investments and services, even better than conventional banks, which is not only a communication strategy that is still about the halal-haram of products and services provided.

## **V. RECOMMENDATIONS**

Based on the discussion that has been done, then in this study obtained the conclusion that the variables contained in this research are demographic and environmental factors as well as customer commitment partially have a significant and positive influence on Sharia marketing. While the factor of trust (consumer confidence) has no significant effect on sharia marketing. Similarly, simultaneous testing shows that demographic, environment, consumer confidence, and customer commitment factors significantly influence Sharia marketing for sharia products and investments in Palembang City. Further research should be developed by including the variable of customer expectation, building service partnership, Empowering Employees, Total Quality Management, and so on, which is suspected to have an effect on sharia marketing.

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