

## Implementation of Sharia Marketing Strategy as a Solution to Increase Linkaja Syariah Consumer Loyalty

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### Abstract

*The purpose of this research is to find out the sharia marketing strategy as a solution to increase LinkAja Syariah consumer loyalty. The method used is a qualitative approach with descriptive analysis. Source of data obtained from primary data through interviews. The findings of this study indicate that the sharia marketing strategy implemented by LinkAja is a strategy that can increase the loyalty of LinkAja Syariah consumers. Promos and events are one of the sharia marketing strategies that are organized by providing various features in one application that make it easy and very practical for users to carry out all their transaction needs. The LinkAja Syariah strategy is carried out as an implementation to the community of the importance of sharia-based transaction education. The sharia marketing strategy is a form of activity that aims to meet customer needs through good behavior in providing halal products and services following a mutual agreement to achieve material and spiritual balance.*

**Keywords:** Sharia Marketing Strategy, Loyalty, LinkAja Syariah

### Abstrak

Tujuan penelitian ini untuk mengetahui strategi pemasaran syariah sebagai solusi untuk meningkatkan loyalitas konsumen LinkAja Syariah. Metode yang digunakan yaitu pendekatan kualitatif dengan 5 analisis deskriptif. Sumber data diperoleh dari data primer melalui wawancara. Temuan penelitian ini menunjukkan bahwa strategi pemasaran syariah yang dilakukan oleh LinkAja merupakan strategi yang dapat meningkatkan loyalitas konsumen LinkAja Syariah. Promo dan event merupakan salah satu strategi marketing syariah yang diselenggarakan dengan menyediakan berbagai fitur dalam satu aplikasi yang memudahkan serta menjadi sangat praktis terhadap pengguna dalam melakukan segala transaksi kebutuhan. Strategi LinkAja Syariah dilakukan sebagai implementasi terhadap masyarakat akan pentingnya edukasi transaksi berbasis syariah. Strategi pemasaran syariah merupakan bentuk kegiatan yang bertujuan untuk memenuhi kebutuhan pelanggan melalui perilaku yang baik dalam menyediakan produk dan layanan yang halal sesuai dengan kesepakatan bersama untuk mencapai keseimbangan material dan spiritual.

**Kata kunci:** Strategi Pemasaran Syariah, Loyalitas, LinkAja Syariah

## INTRODUCTION

The size of the global industry has created intense competition in the business world, especially in sharia-based businesses. The importance of sharia marketing carried out by the banking world as a step to fulfill customer needs for products based on Islamic teachings and values. Marketing is the business function responsible for controlling the needs

and wants of customers. Good marketing goals are those that can create customer satisfaction. Marketing strategy is very important to do as a solution to increase and increase public knowledge of sharia banking products. Thus, it will be easy for the public to know and have the ability to encourage the attractiveness of using

Islamic banking products or services (Choiriyah *et al.*, 2021).

With the rapid development and birth of the financial system in the world of banking, every institution must have an accurate strategy. The strategy that can be done to increase customer loyalty is by providing the best service so that customers feel satisfied and will return to make all transactions. The sharia marketing strategy is an activity that provides payment services and all kinds of transactions based on an attitude of truth, balance, transparency, and a willing attitude to follow the muamalah contract to provide benefit to the people (Hasbi, 2021).

Transactions in the context of sharia, all forms of transactions and buying and selling must be based on Islamic values. Likewise, the marketing strategy carried out must refer to correct ethics and be far from evil. Indonesia as a country with a predominantly Muslim population has a huge opportunity to increase economic growth and eradicate poverty by redistributing wealth (Widayanti, 2015).

Currently, many companies are creating sharia-based E-Wallets and even conventional E-Wallets are developing services by adding sharia-based features. LinkAja Syariah is an official service launched as an expansion of sharia-based services at LinkAja on April 14, 2020. LinkAja Syariah is the first sharia-based electronic money service in Indonesia by providing donation services, zakat, charity, bill payments, public transportation services, ride healing, online shopping, and mini markets. In general, the reason people use the LinkAja Syariah service application is that it is considered a service that is safe, and trustworthy, facilitates transaction activities both online and offline and is *riba*-free (Riyadi, 2021).

