



Achieving Marketing Lending Targets in the Perspective of Islamic Business Economics (A Study of BMT Assyafi'iyah Berkah Nasional Pekalongan)

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ABSTRACT

Currently, competition among financial institutions is becoming stronger in completing business activities; each financial company is doing everything they can to maintain their business presence in the eyes of the public by attracting buyers' attention and striving as much as possible. It is hoped that they can further develop administration to buyers. In this condition, the showcase area has a good relationship with human resources that become agents of promotional activities. Advertising in completing work in sharia financial institutions will determine the focus of achievements that must be made. The purpose of this research is to find out the achievement of marketing lending targets from the perspective of Islamic business economics present at BMT Assyafi'iyah Berkah Nasional Pekalongan. This type of research is a field study that uses a subjective inquiry strategy. The type of research is qualitative descriptive research. The means of information investigation are information search, information disclosure, and objectives and confirmation. The final results of this research show that the behavior of workers in achieving advertising focus at BMT Assyafi'iyah Berkah Nasional Pekalongan has been implemented and is in accordance with the 4P methodology, namely: product technique, cost procedure, place system, and progress system. Meanwhile, representative behavior in achieving display targets is in accordance with Islamic business ethics which consists of 5 standards, namely obligation, fairness, unity, unlimited choice, and balance.

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Introduction

Islamic financial institutions act as intermediary institutions (delegates) between local meeting units or financial units that have excess assets or surplus units and other units that experience a shortage of asset units (Sari, 2016: 4). Through Islamic financial institutions, clients with excess support will be collected by the Islamic financial institutions. In addition to collecting assets from individuals with abundant reserves, Islamic financial institutions have a very important role, which is to direct assets/loans to individuals who need support through financing (Hendra and Zuhirsyan, 2021: 2). Nowadays, the development of businesses in Islamic financial institutions is increasingly vigorous, with Islamic financial foundations competing to present their own supporting tools as a response to the general public or customers in need of reserves, especially with the emergence of non-bank financial foundations as financial institutions that are remembered for the classifications that assist thrift stores and various others (Wiwoho, 2014: 87). Competition among financial institutions is increasingly strong in conducting business activities, each financial institution does everything it can to maintain its business presence in the community by attracting buyers' attention and striving as much as possible to further develop administration to buyers (Nurhisam, 2017: 173). Islamic financial institutions are expected to have competent human resources to face competition, especially for Islamic financial foundations in shifting support.

Displaying practical training in organizations combines exercises aimed at organizing, determining costs, and advancing items such as labor and products (Widharta and Sugiharto, 2013: 1-15). With these practices, organizations can gain advantages and can evolve endlessly (naturally). Ultimately, in Islamic financial institutions, one of the promotional tasks is to meet the need for loans. Promoting as human assets becomes a key component in conducting business or hierarchical activities, meaning that human resources are increasingly understood not to be handled like other creation methods. Promotion has a comfortable relationship with human resources who are the agents of this showcasing activity. Currently, in the business climate, there is a growing awareness that human resources are a key component and asset of the company (Siagian, 2014: 131). As a supporter of business organization progress, human resources expands the capacity of human resources, considering the importance of human resources in the business world (Apriliana and Nawangsari, 2021: 804). Being successful in completing work in Islamic financial organizations will determine the focus of achievements that need to be made.

Operational management aims to encourage efforts to achieve the targets of the business plan and to minimize the negative impacts in the business processes that are initiated or conducted (Wijayanti, 2022: 56). Target loans are characterized as arrangements set by Islamic monetary foundations regarding how much lending should be done by promoting it as a trusted human resource to direct funds within a certain time frame. Setting loan targets is very sensitive because it will affect an individual's empowerment to manage a business. Generally, the setting of loan targets is always adjusted to the existing financial conditions in the region. Economic conditions in Indonesia have worsened since late 2019, a situation that has been exacerbated by the spread of the Corona virus cases in Wuhan since December 30, 2019. The Wuhan Metropolitan Health Commission issued a statement 'critical notification on treatment of reasons.' The spread of Covid is very rapid, even crossing countries. As of now, there are already 188 countries that have confirmed infection with the Corona virus (Hanoatubun, 2020: 147). During the Corona virus pandemic, the financial condition of the people across the country experienced a decline in monetary action because it could be a medium equipped to expand the spread of the Corona virus pandemic. This fright and weakness led to a lack of and limited space for monetary action, which caused a slow and useless flow of money in the eyes of the public (Fahrika and Roy, 2020: 206).

