

Sharia-Based Marketing Strategy: Ethical Approach and Market Segmentation in Improving Service Quality and Consumer Satisfaction

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Abstract

The dynamics of the modern economy require Islamic financial institutions, such as Pegadaian Syariah, to integrate ethical and fairness principles into their marketing strategies in order to address issues of uncertainty (*gharar*) and conventional profit maximization. This research is urgent due to the challenges in developing market segmentation that is in line with consumers' spiritual values amid low Islamic finance literacy. The purpose of this study is to analyze the ethics-based marketing strategy and market segmentation applied by the Dompu Branch of Pegadaian Syariah in order to improve service quality and customer loyalty. This study uses a qualitative-descriptive approach with data collection techniques in the form of in-depth interviews, observations, and documentation of management and marketing staff. The results show that the product strategy (*rahn syariah*) eliminates the element of usury and is reinforced by ZIS services, as well as transparent and fair (*'adl*) pricing. Market segmentation focused on psychographic dimensions (religiousness and morality) proved effective in increasing customer retention. Promotion was directed as intensive education to overcome misconceptions, although low literacy remains a major challenge. The conclusion shows that this strategy has succeeded in building loyalty through value (ethical) alignment and transparency, providing a practical contribution in the form of a value-based sharia marketing model at the regional level.

Keywords: *Sharia Marketing, Ethics, Psychographic Segmentation, Service Quality, Customer Loyalty.*

Abstrak

Dinamika ekonomi modern menuntut lembaga keuangan syariah, seperti Pegadaian Syariah, untuk mengintegrasikan prinsip etika dan keadilan dalam strategi pemasaran guna mengatasi isu ketidakpastian (*gharar*) dan maksimalisasi profit konvensional. Penelitian ini menjadi mendesak karena adanya tantangan dalam menyusun segmentasi pasar yang selaras dengan nilai-nilai spiritual konsumen di tengah rendahnya literasi keuangan syariah. Tujuan penelitian ini adalah untuk menganalisis strategi pemasaran berbasis etika dan segmentasi pasar yang diterapkan Pegadaian Syariah Cabang Dompu dalam rangka meningkatkan kualitas layanan dan loyalitas nasabah. Penelitian ini menggunakan pendekatan kualitatif-deskriptif dengan teknik pengumpulan data berupa wawancara mendalam, observasi, dan dokumentasi pada manajemen dan staf pemasaran. Hasil penelitian menunjukkan bahwa strategi produk (*rahn syariah*) menghilangkan unsur *riba* dan diperkuat dengan layanan ZIS, serta penetapan tarif harga bersifat transparan dan adil (*'adl*). Segmentasi pasar difokuskan pada dimensi psikografis (religiusitas dan moralitas), terbukti efektif meningkatkan retensi pelanggan. Promosi diarahkan sebagai edukasi intensif untuk mengatasi miskonsepsi, meskipun rendahnya literasi masih menjadi tantangan utama. Kesimpulan menunjukkan strategi ini berhasil membangun

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loyalitas melalui kesesuaian nilai (etik) dan transparansi, memberikan kontribusi praktis berupa model pemasaran syariah berbasis nilai di tingkat regional.

Kata Kunci: Pemasaran Syariah, Etika, Segmentasi Psikografis, Kualitas Layanan, Loyalitas Nasabah.

INTRODUCTION

The complexity and tight competition in the financial services sector demand the application of sharia principles in marketing activities.¹ This application has evolved from a mere option into a fundamental necessity that is not only oriented towards profitability but also towards moral aspects and utility (*maslahah*). Islamic marketing offers a strategic alternative that addresses ethical issues frequently arising in conventional marketing, such as information ambiguity (*gharar*), price manipulation detrimental to consumers, as well as unhealthy competition and disregard for social ethics.² This ethic sharply distinguishes it from conventional marketing practices, which are often dominated solely by the goal of profit maximization. Therefore, the emphasis on Islamic ethical values—including honesty (*siddiq*), trustworthiness (*amanah*), and justice (*adl*)—must be the core of every interaction between the company and the consumer.

