

IMPLEMENTATION OF SOUL MARKETING BASED ISLAMIC RELIGIOUS EDUCATION AT PT ASURANSI TAKAFUL KELUARGA JAKARTA

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Abstract

The purpose of this study is to analyze the implementation of the Islamic company's HR development model (soul marketing) based on Islamic religious education for marketers at PT Asuransi Takaful Keluarga Jakarta. Research using qualitative research methods is motivated by the spiritual strength of marketing at PT Asuransi Takaful Keluarga Jakarta which attracts the attention of the author to examine why marketers can survive even though their income is not like marketers' income in conventional insurance. The results of this study indicate that the implementation of soul marketing-based Islamic religious education at PT Asuransi Takaful Keluarga Jakarta is to make marketers sincere and not market fraudulently as taught by the Prophet in doing business, as well as building mental awareness in daily life in Takaful, among others Every morning, perform dhuhā prayers while adhering to the Covid-19 protocol, then proceed with the tadarrus of the al-Qur'an surah Al-Waqi'ah, Al-Mulk and Ar-Rahman. Soul marketing, is a formula that focuses on individuals who carry out marketing strategies with honesty, sincerity, professionalism, friendship and generosity. Honesty generates trust, sincerity and high dedication, sincerity generates calm at work, professionals give birth to maximum efforts that satisfy consumers, friendship forms networks and unlimited moral and material benefits. Based on a generous attitude and the sustainable workings of all these elements will form an ideal mindset and practice. Although soul marketing is not a practical solution that can go through without a process. After marketing soul becomes the basis of the mindset of a marketer, it will form the basis of the company's movement and become the core of the implementation of the marketing strategy that will be carried out. If it has been implemented on an ongoing basis, the concept of soul marketing can become a marketing morality for marketers. And this is the essence of Islamic religious education itself.

Keywords: Marketer; Islamic Religious Education; Soul Marketing

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I. Introduction

The development of science and technology today causes the risk to be wider too ([Abdurrauf, 2010](#)). The impact of the complexity of modern life today encourages

mankind to live with high needs, has an impact on a competitive lifestyle and a liberal-secular worldview, which is marked by the growth of materialism in every individual, life is measured by money, as the

saying from the West says. who say "Time is Money", where the quality of one's meaning is seen from a material perspective and ignores spiritual values.

An example of a case as reported by Ayobogor.com is that the police succeeded in dismantling a fraudulent case of buying and selling houses using the sharia bidding mode. Four people involved in the case were arrested, including AD, MAA, MMD and SM. In carrying out their actions, the suspects often offered sharia houses without a usury system. Not only that, they also offer houses without Bank Indonesia checks (BI Checking), and without credit interest. But until now there has been no construction of sharia housing, in which the suspects are said to be building sharia housing in five locations, including two in Bogor, two in Bekasi and one in Lampung. The suspects managed to make a profit of Rp. 23 billion and the victims that have been recorded are 270 victims ([Firdaus, 2019](#)).

In 2020 last March, there was a case of cheap car sales fraud, the victims began to suspect because the marketers could not be contacted and there were no car units down, even though the down payment and contract printing had been made. It was recorded on [Tribunjateng.com](#) that there were three people who were victims of marketing fraud

with the mode of selling cheap cars ([Arifianto, 2020](#)).

It is different with the marketers at Takaful Keluarga Jakarta not only working for rupiah coffers, as is the case with conventional marketers, but they expect the blessings of sustenance.

Therefore, the author wants to conduct scientific research with the aim of analyzing the implementation of a sharia company HR development model (soul marketing) based on Islamic religious education for marketers at PT Asuransi Takaful Keluarga Jakarta.

Method

This study used qualitative research methods. In general, the research method is defined as a scientific way to obtain data with a specific purpose and use. Since the aim of the researcher is to describe what the researcher finds in the field, the researcher uses a qualitative descriptive type of research. that is what is stated by the research target concerned in writing or verbally and real behavior. ([Mamudji et al., 2005](#)).