The guarantee of focusing on what is established regardless of the local financial conditions raises concerns about promoting compliance with their obligations, specifically to redirect support to the regions in accordance with the funding guidelines. Islam has offered standards that can be recognized by all assemblies in terms of moral standards in leading Islamic business in the light of unity (tawhid), balance, freedom of thought, obligations, and generosity (Widodo and Fahrizal, 2022: 163), which means to uphold the interests of displaying representatives and positions. Islamic finance. To avoid causing harm, oppression, and double promotion. Based on the results of the pre-survey data at BMT Assyafi'iyah Berkah Nasional Pekalongan, it can be seen that during the Covid-19 pandemic, the achievement of targets for these financial institutions experienced a decline in both savings products and financing products. The decrease in the amount of financing (landing) resulted in marketing tending to engage in activities that do not comply with the institution's regulations or policies. The largest decline in financing products is due to the community's reluctance to apply for financing because of the uncertain economic conditions. Additionally, the BMT Assyafi'iyah Berkah Nasional Pekalongan is also being more selective and cautious in approving financing applications due to the high risks involved.

This is evidenced by the fact that several members have experienced issues with their financing installments, making it difficult for the institution to fully achieve its set targets (Pre-survey Data, 2022). Several previous studies that the researchers used as references to support this research include the results of a study conducted by Sylvia, Suarniki, and Cahayanti entitled "Analysis of Sales Target Achievement Strategies for Rengginang UD Warna Warni Banjarmasin". The research shows that the rengginang business of UD Warna Warni Banjarmasin is positioned in quadrant II, indicating that in facing various threats, this organization actually has internal strengths. The methodology that should be implemented is to utilize solidarity to take advantage of long-term open doors through a product expansion system (Sylvia, Suarniki, and Cahayanti, 2020). Then the research by Wangi, Nuridja, and Bagia titled 'Analysis of the Unachieved Target in Electronic and Furniture Sales (A Study from the Perspective of Marketing Management)' which uses qualitative methodology in its analysis (Wangi, Nuridja, and Bagia, 2014). Furthermore, Suhendi's research titled "The Influence of Promotion and Agent Bonuses on Achieving Sales Targets of Life Insurance Services at PT. Bringin Jiwa Sejahtera" indicates that the advancement and recognition of specialists affect the achievement of focus agreements for disaster protection administration. This means that if promotions and bonuses for specialists are increased, the achievement of agreement targets for additional security services will also improve (Suhendi, 2017). The research conducted by Ega Rusanti, A. Syathir Sofyan, and Syarifuddin, titled 'Implementation of Islamic Economic Concepts in the Agriculture Sector based on Local Wisdom and Financing Challenges in Islamic Banking', shows that the agriculture sector is not a priority in financing within Islamic banking due to its high risks, which necessitates the innovation of financing products to address this issue (Rusanti, A. Syathir Sofyan, and Syarifuddin 2023). The research conducted by Uswatun Hasanah, Nurul Fitriani, and Kharis Fadlullah Hana titled "Analysis of the Application of Sharia Compliance on Micro KUR Financing Products at Bank Syariah Indonesia Branch in Kudus" found that Bank Syariah Indonesia has adhered to sharia principles, as all transactions and activities are based on the fatwa of DSN MUI, and are supervised by the Sharia Supervisory Board. Secondly, the micro KUR financing products of BSI are in accordance with sharia principles because not all businesses can be financed by BSI's micro KUR, but only businesses that have halal potential (Hasanah, Fitriani, and Hana 2022).