Reality shows that conventional practices have been widely criticized for triggering fundamental problems. The failure of conventional marketing to respond to the demands of justice and transparency creates a massive gap for sharia-based approaches. Sharia institutions are required not only to offer sharia-compliant products but also to implement marketing strategies that consistently reflect ethical values.³ In the context of the Islamic financial services market in Indonesia, the challenge of integrating these ethics is highly significant. Institutions like Pegadaian Syariah are at the forefront of direct interaction with grassroots communities, where transparency and price fairness are the main keys to winning trust. Problems arise when Islamic financial institutions struggle to formulate effective market segmentation. Conventional market segmentation, which is often based solely on demographics or psychographics, is insufficient; sharia segmentation must also consider the spiritual dimensions and the *maslahah* needs of the consumers.⁴ Errors in segmentation can lead to ineffective marketing messages, or even deviate from the principles of social justice.

The issue of service quality and consumer satisfaction also becomes a crucial

¹ Diana Ambarwati and Ahmad Abroza, “Tinjauan Literatur Tentang Etika Pemasaran Syariah: Prinsip, Implementasi, Dan Tantangan Dalam Bisnis Modern,” *AL-MIKRAJ Jurnal Studi Islam Dan Humaniora* 5, no. 01 (2024): 592–609, <https://doi.org/10.37680/almikraj.v5i01.6125>; Yaser Taufik Syamlan et al., “Exploring Sharia Compliance Parameters in Marketing to Foster Innovation and Collaboration within Islamic Finance,” *Journal of Islamic Marketing*, ahead of print, May 30, 2025, <https://doi.org/10.1108/JIMA-04-2024-0172>.

² Hambali Abbas, “Optimalisasi Strategi Pemasaran Produk Halal pada UMKM: Pendekatan Etika Bisnis Syariah,” *ShariaBiz: Jurnal Bisnis dan Keuangan Syariah* 1, no. 1 (2025): 1–7.

³ Shakir Ullah et al., “‘Fatwa Repositioning’: The Hidden Struggle for Shari’a Compliance Within Islamic Financial Institutions,” *Journal of Business Ethics* 149, no. 4 (2018): 895–917, <https://doi.org/10.1007/s10551-016-3090-1>; Nursaman Nursaman and Surya Darma Syam, “Transformasi Strategi Marketing Syariah Dalam Pengembangan Bisnis Perbankan Syariah Modern,” *JIOSE: Journal of Indonesian Sharia Economics* 4, no. 2 (2025): 139–56, <https://doi.org/10.35878/jiose.v4i2.1808>.

⁴ Dinda Dewi Rahma Wijaya and Syahfitri Ronauli Daulay, “Strategi Pemasaran Berbasis Segmentasi: Menentukan, Menganalisis, Dan Meramalkan Pasar Sasaran Untuk Peningkatan Kinerja Bisnis,” *JURNAL ILMIAH EKONOMI DAN MANAJEMEN* 3, no. 2 (2025): 464–78, <https://doi.org/10.61722/jiem.v3i2.3877>.

pillar. Sharia consumers expect not only fast and efficient service but also service delivered with high morality, avoiding elements prohibited by sharia.⁵ If the service quality provided, ranging from employee friendliness to the clarity of transaction contracts (*akad*), does not align with Islamic ethics, then customer loyalty will erode, regardless of the sharia compliance of the products.⁶ Therefore, the Dompu branch of Pegadaian Syariah, as the study location, faces double complexity: competing in the regional market with strict ethical principles, while simultaneously having to formulate a marketing strategy that optimally combines ethical market segmentation and Islamic service quality to guarantee the satisfaction and loyalty of its customers.⁷ This integration between ethical aspects, segmentation, service, and loyalty is the main focus that urgently needs to be examined.