While the data to be collected and presented in this study is data regarding the implementation of soul marketing-based Islamic religious education at PT Asuransi Takaful Keluarga Jakarta, in the form of data

in the form of words, writings or pictures that describe what the researchers found about the research. The researcher chose to collect data by describing what the researcher encountered in the field.

Primary Source

Researchers collected primary data sources through interviews and field observations. The main objects of this research are marketers at PT Asuransi Takaful Keluarga Jakarta, interviews with leaders, and marketers staff at PT Asuransi Takaful Keluarga. Interviews with the object of research the researchers did using a mobile phone with photo formats and voice recordings, then the researchers transcribed into words.

Secondary Source

Researchers recorded additional data through written sources and photographs. Sources of written data include company profiles, company vision and mission, employee conditions, activity schedules, state of facilities and infrastructure, etc. The record book archives such as employee cases and photo documentation are more complementary to existing data if they are obtained.

The method used is descriptive qualitative data analysis that leads to systems thinking to find meanings from the existing data, then

the author draws general conclusions, the author in this case uses an induction thinking pattern.

II. Discussions

Soul Marketing

Thorik Gunara and Utus Hardiyono Sudibyo in the book "Marketing Muhammad" stated that Soul Marketing is a development of the trading method carried out by the Prophet Muhammad S.A.W.

The basis of the concept of Soul Marketing is not on products or consumers but on generosity. ([Gunara & Sudibyo, 2007](#)). Why be generous? Because generosity is an attitude that limits a person from overdoing it. Transactions based on generosity are transactions that are not one-sided. Win-win solution will be achieved with this attitude.

Muhammad, PBUH. said, "Allah loves those who are generous in selling, buying and collecting". (Narrated by Bukhari from Jabir bin Abdullah Ra).

In a transaction, a generous trader will not set a price that is too high or too low but according to the quality and benefits provided. On the other hand, a generous consumer will not offer too low. Generosity puts profit in the middle, neither leans towards the consumer nor leans towards the seller.

Agents or marketers by applying soul marketing always refer to Islamic sharia, because in muamalah transactions, justice, honesty, transparency, ethics and morality are exhaled in every form of transaction. As the word of Allah S.W.T in the Qur'an:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ
بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَن
تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ
كَانَ بِكُمْ رَحِيمًا

The translation is “*O you who believe, do not eat each other's property in a vanity way, except by way of commerce which is carried out with mutual consent between you. And do not kill yourselves; Verily Allah is Most Merciful to you.*” (Q.S. An-Nisa: 29).

This indicates that the whole process of soul marketing, both the creation process, the bidding process, and the change in value, there should be nothing that is not in line with the contract and Islamic muamalah principles.

Soul marketing is a concept of imitating the words and deeds of Muhammad S.A.W, placing **honesty** as the first concept of the formulation of the five trading concepts used by the Prophet Muhammad S.A.W. Honesty coupled with the concept of **ikhlas**

as the second concept will shape the personality of a marketer or company that no longer views material as the main goal. More open-minded to all benefits, both material and non-material. Also open when facing failure.

The two concepts are framed by the third concept, in the form of an attitude of **professionalism**. Professionalism with honesty and sincerity are two sides that balance each other. As Muhammad S.A.W. as an example, that a professional has an attitude that always tries his best in doing something or dealing with problems. Not easy to give up and not a coward who avoids risk.

The fourth concept is a bridge that connects marketers with fellow humans, the environment, and their creators. **Silaturahmi** became the basis of the Prophet Muhammad's movement in fostering good relations not only with customers and investors but also with potential customers (future market), even with competitors. Finally, the concept of **generosity** complements the previous four concepts. Generosity in buying and selling is a concept that Muhammad used in his daily trading activities ([Gunara & Sudiby, 2007](#)).

Relationships based on generosity by an honest and sincere professional will generate trust. If you have trust, loyalty will come naturally.

As stated by Ladiyana Prihantini as Head of Retail Business Division at PT Asuransi Takaful Keluarga Jakarta, that insurance is Business Human, Business Trust. If you buy a car, you can try whether the car is good or not, whether the brakes are good or not, it looks good or not, and so on, it's different from insurance that you can't try, so if you don't trust it, you won't feel the benefits of the insurance. ([Prihantini, 2020](#)).