In addition, there is also a study conducted by Irham Pakkawaru, Abdul Jalil, Arman, and Rizqa Sabrina titled "The Impact of Work Pressure on Employee Performance Levels at Bank Mega Syariah KC Palu," which indicates that Work Pressure has a positive relationship but does not significantly affect employee performance at Bank Mega KC Palu. From the conclusions drawn, it is recommended that a leader continues to provide support and a sense of security to employees, so that existing resources continue to improve to achieve the organization's goals (Irham et al. 2021).

Then from several studies, it can be linked as a challenge faced by banking in Islamic banking. Therefore, this research aims to identify and analyze the efforts to achieve the marketing target landing at BMT Assyafi'iyah Berkah Nasional Pekalongan. The novelty of this research lies in the perspective of Islamic business economics applied by BMT Assyafi'iyah Berkah Nasional Pekalongan in achieving marketing targets, particularly regarding financing products (landing). The principles that serve as the reference in this research are as follows: Unity, Balance, Freedom of Thought, Obligation, and Equity.

Literature Review

The company will strive to introduce its products to the community by carrying out appropriate promotions, which influence the purchasing decisions of the public regarding the offered products and ultimately aim to increase the company's profits. Promotion is essentially a marketing communication, meaning marketing activities that seek to disseminate information, influence/persuade, and/or remind the target market about the company and its products so that they are willing to accept, purchase, and be loyal to the products offered by the respective company. Development strategies must be built on the basis of continuity between product differentiation, distribution channels, or strategic locations to serve consumers, processes, and physical evidence that mutually support each other (Mahyani and Wulandari, 2021). To achieve the company's goals, managers need to formulate a marketing mix that does not contradict one another but rather aligns to support each other in the effort to meet financing targets. The marketing mix consists of integrated marketing activities. This means that these activities are carried out simultaneously among the elements within the marketing mix itself. Each element cannot operate independently without support from the other elements (Hanifah, 2020: 5).

The efforts made by the company to achieve the previously established targets include applying the marketing mix, among others: a) Product. A product is a combination of goods and services produced by the company and offered to the target market. The variables in the product mix include: quality, characteristics, style, shape, brand, packaging, service, and guarantees. b) Price. Price is the amount of money paid by consumers to producers to obtain a product. The variables in the price mix include: price list, discounts, credit terms, payment periods. c) Place. Place refers to the activities carried out by the company so that products can be obtained and made available to consumers. A strategic location is one that is customer-oriented, close to shopping centers, has easy transportation, and is near other business locations. d) Promotion. One of the aims of bank promotion is to inform about all types of products offered and to try to attract potential new customers (Hanifah, 2020: 6-11).

In marketing strategy, there are three paradigms in sharia marketing as follows: First, Sharia Marketing Strategy. The marketing strategy tries to implant the company and its products in the customers' minds. This strategy aims to achieve how to win the market. Components of the marketing strategy include customer mapping, customer groups, psychographic aspects, and others. Second, Sharia Marketing Tactic. Tactics are activities that use various promotional techniques, community service in efforts to achieve market dominance, or how to penetrate a market. Tactics involve techniques used to recruit potential customers. Third, Sharia Marketing Value. Value aims to capture a place in the hearts of consumers or how to create an emotional touch. Recently, value has become the desire of companies, as there has been a shift in consumer taste where features and benefits are no longer sufficient to satisfy customers. Value is the planting of increasingly quality values, enhancing value added for consumers, satisfying services will make the company's name more prestigious and a source of pride for consumers. Fourth, Islamic Marketing Image. Spirituality is the most effective and superior strategy, as this strategy can encompass various other strategies. Through spiritual marketing, companies in their marketing activities can dominate mind share, market share, and heart share (Alma and Priansa 2014: 352-353). Based on the statement, it can be concluded that the marketing strategy consists of three paradigms, namely, first, sharia marketing strategy to win the product, second, sharia marketing tactic to gain market dominance, third, sharia marketing value to win the hearts of consumers.