Previous studies have examined the role of the Islamic marketing mix in forming customer loyalty. For instance, the research by Roberts-Lombard and Petzer,⁸ which emphasizes that Fairness, as a core sharia principle in the Price and Process elements, is a primary determinant of loyalty for Islamic banking customers. Mondir and Rahma⁹ regarding the influence of the Sharia marketing mix on customer loyalty and customer satisfaction among millennial Muslim Shopee users. Siri¹⁰ regarding the Sharia marketing mix strategy in increasing customer loyalty. Othman et al.¹¹ who found that the integration of Marketing Communication and After-Sale Service has a significant positive effect on satisfaction and loyalty in the context of Umrah travel services in Malaysia. These studies also highlight the importance of Islamic marketing ethics as a determinant of consumer satisfaction. However, there is a research gap where it rarely integrates these three critical elements—namely the ethical approach, market segmentation, and their impact on service quality and consumer satisfaction—into a single holistic framework, especially in the context of Pegadaian Syariah at the regional level. Previous studies have tended to focus on the marketing mix in general or ethics within the broader banking industry. Thus, the novelty of this study lies in the development of a comprehensive strategic model that

⁵ Moch Syafi'i et al., "The Effect of Islamic Marketing Mix towards Customer Loyalty and Customer Satisfaction on Shopee Millennial Muslim," *Jurnal Ilmiah Ekonomi Islam* 9, no. 3 (2023): 4209–22, <https://doi.org/10.29040/jiei.v9i3.9685>.

⁶ Tri Winasih and Luqman Hakim, "Peran Kepuasan Sebagai Variabel Mediasi Kualitas Layanan dan Kepercayaan Nasabah terhadap Loyalitas Nasabah Bank Syariah," *IQTISHADIA Jurnal Ekonomi & Perbankan Syariah* 8, no. 2 (2021): 205–21, <https://doi.org/10.19105/iqtishadia.v8i2.4152>.

⁷ Rusli Siri et al., "Strategi Marketing Mix Berbasis Syariah Meningkatkan Loyalitas Pelanggan," *GEMILANG: Jurnal Manajemen Dan Akuntansi* 5, no. 1 (2025): 159–81, <https://doi.org/10.56910/gemilang.v5i1.2365>.

⁸ Mornay Roberts-Lombard and Daniël Johannes Petzer, "You Want My Loyalty? Treat Me Fairly! A Study of Islamic Banking Customers in South Africa," *Journal of Islamic Marketing* 16, no. 2 (2024): 627–50, <https://doi.org/10.1108/JIMA-06-2023-0178>.

⁹ Mohamad Mondir and Siti Habibatur Rahma, "The Mediating Effect of Perceived Value on Customer Loyalty of BMT NU East Java," *Review of Islamic Social Finance and Entrepreneurship*, March 27, 2024, 93–103, <https://doi.org/10.20885/RISFE.vol3.iss1.art7>.

¹⁰ Rusli Siri et al., "Strategi Marketing Mix Berbasis Syariah Meningkatkan Loyalitas Pelanggan," *GEMILANG: Jurnal Manajemen Dan Akuntansi* 5, no. 1 (2025): 159–81, <https://doi.org/10.56910/gemilang.v5i1.2365>.

¹¹ Bestoon Abdulmaged Othman et al., "The Effects on Customer Satisfaction and Customer Loyalty by Integrating Marketing Communication and after Sale Service into the Traditional Marketing Mix Model of Umrah Travel Services in Malaysia," *Journal of Islamic Marketing* 12, no. 2 (2020): 363–88, <https://doi.org/10.1108/JIMA-09-2019-0198>.

explicitly examines the relationship between ethics-based marketing strategies and detailed market segmentation towards the improvement of service quality that culminates in consumer loyalty at the Dompu branch of Pegadaian Syariah. The results are expected to provide a theoretical contribution by enriching the Islamic marketing literature, as well as a practical contribution in the form of a strategy implementation guide for Islamic financial institutions.