So marketers with soul marketing do not replace all the elements in marketing theory, but the presence of soul marketing will be the essence that complements marketing activities so that in the end it creates customer loyalty based on trust..

The educational reference for marketers with a soul marketing approach is what was exemplified by the Prophet Muhammad S.A.W. which is not only able to create loyal customers (loyalty customers) but also able to bring customers who believe (trusty customers) by using the formula of honesty, sincerity, professional, friendly and generous which is the core of all marketing activities carried out by Muhammad S.A.W. Prophet Muhammad SAW. not only able to

win heart share from consumers but further has won soul share.

Soul marketing is marketing with a soul consisting of a combination of honesty, sincerity, professionalism, friendship and generosity which is the core of all marketing activities, for marketers. Soul marketing is also an implementation of the nature of Rasulullah SAW, *Siddiq, Amanah, Tabligh, Fathonah*, so this concept is what the author offers for HR development material for marketers at Takaful Keluarga Jakarta.

Honest

Honesty is the nature of honesty, sincerity, uprightness. Therefore, the notion of honesty is to say or provide information that is true or in accordance with reality, honesty is a very valuable investment, because honesty will greatly benefit us both now and in the future. Honesty is the foundation of effective communication and healthy relationships. Honest if interpreted in language is to admit, say or provide information that is in accordance with reality and the truth ([Messi & Harapan, 2017](#)).

Prophet Muhammad SAW. had thought about it long before the product was truly sophisticated and of high quality. Because the Prophet Muhammad S.A.W. fully aware that real marketing is not limited to products

or services but rather the emotional content it contains. Honesty is the core of the added value and more experience that will be offered. No matter how good the value we try to offer to consumers, if we are not honest it will be in vain (Gunara & Sudibyoy, 2007).

Before starting his career as an entrepreneur, Prophet Muhammad S.A.W. has long been known as someone that everyone can trust. After the Prophet Muhammad did business this attitude did not decrease in the slightest. Honesty is the basis of the activities and sayings of the Prophet Muhammad S.A.W. automatically generates long-term trust from everyone who interacts with it (long term relationship based on trust) both in business and in everyday life.

So an honest marketer will get more value in the eyes of his clients. An honest businessman will calmly run his business. An honest company will earn the trust of its customers.

Apart from being exemplified by the Prophet Muhammad S.A.W. Allah S.W.T. commands us to be honest and forbids His servants to lie.

إِنَّمَا يَفْتَرِي الْكَذِبَ الَّذِينَ لَا يُؤْمِنُونَ
أَيُّتِ اللَّهُ وَأُولَئِكَ هُمُ الْكَاذِبُونَ

Translation: "Indeed, those who fabricate lies are only those who do not believe in the signs of Allah, and they are the liars." (Q.S. An-Nahl: 105).

وَلَقَدْ فَتَنَّا الَّذِينَ مِنْ قَبْلِهِمْ فَلَيَعْلَمَنَّ اللَّهُ
الَّذِينَ صَدَقُوا وَلَيَعْلَمَنَّ الْكٰذِبِينَ ۝ ۳ اَمْ
اَتَاتِ اَنْ حَسِبَ الَّذِينَ يَعْمَلُونَ السَّيِّ
يَسْبِقُونَا سَاءَ مَا يَحْكُمُونَ ۝ ۴

Translation: "And verily we have tested those before them, so verily Allah knows those who are truthful and verily He knows those who lie. Or do those who do evil think that they will escape (from) Us? It's so bad what they set it up." (Q.S. Al-Ankabut: 3-4).

So honesty is the key to customer trust. Trust is not something created. But trust is something that is born. So that there is a need for continuity of honesty in order to gain trust.

Sincere

Etymologically, the word sincere in Indonesian can be interpreted as clean of heart; sincere. Meanwhile, in terms of terminology, sincerity has an understanding of the servant's honesty in belief or creed and actions that are only aimed at Allah. The word sincere in the Dictionary of Religious Terms is defined as doing a job solely for the

sake of Allah, not because you want to gain self-benefit (outwardly or inwardly). (Shodiq, 1988).