Methods

This type of examination is field research. Field research is a study that aims to focus on the genuine basis of momentum of the state and the interrelations of a society, individual, association, organization, and local area (Rizkia, 2022: 23). This type of research is qualitative descriptive research. This research was conducted at BMT Assyafi'iyah Berkah Nasional Pekalongan. The purpose of this research is to determine the achievement of marketing targets at BMT Assyafi'iyah Berkah Nasional Pekalongan. The examination approach taken is exploration using a clear methodological strategy, namely a specific examination aimed at providing an overview of an event (Moleong, 2013: 4). This research uses primary data sources represented by the Manager, employees in the Marketing department, and Members of BMT Assyafi'iyah Berkah Nasional Pekalongan. Meanwhile, the secondary data sources come from books, journals, and documents. The technique for verifying the validity of the data in this study uses triangulation techniques. In addition, this research employs a strategy of subjective examination. Subjective investigation is work that is done by working with information, coordinating information, finding out, searching for and discovering designs, figuring out what is important and what is realized, and choosing what to convey to others (Jihad and Suaeb, 2018: 96). Information is examined using an inductive perspective, specifically a viewpoint that starts from various individual peculiarities to determine a goal (derivation) (D. P. Sari, 2016: 79). The means of information inspection are to reduce information, display and terminate information, and inspect.

Results

Islamic Financial Institutions have partners to complement the objectives of the Islamic Financial Foundation, in the distribution of funds. Islamic Financial Institutions aim to provide loans as a form of obligation and responsibility to showcase the workers of BMT Assyafi'iyah Berkah Publik Pekalongan. *The goal-setting system for loans at BMT Assyafi'iyah Berkah Nasional Pekalongan is completed in several stages. These stages are controlled by established conditions and utilized by BMT Assyafi'iyah Berkah Publik Pekalongan from year to year* (Rohman, 2022).

BMT Assyafi'iyah Berkah Nasional Pekalongan encourages workers to fulfill their obligations to channel funds according to the requests set by the General Administrator of BMT Assyafi'iyah Berkah Pekalongan. *Supervisors have the authority to continuously decide how many borrowing objectives should be understood each period (1 year) by displaying representatives. The extent of the borrowing objectives established by the Board of BMT Assyafi'iyah Berkah Publik Pekalongan depends on the strategies that have been tested in the field which are still proposed by BMT Assyafi'iyah Berkah Publik Pekalongan*

as an organization participating in the financial sector. This arrangement is a movement plan of BMT that includes short-term and medium-term drafts with the aim that the practices carried out by BMT Assyafi'iyah Berkah Publik Pekalongan can run smoothly and on track (Rohman, 2022).

The arrangement has been completed and presented by the Head of BMT Assyafi'iyah Berkah Nasional Pekalongan to the Annual Section Meeting (Rodent) for approval. During the handling cycle when rodent events occur, the Sharia Supervisory Board (DPS) is also present to guide the ongoing meeting. *The structure for 2022 has been planned, and accommodation for the proposed plan to Rodent will be carried out in January 2022. During Rodent, the DPS guides and emphasizes the considerations and valid views in making decisions about the arrangement. The arrangement includes various important sections of BMT Assyafi'iyah Berkah Nasional Pekalongan, which fully contains the promotional targets achieved in 2022 by the advertising staff of BMT Assyafi'iyah Berkah Nasional Pekalongan over a period of one year (Rohman, 2022).*

If the agreement is not approved by the Rodent party, the established provisions may be revised by submitting appropriate and valid justifications at the time of the Rodent and subsequently submitted in June 2022 as a change plan. The banking representative is responsible for the general loan objectives in 2022 to reach the previously determined figures, which have increased from the previous year 2021 that only had loan fund objectives under the year 2021 (Rohman, 2022).

The determination of borrowing goals in 2022 was decided by the supervising board in its choice; the presence of the supervising board solely as the boss, full guarantees rest with the individuals when the annual member meeting is held (Rohman, 2022). After identifying the amount of borrowing goals that must be recognized in one period by advertising workers. The next step is to separate the borrowing focus for all advertising personnel at BMT Assyafi'iyah Berkah Nasional Pekalongan with the goal of quickly and certainly achieving the borrowing targets set in regulations. The exhibition workers have a commitment to acknowledge support every month that is not specified. If in the current month it cannot be recognized with the monthly target, then it will become an obligation that must be recognized in the following month. The more unfocused targets there are, the greater the task will be to present representatives in the next month that must be understood (Saputra, 2022).