RESEARCH METHOD

This study uses a qualitative research design with a descriptive approach. This approach was chosen to obtain an in-depth and comprehensive overview of the marketing strategy based on sharia principles implemented at the Pegadaian Syariah Dompu branch office. The descriptive focus is directed towards a deep understanding of the implementation of product, pricing, promotion, and market segmentation aspects aligned with Islamic economic principles and ethics.¹² The research was conducted during the period of July to September 2024 at this location, which was selected because it is considered representative in actively carrying out sharia product marketing activities in the regional environment. The research subjects involve internal parties of the Pegadaian Syariah Dompu branch, including management and marketing staff, as key informants who understand the strategies and practices implemented on a daily basis. Data were collected through three main techniques: semi-structured in-depth interviews conducted with research subjects to explore their views on strategy implementation, market segmentation, and sharia aspects; documentation of internal documents such as pricing policies, promotional proposals, and sales data; and direct field observation to obtain a real picture of the prevailing marketing practices.¹³ The collected qualitative data were analyzed inductively through the stages of data reduction (summarizing and grouping data), data display (in the form of descriptive narratives about marketing strategies), and conclusion drawing (interpretation regarding the effectiveness of strategies in increasing customer interest and trust). To ensure the accuracy and validity of the findings, data validity was tested through data triangulation techniques, namely comparing and cross-checking information obtained from interviews, observations, and documentation, followed by a re-examination of the interview data with the informants to ensure its appropriateness and authenticity.

RESULTS AND DISCUSSION

Product Strategy and Sharia-Based Product Diversification

¹² Roni Mohamad and Endang Rahim, "Strategi Bauran Pemasaran (Marketing Mix) Dalam Perspektif Syariah," *MUTAWAZIN (Jurnal Ekonomi Syariah)* 2, no. 1 (2021): 15–26, <https://doi.org/10.54045/mutawazin.v2i1.113>; Eka Dita Wahyunitasari et al., "Pengaruh BOPO, BI Rate, NPF Dan DPK Terhadap ROA Pada Perbankan Syariah Di Indonesia," *Afkaruna: International Journal of Islamic Studies (AIJIS)* 2, no. 1 (2024): 76–90, <https://doi.org/10.38073/aijis.v2i1.1981>.

¹³ Diah Novia Ningrum and Solikhul Hadi, "Implementasi Etika Bisnis Islam Dalam Meningkatkan Loyalitas Pelanggan (Studi Pada Konveksi Rizma Collection)," *Jurnal Ekonomi Dan Bisnis Islam* 1, no. 1 (2023): 114–31, <https://doi.org/10.21043/jebisku.v1i1.62>.

The product strategy at the Dompu Branch of Pegadaian Syariah is the most tangible manifestation of the company's commitment to Islamic principles. The main focus lies in the provision of the sharia pawning (*rahn*) system, which fundamentally distinguishes itself from conventional loans by eliminating the strictly prohibited element of interest (*riba*). Instead, this service charges an administration fee (*ujrah*) and a safekeeping fee (maintenance fee) that are transparent and determined based on the value of the service, not based on the loan amount. This clarity becomes the main attraction and builds trust. This is emphasized in an excerpt from an in-depth interview:

"Our products, especially rahn, are designed so as not to cause elements of riba and gharar (uncertainty), prioritizing justice for both parties, and using transparent contracts (akad), such as rahn and wakalah contracts."

Compliance with these contracts is not merely a formality but constitutes the core of the product quality offered. Besides compliance, the product strategy of Pegadaian Syariah Dompu is also characterized by diversification that is responsive to local market needs. Although the main product is conventional *rahn*, the company also develops sharia-based gold pawning products that follow investment trends and the liquidity needs of the community in Dompu. This diversification demonstrates flexibility in answering economic needs without sacrificing sharia principles. Furthermore, these services are strengthened by offering additional non-financial products, such as safe deposit services for valuables, and very importantly, ZIS (Zakat, Infaq, Sadaqah) management services. The offering of these ZIS services strategically aims to strengthen the social and spiritual image of the company, support the aspect of *ta'awun* (mutual assistance), and demonstrate that the company is not only profit-oriented but also focused on the *maslahah* (public interest/utility) of the *ummah*.