In the perspective of psychology, sincerity is widely assumed to be prosocial. Prosocial is defined as heroic actions with the aim of helping others. The definition in the context of social psychology mentions the notion of prosocial as an act of helping that benefits others without having to provide direct benefits to the person who performs the action, it may even involve risk for the person who helps. The term altruism is often used interchangeably with prosocial, but true altruism is unselfish concern or selfless concern. (Taufiqurrohman, 2019).

The verse of the Qur'an explains that:

قُلْ أَمَرَ رَبِّي بِالْقِسْطِ وَأَقِيمُوا وُجُوهَكُمْ
عِندَ كُلِّ مَسْجِدٍ وَادْعُوهُ مُخْلِصِينَ لَهُ
الْدِينَ كَمَا بَدَأَكُمْ تَعُودُونَ

The translation "Say: "My Lord commands justice". And (say): "Straighten your face (self) in every prayer and worship Allah with your sincere obedience to Him. As He created you in the beginning (so you will return to Him)." (Q.S. Al-A'raf: 29).

قُلْ إِنِّي أُمِرْتُ أَنْ أَعْبُدَ اللَّهَ مُخْلِصًا لَهُ
الْدِينَ ۝ ١١ وَأُمِرْتُ لِأَنْ أَكُونَ أَوَّلَ

الْمُسْلِمِينَ ۝ ١٢ قُلْ إِنِّي أَخَافُ إِنْ
عَصَيْتُ رَبِّي عَذَابَ يَوْمٍ عَظِيمٍ ۝ ١٣ قُلْ
اللَّهُ أَعْبُدُ مُخْلِصًا لَهُ دِينِي ۝ ١٤

The translation "Say: "Indeed I was commanded to worship Allah with full sincerity to Him in (carrying out) religion. And I was ordered to be the first to surrender." Say: "Indeed I fear the torment of a great day if I disobey my Lord." Say: "Only Allah, I worship Him sincerely in my religion." (Q.S. Az-Zumar: 11-14).

From the verses above, we understand that sincerity is a pure heart in worship or charity to go to Allah. Sincerity is an atmosphere of obligation that reflects the inner motivation to worship Allah and to cleanse the heart from the tendency to do actions that do not lead to Allah.

As sincerity is also exemplified by the Prophet S.A.W. in business, even though the Prophet Muhammad S.A.W. has earned the trust of the consumer, but he did not take advantage of that trust to get more profit.

If we do not have a competent ability in a field or the potential of a company is not able to conquer a market segment, then with a sincere attitude we will not be burdened because we are too pushy. Sincerity will be a balance in our lives. Many guidebooks

give you a way to get rich but don't give a guide on what to do once you get rich.

Prophet Muhammad S.A.W. who eventually became the ruler of the Arabian Peninsula actually had abundant wealth. But with a sincere attitude, he prefers a simple attitude to get inner peace. Something that will never be rewarded with money at any time. However, it should be emphasized that in this case sincere does not mean accepting what is with an attitude of not wanting to try, not wanting to bother or not being serious. ([Gunara & Sudibyoy, 2007](#)).

Sincerity means being able to read one's own abilities much better than measuring the abilities of others, both relations and competitors. This attitude will keep an individual or a company from over-promising under-deliver because he will be able to measure his abilities before doing something. Sincerity keeps someone from being too pushy and accepting whatever the result is after optimal effort. By having this attitude, a marketer will not be a person who is too pushy.

Professional

According to Kunandar, professional comes from the word profession which means a field of work that someone wants or will do. Profession is also defined as a certain position or job that requires special

knowledge and skills obtained from intensive academic education (Kunandar, 2007). So, a profession is a job or position that requires certain skills. In line with that, H.A.R Tilaar also explained that a professional carries out his duties in accordance with the demands of his profession or in other words has the ability and attitude according to the demands of his profession. A professional carries out his activities based on professionalism, and not on an amateur basis. Professionalism is the opposite of amateurism. A professional will continuously improve the quality of his work, through education and training ([Tilaar, 2002](#)).