Currently, the economic conditions in all countries have worsened since around 2021, including Indonesia as a non-industrial country that has many cases of the Corona virus pandemic. This situation does not change BMT Assyafi'iyah Berkah Nasional Pekalongan's choice to make changes to the order that was established before the year 2022 (Saputra, 2022). The following are the marketing targets set and their realizations by the employees of BMT Assyafi'iyah Berkah Nasional Pekalongan, namely:

Table 1. Target and Realization of Lending at BMT Assyafi'iyah Berkah Nasional Pekalongan

Year	Period	Target	Achievement	Percentage
2021	January-March	900.000.000	950.000.000	105%
	April-June	900.000.000	975.000.000	108%
	July-Sept	900.000.000	990.000.000	110%
	August-Dec	900.000.000	1.020.000.000	113%
2022	January-March	1.500.000.000	1.650.000.000	110%
	April-June	1.500.000.000	1.820.000.000	121%
	July-Sept	1.500.000.000	1.910.000.000	127%
	August-Dec	1.500.000.000	1.990.000.000	132%

Source: Documentation of BMT Assyafi'iyah Berkah Nasional Pekalongan.

To clarify the description of the target and realization of lending at BMT Assyafi'ih Berkah Nasional Pekalongan, the researcher presents the graph below:

Graph 1. Target and Realization of Lending at BMT Assyafi'iyah Berkah Nasional Pekalongan Year 2021 (in millions)



Graph 2. Target and Realization of Lending BMT Assyafi'iyah Berkah Nasional Pekalongan Year 2022 (in millions)



Based on the data from the table and graph above, it can be seen that over the last two years, the lending targets set by BMT Assyafi'iyah Berkah Nasional Pekalongan have always been met, indicating that the performance of the employees is good. The lack of change in lending goals is seen as a representation of the various assets of the community that need to be represented. As stated, *the sharia financial foundation as an organization with a business direction, this is the reason for the lack of development in 2022, considering that the assets collected from the general public are the reason for the absence of plans for change* (Rohman, 2022). In carrying out the delivery of assets to the wider community, it is important to pay attention to the standards of aid provision, considering that during the COVID-19 pandemic, the distribution of funds comes with more serious stakes; funding is only expected for beneficial purposes. *Furthermore, this request is to maintain the trust of BMT Assyafi'iyah Berkah Publik Pekalongan that BMT Assyafi'iyah Berkah Publik Pekalongan does not have a significant influence due to the COVID-19 pandemic infection* (Saputra, 2022).

Discussion

Islamic Financial Institutions have an absolute responsibility for the items presented as sums, support, and administration. The Islamic Financial Institutions that collect assets from the community will then channel them back to the regions through funding (Erlindawati, 2017: 82). The socialization of aid must be completed as a form of responsibility for the increase in subsidies carried out by the Islamic Monetary Monetary Authority. The reserves collected by the Islamic Monetary Organization will be returned to local areas as benefit sharing. Profit sharing is encouraged to be understood; Islamic Financial Institutions must have the option to enhance the utilization of the assets that have been collected (Dewi and Damayanti, 2020: 45).

Based on an in-depth study led by experts in their fields, the effort to achieve promotional targets is utilized by BMT Assyafi'iyah Berkah Nasional Pekalongan with a 4P system, which are: First, a product is anything that can be displayed by the producer for the market to see, mention, seek, buy, utilize, or consume, fulfilling the requirements or needs of the intended market, both labor and products. Second, costs exclusively depend on the organization's arrangement, clearly considering different matters. The cost methodology for BMT Assyafi'iyah Berkah Publik Pekalongan can be serious. Third, place not only means the organization's space but also encompasses: marketing channels, various and planned spaces, inventory, and transportation. The presence of BMT Assyafi'iyah Berkah Nasional Pekalongan is widely enjoyed for its benefits, making it easily accessible. Fourth, progress is the organization's effort to influence potential buyers by using all components or showcasing a blend. BMT Assyafi'iyah Berkah Nasional Pekalongan promotes itself through various media such as websites, web-based entertainment, leaflets, and participates in events such as those at schools, mosques, offices, and clinics by attending these events.