According to data released by the Financial Services Authority (OJK), the LinkAja Syariah service has more than 2.5 million users by cooperating with various strategic partners from more than 1,600 mosques, Amil Zakat Institutions, 29 regional

banks, 21 strategic tourism locations, and 34 hospitals spread throughout Indonesia with an increase of more than 700 percent as of March 2021. The LinkAja Syariah service also has more than 1,500 MSME merchants and can be used in more than 200 traditional markets, souvenir shops, and halal culinary so that LinkAja Syariah will continue to increase and become a solution to provide benefits to the expansion of the Islamic digital economy. This is a potential factor for increasing the country's economic growth so that it can have an impact on accelerating the increase in Islamic finance in Indonesia (Noviarita *et al.*, 2021).

Financial Technology (Fintech) in Indonesia, its existence has experienced various developments since the beginning of 1986 until now it is growing more significantly. Many companies compete in providing fintech services to the community, such as MSME technology services, and legal and banking services which have become people's daily needs. Sharia fintech was created to be one of the solutions in strengthening the national economy, especially during the Covid-19 period, which provided sufficient opportunities for the existence of Islamic fintech in developing financial services towards sharia-based digitalization, although there are still obstacles that hinder the development of Islamic fintech, such as low public awareness about Islamic finance. and the quality of human resources is still not optimal (Putri & Aslami, 2021).

Many studies have examined LinkAja sharia related to services. Putri, (2021), The results of this study state that in maintaining a consistent customer attitude in addition to conducting individual associations with customers, they can provide intermittent data to customers. This is done because there are still many individuals who do not understand the meaning of protection, so it is an opportunity for marketers to provide protection directives to the public to develop a sharia business.

Research results in Moeliono, (2020), state that consumer perceptions of LinkAja have identification, firstly LinkAja is a mobile phone payment software that is mostly used by consumers to make credit purchase transactions, which can make consumers feel better after using the service and can convey satisfaction to their customers. LinkAja can be called a mobile payment software that provides affordable prices for consumer needs, easy for consumers to use. LinkAja is a mobile payment software that consumers like because it makes it easy to use. LinkAja is a feature most enjoyed by consumers in transactions and is a solution to speed up all transactions.

## RESEARCH METHODOLOGY

This type of research uses qualitative methods using a descriptive analysis approach. Descriptive analysis is a research method that utilizes qualitative data used to analyze phenomena or social situations descriptively (Kertajaya, Hermawan, 2006). The data sources were obtained from primary data sources through interviews with a semi-structured system conducted with LinkAja Syariah customers and one of the LinkAja employee staff. While secondary data sources are obtained from sources in the form of books, journals, scientific publications, and other relevant sources. The criteria for respondents taken were men or women who used the LinkAja Syariah application at least twice and were at least 17 years old. Data collection techniques used are observation, interviews, documentation, and literature study. To ensure the accuracy and credibility of the results of this study, data triangulation, member checking, and auditing were carried out.

Data analysis was also used in this study by way of reduction, presentation, and conclusion or verification. Qualitative and descriptive research methods have been very common procedures for conducting research in many disciplines, including education, psychology, and social sciences. These types of research have also begun to be increasingly

used in the field of second language teaching and learning. The interest in such methods, particularly in qualitative research, is motivated in part by the recognition that L2 teaching and learning is complex. To uncover this complexity, we need to not only examine how learning takes place in general or what factors affect it, but also provide more in-depth examination and understanding of individual learners and their behaviors and experiences. Qualitative and descriptive research is well suited to the study of L2 classroom teaching, where conducting tightly controlled experimental research is hardly possible, and even if controlled experimental research is conducted in such settings, the generalizability of its findings to real classroom contexts are questionable (Lubis, 2018)