By adhering to the values contained in Islamic teachings, the Prophet Muhammad did business professionally. These values become a foundation that can direct us to stay in a fair and right corridor. It is these foundations or rules that become a sharia or law in doing a business. As explained in His word.

إِنَّ الَّذِينَ ءَامَنُوا وَعَمِلُوا الصَّالِحَاتِ
أُولَٰئِكَ هُم خَيْرُ الْبَرِيَّةِ

Translation: “*Indeed those who believe and do righteous deeds (do good works), they are the best of creatures.*” (Q.S. Al-Bayinah: 7).

Thus, a marketer must be able to convey the superiority of the product in a professional manner without leaving honesty or truth behind. So a professional marketer will maximize his business by balancing honesty and sincerity.

Silaturahmi

Al-Qur'an as a guide for mankind, including teaching to establish a cord of friendship as in (QS. An-Nisa': 1).

اَلنَّاسُ اَتَّقُوا رَبَّكُمُ الَّذِي خَلَقَكُمْ مِنْ
نَفْسٍ وَّحِدَةٍ وَخَلَقَ مِنْهَا زَوْجَهَا وَبَثَّ
مِنْهُمَا رِجَالًا كَثِيرًا وَنِسَاءً وَاَتَّقُوا اللَّهَ
الَّذِي تَسَاءَلُونَ بِهِ وَالْأَرْحَامَ إِنَّ اللَّهَ كَانَ
عَلَيْكُمْ رَقِيبًا

Translation: “O mankind, fear your Lord who created you from a single person, and from him Allah created his wife; and from them Allah brought forth many males and females. And fear Allah who by (using) His name you ask one another, and (maintain) friendly relations. Verily, Allah is always watching over you.” (QS. An-Nisa': 1).

From the verse above, it can be understood that friendship coupled with the command to fear Allah in establishing brotherly relations between fellow human beings should be fostered based on devotion, not based on wealth, beauty, descent, rank or position.

([Istianah, 2016](#)).

Silaturahmi is basically a formula for maintaining good relations with fellow humans, the environment, other living beings, and of course with God. With friendship, we have a relationship based on love. Friendship is the key in running a business as a means to get unlimited resources. Because with friendship, we will be able to form two-way communication and in the end will be able to know and understand what customers need and want.

Silaturahmi is a social interaction that has many benefits for humans in order to realize happiness in the world and the hereafter. Therefore the Messenger of Allah S.A.W. emphasize the importance of friendship ([Darussalam, 2017](#)).

So, at that time precisely in the 7th century, Prophet Muhammad S.A.W had emphasized the importance of friendship in order to know consumer insights by using friendship as an art in trading which of course would indirectly increase trade turnover. ([Gunara & Sudibyo, 2007](#)).

With friendship, we can build a network without boundaries. Silaturahmi has a much deeper meaning and meaning than just a business relationship. friendship, is an attitude in establishing a relationship with anyone based on honesty and sincerity.

Generous

Generosity is the center of soul marketing, a marketing concept carried out by the Prophet Muhammad S.A.W. Honesty produces trust, sincerity and high dedication, sincerity produces peace in work, professional performance balances honesty and sincerity creates customer satisfaction, friendship forms a network and unlimited moral and material benefits. Based on a generous attitude and the continuous workings of all these elements will form an ideal mindset and practice, a new paradigm centered on generosity. This is the real solution in marketing carried out by Prophet Muhammad S.A.W ([Gunara & Sudiby, 2007](#)).

Prophet Muhammad SAW. is not just a money-oriented entrepreneur, he is more concerned with long-term, binding relationships with his customers. With a long-term relationship based on mutual respect and trust, Prophet Muhammad S.A.W. in fact get a better profit than other entrepreneurs at that time.

Prophet Muhammad S.A.W. with its simple formula, it has touched the soul of everyone who interacts with it so that it can be said that Prophet Muhammad has touched the soul-share of the customer. Beyond the capacity of the Prophet Muhammad S.A.W. far above everyone else, his footsteps

emphasizing honesty, sincerity, and always being generous are a simple concept with extraordinary effect.

Without the elements of honesty, sincerity, friendship and generosity, adding value to a product or service accompanied by accompanying experience will not be sufficient to maintain client loyalty. Which from the client side there is still a tendency to switch to other products and from the company side there can still be a tendency to commit fraud which ends up being money.