Academically, these findings are in line with the research by Firman et al.,¹⁴ which specifically examined the fee calculation system in Pegadaian Syariah, concluding that the safekeeping fee mechanism has been separated from the loan amount, in line with the National Sharia Board (DSN) Fatwa on *Rahn* to guarantee justice. Furthermore, Ardiansyah et al.¹⁵ support these findings by stating that the financing products of Pegadaian Syariah, especially those targeting MSMEs with fair schemes, play a significant role in encouraging financial inclusion and sustainably improving the economic welfare of the *ummah*. Thus, the product strategy at Pegadaian Syariah Dompu is a successful blend of rigid sharia compliance in the core product elements (*rahn*) and innovative flexibility in diversifying complementary products, both of which aim to build customer trust and loyalty. Product success is not only measured by transaction volume but by the ability to create value that aligns with the ethical and spiritual dimensions of Muslim consumers.

¹⁴ Nurul Fu'uda Firman et al., "Strategi Pemasaran Produk Gadai Syariah Dalam Upaya Menarik Minat Nasabah Pada Pegadaian Syariah Ups Simpang Mayang," *eCo-Fin* 7, no. 1 (2025): 494–509, <https://doi.org/10.32877/ef.v7i1.1613>.

¹⁵ Muhammad Yudha Ardiansyah et al., "Strategi Dan Distribusi Harga Produk Pegadaian Syariah Dalam Meningkatkan Ekonomi Umat," *Moneter: Jurnal Ekonomi Dan Keuangan* 3, no. 3 (2025): 57–73, <https://doi.org/10.61132/moneter.v3i3.1387>.

Pricing Strategy and Tariff Determination

The pricing strategy at the Dompu Branch of Pegadaian Syariah is a crucial element that directly reflects compliance with sharia ethics and serves as a primary determinant in building customer trust. The company strictly avoids interest-based (*riba*) models and replaces them with administration fee (*ujrah*) tariffs and safekeeping services that are fixed, fair, and transparent. This clarity functions as a powerful marketing tool, mitigating customer concerns regarding hidden costs (*gharar*). The determination of these tariffs is conducted through a meticulous internal calculation process, involving an in-depth study of operational costs, the risk level of collateral goods, and the determination of profit margins that are fair (*'adl*). Social justice becomes the benchmark, ensuring that the profits taken do not harm the customers, especially the lower-middle segment which is the primary target. This is entirely in line with the view of Efendi,¹⁶ who explicitly states that in the Islamic economic perspective, pricing must be conducted with clear and transparent mechanisms, and guarantee fair pricing, avoiding speculation and exploitation. These findings are also supported by the company's efforts to communicate the cost structure openly through various educational media. Furthermore, the aspect of justice is strengthened through incentive policies, such as offering discounts or specific fee reductions for loyal customers. This practice, although seemingly a conventional marketing tactic, is justified within the sharia framework as an effort to build long-term relationships based on *ihsan* (benevolence) and strengthen loyalty. Albar¹⁷ emphasizes that transparent and fair pricing strategies are fundamental factors in realizing an Islamic business ecosystem with integrity and sustainability. Thus, the pricing strategy in Dompu successfully balances the demands of company sustainability (profitability) and the principles of social justice (ethics).

Promotion Strategy and Placement

The promotion and placement strategies at Pegadaian Syariah Dompu are designed to address two main issues: low Islamic financial literacy and ensuring service accessibility. Promotion is carried out through an effective combination of direct and indirect strategies, but with a distinct emphasis on education and ethical persuasion. Personal selling by marketing staff serves as the spearhead, not merely selling, but rather educating the public about the sharia principles behind the products. An interview confirms this:

"We conduct direct promotion through a personal approach by marketing staff, which is primarily oriented towards education on sharia principles, not just product sales. This is very important considering the public's level of sharia literacy still needs to be improved."