BMT Assyafi'iyah Berkah Nasional Pekalongan promotes its workers to obtain and fulfill their obligations to provide support in light of the demands set by the General Administrator of BMT Assyafi'iyah Berkah Pekalongan. The Director has the authority to continuously decide how many borrowing targets should be understood each period (1 year) by promoting representatives. The extent of the borrowing targets set by the Director of BMT Assyafi'iyah Berkah Publik Pekalongan depends on the Marketable strategy still being promoted by BMT Assyafi'iyah Berkah Publik Pekalongan as a foundation engaged in the monetary field.

This arrangement is an action plan of BMT that contains draft short-term and medium-term plans so that the activities carried out by BMT Assyafi'iyah Berkah Nasional Pekalongan can run smoothly and on track.

Efforts to achieve marketing targets at BMT Assyafi'iyah Berkah Nasional Pekalongan have been implemented since the establishment of the BMT. However, there have been many changes made by the manager to the marketing staff, and this task is certainly based on orders from the headquarters. This is to increase the target number that has been set during the RAT, especially in financing with the 4P strategy, namely: the behavior of the marketing staff of BMT Assyafi'iyah Berkah Nasional in efforts to meet the established marketing targets has been applied and aligned with the 4P strategy as follows: First, the product strategy, BMT Assyafi'iyah Berkah Nasional Pekalongan makes efforts by creating products that are different from those of other financial institutions. Second, the pricing strategy of BMT Assyafi'iyah Berkah Nasional Pekalongan is competitive. The administrative costs applied are standard and not too complicated. Third, the placement strategy, the location of BMT Assyafi'iyah Berkah Nasional Pekalongan is conveniently situated on the main road and near the market, making it easily accessible. Fourth, the promotion strategy, BMT Assyafi'iyah Berkah Nasional conducts promotions through its website, social media, brochures, and participates in various events. Thus, it is expected that the marketing financing targets can be realized.

Funding provided to regions as a form of concern and assistance in the implementation of local government aid. BMT Assyafi'iyah Berkah Nasional Pekalongan is present as an Islamic financial organization that aims to gather government assistance for individuals by attempting to reduce social issues, such as social inequality in the eyes of the community with the items owned by BMT Assyafi'iyah Berkah Nasional Pekalongan. BMT Assyafi'iyah Berkah Nasional Pekalongan hopes to succeed in supporting individuals in Pekalongan in recognizing government assistance, which certainly requires a positive study, especially in regulating the focus of advertising from the perspective of Islamic business ethics that is the most moral Islamic way. This thinking includes unity, balance, choice, obligation, and equity, which will be described as follows:

First, Unity. Viewed from the hypothesis, Tauhid in the understanding of Tawhid represents the relationship between humans and Allah SWT (vertical). The examination results show that during the Corona virus pandemic, the assignment of advertising representatives to acknowledge funding was truly challenging, considering the poor financial situation and supporting regulations that had to be investigated more deeply than expected. Clearly, this is an unpleasant activity for the representatives to portray, considering the promotional focus that needs to be understood, the arrangements provided by BMT changed according to the Corona virus situation, as they understood the questionable financial situation.

Advertising workers at BMT Assyafi'iyah Berkah Nasional Pekalongan are assigned the same responsibilities as different partners in fulfilling their duties, the management, and the elements of each part of the partners. Advertising representatives are obligated to deliver supporters every month that must be understood. Second, Balance. In a hypothetical view, balance or what is called 'adl is a component of the interconnectedness between humans and humans (level) in Islamic teachings, and the agreement on everything known to humanity. The consequences of this review show that the idea of balance in promoting workers is regarded as a fair mentality regarding local conditions and time.