**Figure 1. Qualitative Research Flow Structure**

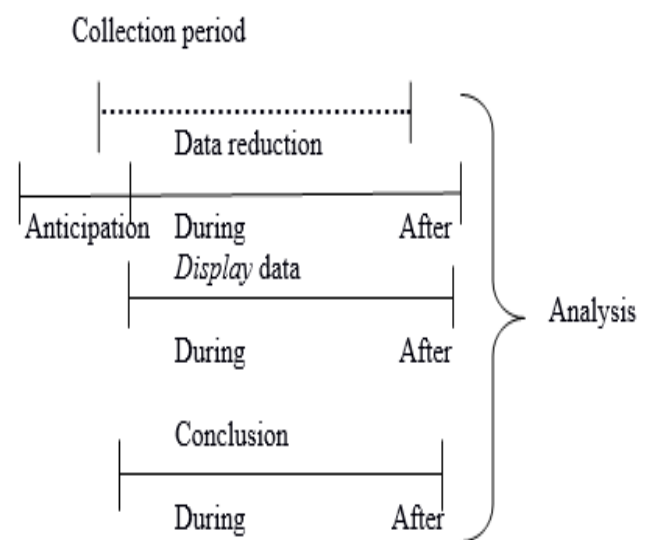


Figure 1. Research flowchart Miles, 2000

## RESULTS AND DISCUSSION

### Sharia Marketing Strategy

Sharia marketing is an activity carried out as a fulfillment of customer needs through good behavior in providing good products and services with a mutual agreement to achieve a balanced material and spiritual. In sharia

marketing, companies must do something that is their obligation, such as giving what should be the customer's right, which is an important part of the muamalah process because this obligation will be the essence of halal.

Mandub is an action that is preferred but not required to be carried out as in e-commerce transactions, where a company does not have to always provide large discounts every time because continuous discounting will make consumers consumptive and tend to be extravagant and wasteful. Overdone. So that these actions can be reduced to reduce consumptive human nature and hedonism. In implementing sharia marketing,

Some of the things below must be considered by marketing sharia in carrying out transaction operations, namely having to fulfill several basic principles. First, in every action, no matter how small, you will be held accountable for both good and evil, so in sharia marketing, you must believe that every action is always supervised by Allah SWT. This is stated in QS. Al-Zalzalah: 7-8. Uphold morals (Akhlaqiyah). In the context of sharia marketing, morals and ethics must be prioritized in every act of activity carried out because something that is based on good behavior will bring blessings to the actor and his business (Wardani & Ridlwan, 2022).

Flexible with ever-changing market conditions (Waqi'iyah). Sharia marketing must be carried out by being flexible and flexible, meaning that it can understand every situation that is happening in an environment with various religions, ethnicities, and races. We can do this by applying the teachings that have been given by the Prophet Muhammad because a rigid marketing attitude and anti-modernity will make us left behind with increasingly advanced technological advances. Even though we are allowed to follow every development of the times, all actions we take must be based on sharia teachings.

A good sharia marketing strategy following the teachings of the Prophet needs to be implemented to achieve the goals of a

business, especially in maintaining customer loyalty. 4 elements following the teachings of the Prophet need attention:

1. Appearance, namely being honest and not deceiving customers by providing false information regarding something such as raising the quality of a product, even though the goal is to deceive and want to get a lot of profit
2. Service, namely providing the best service for customers and helping customers with problems with a friendly smile and greeting.
3. Persuasion, namely a form of sharia marketing that is intended to be able to attract customers and potential customers so they must have the right strategy. The thing that can be done is to explain some of the advantages and qualities of a product without exaggerating let alone using oaths.
4. Satisfaction is a determining factor to increase customer loyalty. Customer satisfaction is one of the indicators that will have a positive impact both for a company and for the customers themselves. In the marketing stage, one must be considered how to satisfy customers. Conducting product reviews and responding to any customer complaints can be things that can be done in achieving customer satisfaction. Marketing is a very important part and becomes the engine of a company so that by taking the instructions explained by Allah in the Al-Quran it can provide guarantees for the products it owns (Azizah, 2016).
5. Maintaining loyalty from consumers or customers. Customer loyalty is a form of encouragement for behavior and goals that must be pursued by every company. Customer loyalty will be realized as expected if consumers are satisfied and it is certain that every company will benefit (Rohana, 2020).

A customer can be called a loyal customer when he has made purchases more than twice in a certain time interval. Customer loyalty is formed based on the results of customer experience from consistent purchases within a certain time interval so loyalty can be

interpreted as the amount of consumption and frequency of purchases made by a customer towards a company. Four indicators of the level of consumer loyalty can be used as a measurement analysis for each company:

- a. Cognitive loyalty, namely loyalty obtained based on information on the superiority of a product or service in terms of costs, benefits, and quality. When one of the elements is not obtained by the customer, the customer will easily switch to other products or services so in this case marketing is very important because it can provide stimulation to attract more customers.
- b. Affective loyalty, namely affective loyalty obtained from the customer satisfaction factor itself. Satisfaction will be a high influence to encourage customers to repurchase in the future. Affective loyalty vulnerability is more focused on three factors, namely dissatisfaction with existing products or services, persuasion from marketing other products that are more attractive, and efforts to want to use new products. the level of consumer preference must be higher than that of competing brands so that there is a clear affective preference for the brand (Amanda et al., 2021).
- c. Conative loyalty is a strong commitment to making a purchase. This loyalty shows an intention to take action before using it and an attitude after using it.
- d. Action loyalty occurs when a person has gone beyond the previous three stages of loyalty because intention followed by desire is a condition that leads to action to do something.