Furthermore, the company actively uses local media (radio, billboards) with messages that emphasize the aspects of honesty, justice, and the blessings (*keberkahan*)

¹⁶ Syamsul Effendi, "Penetapan Harga Dalam Perspektif Ekonomi Islam," *MUTLAQAH: Jurnal Kajian Ekonomi Syariah* 1, no. 2 (2021): 26–35, <https://doi.org/10.30743/mutlaqah.v1i2.3442>.

¹⁷ Kholid Albar, "Menuju Kemandirian Ekonomi Umat: Panduan Bisnis Plan Dan Strategi Penetapan Harga Berbasis Syariah," *JPPM (Jurnal Pengabdian Dan Pemberdayaan Masyarakat)*, March 17, 2025, 67–80, <https://doi.org/10.30595/jppm.v9i1.23815>.

of transactions. This strategy aims to eliminate negative stigmas or doubts regarding sharia products.

Meanwhile, the placement strategy is focused on the principle of ease of accessibility. The selection of Pegadaian Syariah outlet locations is done strategically in centers of community activity, such as traditional markets and office areas, to make it easier for micro-customers to access services physically. Along with technological developments, this strategy has been expanded with the development of digital services and mobile banking. The utilization of this technology allows customers to transact safely and conveniently without having to visit the branch office, and helps the company reach the youth and urban segments. The study by Safira et al.¹⁸ strongly supports these findings, concluding that the combination of mobile technology utilization (for accessibility) and high educational content (in promotion) is a key effective strategy in increasing reach, trust, and customer loyalty towards *Rahn* products. Overall, promotion is directed at building the community's mindset to view Pegadaian Syariah as a safe, fair financial solution that aligns with their religious beliefs.

Market Segmentation and Ethics-Based Target Market

The market segmentation strategy at the Dompu Branch of Pegadaian Syariah transcends the conventional approach that focuses solely on economic factors. Although demographic segmentation (age, income, education) and geographic segmentation (Dompu area and its surroundings) are still applied, the primary determining dimension is psychographic segmentation rooted in ethical aspects and religious values. The company specifically targets consumers who possess a high level of religiosity, value justice, and have a strong preference for transacting according to Islamic law (*syariat*). This segmentation is a crucial element in Islamic marketing. Observation and interview results underscore the effectiveness of this approach in attracting loyalty:

"Customers who value the aspects of justice, morality, and blessing in transactions tend to be more attracted and loyal to our products. They seek peace of mind in transacting."

The focus on psychographic segments allows the company to craft communication messages that emphasize the spiritual and social benefits (*maslahah*) of the *rahn* product, rather than just financial gain. Demographically, the main target market is focused on the lower to middle classes, including farmers, small traders, and informal workers, who are traditionally vulnerable to high-interest loans. By integrating ethical values, Pegadaian Syariah Dompu successfully positions itself as a fair and responsible financing solution. This is reinforced by the view of Effendi,¹⁹ who strictly differentiates sharia segmentation from conventional segmentation because sharia segmentation is centered on the religious consciousness and ethics of the customer. The targeting strategy is carried out by identifying specific needs, for example, short-term financing that is fast and guaranteed *halal*, which ultimately increases customer trust and satisfaction. The high level of

¹⁸ Della Safira et al., "Strategi Pemasaran Produk Rahn Gadai Syariah: Meningkatkan Aksesibilitas dan Kepercayaan Nasabah," *Jurnal Media Akademik (JMA)* 2, no. 11 (2024), <https://doi.org/10.62281/v2i11.876>.

¹⁹ Effendi, "Penetapan Harga Dalam Perspektif Ekonomi Islam."

customer retention observed serves as a strong indicator that this value-based segmentation strategy is successful in creating long-term bonds based on shared principles, rather than merely price appeal.