Considering the financial situation occurring in all districts, even the country, this is a work concern to promote representation. Islam shows the positive side of justice in working, the rejection of fraud, and the demonstration of oppression. Implementing the principle of decorum in setting showcase targets for advertising workers, each job has tasks that must be completed. Of course, this effort requires an understanding that is seen as fair and tailored to promoting workers as agents supporting socialization and heads as leaders of advertising objectives, keeping in mind the decorum to give approval or discipline to present representatives who cannot meet their goals and subsequently reward those who have met their goals.

Third, Freedom of thought. In the view of hypothesis, humans are given the opportunity to exercise their will in resolving their own lives when Allah SWT sends those who are of sound mind. The consequences of this review indicate that BMT Assyafi'iyah Berkah Publik Pekalongan does not take unilateral steps in actions that lead to demonstrations of oppression and activities that disregard the SOP by assigning work arbitrarily. The unilateral choices made in determining promotions are dependent on the organization's needs in seeking profit by controlling standards as a justification for determination. Each representative showcases work according to the current arrangements in the organization's SOP.

Fourth, Obligation. Based on this hypothesis, in carrying out business activities, it is not just about managing something based on the freedom of thought in completing and treating work. The exploratory results at BMT Assyafi'iyah Berkah Nasional Pekalongan indicate that all commitments made must be observed, unless they conflict with incorrect ethics. Islam has characterized responsibilities both separately and hierarchically, both of which are addressed simultaneously. In determining benefits as guidelines in carrying out work, the representatives of the employers are mandated to convey funds in view of the established targets. Establishing a promotional focus during the Corona virus pandemic is a duty that must be fulfilled although the objectives set as job responsibilities cannot be fully accomplished.

Fifth, Equity. Based on this hypothesis, it would not be a distortion to say that equality is at the core of many lessons in the Qur'an. The implications of this review indicate that BMT Assyafi'iyah Berkah Nasional Pekalongan, as a business foundation, can increase equity for clients who are fully intent on establishing non-profitable monetary establishments. This is done by BMT Assyafi'iyah Berkah Nasional Pekalongan by providing financial assistance to financing customers affected by the Corona virus pandemic. The provision of recovery as a demonstration of benevolence, given the financial conditions amid the deteriorating Corona virus pandemic, can affect the financial reporting condition of BMT Assyafi'iyah Berkah Nasional Pekalongan, which will impact the adequacy of the financial reports.

Thus, rebuilding as a way to maintain the monetary strength of BMT Assyafi'iyah Berkah Publik Pekalongan and to keep BMT Assyafi'iyah Berkah Publik Pekalongan connected with individuals who have been involved all this time. This is reinforced by research from Muhamad Fauzi and Ahmad Darussalam which states that the existence of BMT as a sharia microfinance institution has been present and has provided services to the community in its economic activities, as well as BMT's efforts to survive during the Covid-19 pandemic, including the implementation of digital business and information technology, government support, and internalization of management. The implication is that with increasing capital, BMT should allocate funds for information technology infrastructure that can be applied integratively (Fauzi and Darussalam, 2021: 21).

Conclusion

Based on the results of the in-depth study and discussions, it is reasonable to conclude that the behavior of workers in completing the showcase focus at BMT Assyafi'iyah Berkah Nasional Pekalongan has been carried out in accordance with the 4P system, which consists of: First, item procedures, BMT Assyafi'iyah Berkah Nasional strives to create various items with other monetary formation items. Second, the value procedure of BMT Assyafi'iyah Berkah Nasional can be ruthless. Regarding normalized costs that are straightforward and not excessively convoluted. Third, regional methodology, the presence of BMT Assyafi'iyah Berkah Nasional is strategically located on a fundamental road and close to the market, easily accessible. Fourth, advancement techniques, BMT Assyafi'iyah Berkah Nasional promotes progress through its website, online entertainment, handouts, and by participating in various opportunities. The behavior of workers in achieving advertising targets completed by BMT Assyafi'iyah Berkah Publik Pekalongan is in accordance with Islamic business morality, which consists of 5 standards that become special obligations regarding justice, unity, freedom of thought, and balance. The achievement of marketing lending targets at BMT Assyafi'iyah Berkah Nasional has been fulfilled based on the regulations set by the BMT to its employees. Furthermore, the process of reaching those targets has been in accordance with Islamic business economics.

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