### **Strategy to Increase Loyalty**

- 1) Maintaining customer loyalty is important because it can be a promotional tool at no cost presented by customers to enhance business development. Several strategies can be done to maintain customer loyalty (Febriyanti & Satria, 2022).

- 2) Providing rewards to loyal customers enhances a better brand image in the field because rewards will indirectly encourage customers to promote others.
- 3) Serve customers wholeheartedly, because the quality of a product or service is created from the services provided.
- 4) Follow Up after sales to obtain information regarding customer satisfaction after using the product or service.

### **Use of Link Aja Syariah**

LinkAja Syariah is an e-money that functions as an official means of payment that has been certified by the MUI based on sharia principles. LinkAja Syariah is an expansion of existing services in the LinkAja application which is intended for people who wish to make transactions based on sharia principles it was launched on April 14 2020 by providing a variety of services including investment, sharia insurance, hajj and umrah, ZISWAF, mosque economics, boarding school digitization, donation services care, bill payments, public transportation, ride healing, online shopping, minimarkets and markets which of course will make it easier for people to meet their physical and spiritual needs.

LinkAja Syariah provides benefits for Muslims including various service features that are presented and sharia-based, balance filling can be done from all conventional banks and Islamic banks, free from the risk of usury transactions because it has received certification from Bank Indonesia and BSN-MUI, LinkAja Syariah It can also be used directly using the LinkAja application by simply switching sharia-based services by activating them via account settings because the LinkAja application provides two services at once, making it easier for users because it doesn't take up storage space on mobile phones.

How to activate LinkAja Syariah is quite easy for users who already have the LinkAja Application. If you don't have the application yet, the user will be directed to download the application through the Play Store or Appstore. Users will be directed to register first to be able

to log in and use LinkAja Syariah services by entering a telephone number or email and entering a password and creating a pin. The initial display of features when successfully logging in to the LinkAja application will appear as a regular display identical to red. To switch to sharia-based services, users must:

- a. Click the 'Account' button located in the lower right corner of the application
- b. Tap the LinkAja Syariah section and check the available terms and conditions
- c. Click 'Activate' and enter the pin, the service will automatically switch to sharia-based with a green background feature.
- d. Users can also easily change the service method that they want to use, both regular and sharia because this service is contained in 1 application. If the user wants to return to the Regular LinkAja service, the user can do.
- e. Click the 'account' button in the lower right corner of the app
- f. Tap the LinkAja Syariah section
- g. Scroll down and select an option.
- h. Click on the word 'here' in red, a reason will appear for deactivating LinkAja Syariah.
- i. Select one of the available reasons for deactivating the service, then tap Deactivate Service and enter the pin.
- j. The display will automatically return to the Regular LinkAja service mode.

### **LinkAja Syariah Transaction Method**

In terms of saving funds, LinkAja and LinkAja Syariah are different. Regular LinkAja funds will be stored in conventional banks while LinkAja Syariah funds will be stored in Islamic banks. This is the basic principle that LinkAja Syariah service users need to know so that people don't need to worry because the funds will be safe according to applicable regulations. At LinkAja Syariah the transaction method used is the basic principles of sharia such as Ta'awun, Tawazun, and Rahmatan lil 'alamin, while LinkAja Regular the transaction method used is adapted to current developments accompanied by providing lots

of discounts from both LinkAja and related Merchants.

The main target users in LinkAja Syariah are Muslims while regular LinkAja targets can be used by anyone who wants to use the service, although LinkAja Syariah services can also be enjoyed by anyone because this sharia-based service was created as rahmatan lil 'alamin which means to be able to provide benefits to anyone just use it.

Since the launch of sharia-based services at LinkAja, LinkAja Syariah has succeeded in attracting more than 2.5 million users to use LinkAja Syariah services. Even though there are already many service users, LinkAja must continue to carry out a sharia marketing strategy to be able to further increase the number of activations using the LinkAja Syariah application and to keep customers loyal and satisfied with LinkAja Syariah services.