Obstacles and Challenges in Implementing Sharia-Based Marketing Strategies

Although the Dompu Branch of Pegadaian Syariah has successfully demonstrated positive performance through its ethics-based marketing strategy, its implementation is not without significant structural and behavioral challenges. The main obstacle identified is the community's literacy level, which is still very low regarding Islamic financial products and the minimal understanding of basic sharia contracts (such as *rahn*, *ujrah*, and *wakalah*). This low literacy creates two serious problems: first, misconception, where the public still equates sharia products with conventional ones, assuming Pegadaian Syariah charges interest; and second, psychological *gharar*, namely the emergence of doubts and uncertainty in the minds of prospective customers regarding the *halal* status of the offered transactions. One informant summarized this challenge:

"The existence of doubt and uncertainty towards sharia transactions in the community remains a major challenge, so we must continue to conduct intensive and continuous education, spending more time explaining basic contracts rather than just selling."

This challenge reflects broader macroeconomic issues in Indonesia. Financial Services Authority (OJK) data in the Indonesian National Financial Literacy Strategy reinforces these findings by highlighting a significant gap between the level of Islamic financial inclusion (usage) and literacy (understanding).²⁰ This gap limits organic market growth and demands that Pegadaian Syariah play a dual role: as a business institution and simultaneously as a public education institution. In addition, operational challenges also arise in terms of competition with conventional institutions that have more established networks and capital, as well as the ease of processes that the public has already become familiar with. To overcome this complexity, marketing strategies must be focused on massive and structured public relations and educational efforts. Izzany²¹ emphasizes that the solution lies in a more structured and continuous education-based campaign aimed at combating misconceptions and increasing public understanding of the correct concepts of Islamic finance. The company's long-term success is not only measured by profitability but by its ability to transform this literacy obstacle into an opportunity to build trust (security and *halal* status) through transparency and consistent education.

CONCLUSION

The marketing strategy implemented at the Dompu Branch of Pegadaian Syariah is a comprehensive manifestation of sharia principles, proven effective in increasing customer trust and loyalty at the regional level. The implementation of the product

²⁰ Salsabila Elsa and Ida Ilmiah Mursidin, "Indeks Literasi Keuangan Syariah Berperan Dalam Inklusi Perbankan Syariah," *Sipakainge: Inovasi Penelitian, Karya Ilmiah, Dan Pengembangan (Islamic Science)* 3, no. 4 (2025): 27–50, <https://doi.org/10.35905/sipakainge.v3i4.14104>.

²¹ Maghfira Izzany, "Strategi Peningkatan Literasi Keuangan Syariah Di Masyarakat: Peran Pendidikan Dan Kampanye," *Jurnal Nuansa : Publikasi Ilmu Manajemen Dan Ekonomi Syariah* 3, no. 2 (2025): 184–95, <https://doi.org/10.61132/nuansa.v3i2.1739>.

strategy strictly eliminates the elements of interest (*riba*) and uncertainty (*gharar*), replacing them with transparent *rahn* contracts and charging fair *ujrah* (safekeeping fees). This success is supported by product diversification that not only focuses on gold pawning but also social services (ZIS), strengthening the company's image as an entity that prioritizes public utility (*maslahah*). Tariff and price determination consistently reflect the ethics of justice (*'adl*), where operational costs are communicated openly, mitigating concerns about hidden costs common in conventional services. Promotion is conducted through an educational and ethically persuasive approach, using personal selling as the main tool to increase literacy and eliminate public misconceptions regarding sharia. Meanwhile, effective market segmentation centers on psychographic dimensions, specifically targeting consumers who value religiosity and morality in transacting, thereby creating long-term bonds based on shared values.

Nevertheless, the main challenge in implementation is the low level of Islamic financial literacy in the community. This gap creates an urgent need for Pegadaian Syariah to continuously play a dual role as a business institution and an educator, transforming the constraint of misconceptions into an opportunity to build solid trust through transparency and continuous educational campaigns. Overall, the ethics-based marketing strategy and value segmentation have proven to be a successful model in achieving the goals of profitability as well as social blessing (*keberkahan sosial*).

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