### **Discussion**

Maintaining customer loyalty is not an easy thing, even though it has attracted many users it is not a guarantee that customers will continue to be loyal. Over time there will be competitors who continue to look for gaps in a company's shortcomings to be used as an advantage for other competitors (Asnawi & Fanani, 2017). For this reason, LinkAja Syariah has a sharia marketing strategy to maintain consumer loyalty. Based on the results of an interview with one of the LinkAja employee staff, there are several sharia strategies used by LinkAja Syariah to maintain LinkAja Syariah customer loyalty.

Carry out Broad Sharia Ecosystem Development Indonesia as the largest Muslim majority has made LinkAja Syariah improve its marketing strategy by collaborating through education focused on Islamic boarding schools, private Islamic schools, and Islamic universities. LinkAja Syariah also expands its strategy by collaborating with SME merchants, halal culinary, amil zakat institutions, and mosques, and working with religious hospitals and regional banks. This strategy is carried out to

make it easier for people to transact following Islamic principles. Allah said in QS. An-Nahl:97.

### **Making Feature Innovations According to Market Needs**

Advances in technology that are increasingly complex have made almost all fulfillment of needs possible online without the need to complicate people's transactions. LinkAja Syariah always researches what is currently needed by the market. One of them is by adding features to the LinkAja application. New features created include payments for ship transportation, parking, and fuel. LinkAja Syariah also adds features to tax and retribution items in the form of paying for passports, paying for SIMs, customs, and paying fines for traffic tickets. This feature is one of the innovations created as a form of development of technological progress (Ali, 2015). This is found in the letter QS. Ar-Ra'd verse 11.

### **Provides special Features of Caring for Others**

Social fund features offered by LinkAja Syariah include various items such as mosques, helping others, zakat, infaq, waqf, disaster care and even creating a special feature 'LinkAja for the Cianjur Earthquake' which of course makes it easier for people to care about their surroundings and can set aside a little of their wealth to give alms. This launched feature is one of LinkAja Syariah's strategies that apart from meeting physical needs, people also need to meet their spiritual needs, and LinkAja Syariah provides it through one application service. Because the assets owned are entrusted by Allah and should not be wasted and some of these assets also have other people's rights. This is following the word of Allah in QS. Al-Isra' verses 26-27.

### **Organize Events**

One of the events held by LinkAja Syariah is the Ramadan festival. At this event, LinkAja Syariah will provide blessings for all

users in the form of extra balances and blessing price discounts starting from IDR 5,000 to IDR 20,000 for transactions on various feature items on LinkAja during the month of Ramadan. In the Ramadhan Festival Event, LinkAja Syariah also held a Community Donation event by giving a donation blessing of IDR 5,000 to each user who channeled his donations to four institutions listed on LinkAja Syariah namely the National Amil Zakat Agency, Dompot Dhuafa, Rumah Zakat, and Rumah Yatim as well as sharing programs THR as part of the holiday tradition.

### **Offer Attractive Promos**

Attractive promos are also applied by LinkAja Syariah for all payments such as monthly bills, top-up balances, e-commerce checkouts, and online motorcycle taxis with complete information and guidelines that will make it easier for customers to make payment transactions. This strategy is intended to provide convenient services that can be useful in meeting the completeness of the needs of society in general, such as monthly bills, as well as online shopping which can be done easily just by using an application service on a smartphone.

The sharia marketing strategy carried out by LinkAja is a strategy to maintain LinkAja Syariah consumer loyalty. With the expansion of the sharia ecosystem, the promos and events held as well as the diversity of features in one application will make it easier and more practical for users to make transactions to fulfill their physical and spiritual needs. Apart from that, this strategy is implemented by LinkAja Syariah as an implementation to the public of the importance of sharia-based transaction education.

## **CONCLUSIONS**

The findings from the study show that the sharia marketing strategy is one of the important things that need to be prioritized in maintaining LinkAja Syariah consumer loyalty because the implemented strategy will influence

the improvement of LinkAja Syariah services. If the strategy taken is not appropriate, then the opportunity to maintain customer loyalty will not be achieved. Some of the sharia strategies used by LinkAja Syariah to maintain LinkAja Syariah customer loyalty: Carry out Extensive Sharia Ecosystem Development, Make Feature Innovations According to Market Needs, Provide Special Features Caring for Others, Providing interesting events and promos.

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