Soul marketing can form a long-term relationship between marketers and clients based on mutual respect, mutual trust and mutual benefit. At this stage, it is no longer just forming a loyalty client but creating a trusted client.

From the explanation above, the author can conclude about soul marketing in the following chart:



Chart 1. Soul Marketing

Implementation of Soul Marketing-Based Islamic Education at PT Asuransi Takaful Keluarga Jakarta

Although soul marketing is taken from the inspiration of Rasulullah S.A.W. trade. Basically the concept of soul marketing is not the domination of a religion. However, in its implementation, soul marketing is very flexible to be applied in the values of any religion on this earth.

As said by one of the sharia economists, Hendri Tanjung, that the concept of soul marketing is very relevant to be applied in the world of sharia insurance, especially that in insurance there are things that must be told to customers or clients in detail honestly as an element in soul marketing ([Tanjung, 2021](#)).

The Islamic religious education training based on soul marketing was filled by Ustaz Sathibi as Secretary of the Sharia Supervisory Board of PT Takaful Keluarga Jakarta regarding the soul marketing concept material, because he was indeed the one who was more suited to bring the da'wah. Even though it has only been running for two months, this concept can be easily accepted by marketers, especially in the midst of a pandemic situation like this, soul marketing makes marketers survive sincerely. As stated by Oktin Utama, marketers should be able to implement

marketing with soul if they understand and animate the marketing concept of Rasulullah S.A.W. the. Especially in the midst of a pandemic like this, the concept of sincerity makes us reluctant not to market in a fraudulent way, as taught by the Prophet in doing business ([Utama, 2020](#)).

Actually, PT Asuransi Takaful Keluarga Jakarta has implemented Islamic religious education, although not specifically for the development of Islamic marketing marketers, as said by Supriyadi that Islamic education has been carried out in daily life in Takaful, including every morning we perform the dhuha prayer in congregation. which is of course currently with the Covid 19 protocol, then continued with tadarrus al-Qur'an letters Al-Waqi'ah, Al-Mulk and Ar-Rahman. So it can be said that it is an education of soul awareness in everyday life. And the purpose of Islamic religious education for marketers is to be able to convey detailed information regarding products, benefits, policies, and to avoid things in the future that are not in accordance with the Qur'an and sunnah ([Supriyadi, 2020](#)).

Because, as stated by Supriyadi, there are many marketers in Takaful who only have a standard religious basis, because they have moved from conventional insurance, and the company always provides updates regarding

information on marketing methods in accordance with sharia principles. One of which is the way of trading in the style of the Prophet S.A.W. (soul marketing). And Supriyadi's suggestion would be better if the new concepts in Takaful such as soul marketing were given more and more training and the intensity might be two weeks or once a week ([Supriyadi, 2020](#)).

As stated by Oktan Utama, there should have been regular recitations or special training for muamalah a la Rasulullah (Soul Marketing) for new marketers or all agents. Because previously there was no training on morals into marketing, only the concept of sharia ([Utama, 2020](#)).

Hendri Tanjung said that that is the importance of continuous HR development, because practicing honesty does not take a moment, to be honest it is not a product of two or three months of training. Likewise, sincerely, it is different from product knowledge training, or SOP (*Standard Operating Procedure*). This is an inherent habit, therefore from the start the employee is accepted, it should be nurtured immediately and over time it will be seen who can be nurtured and who can't. So the way to practice honesty and sincerity must be fostered continuously, for example by holding weekly recitations, or exercises-

exercise or riyadhoh-riyadhoh worship. While professionals are knowledge and can be given with short trainings, while friendship must be emphasized to marketers that it is important accompanied by generosity ([Tanjung, 2021](#)).

Education and training are important investments in human resources, especially marketers are the spearhead of human resources for insurance companies. The training is carried out to close the "gap" between the skills or abilities of employees and job requests as well as to improve the efficiency and effectiveness of employees' work in achieving the work targets that have been set. In addition, the training also aims to prepare employee competencies in order to achieve the company's goals that have been set according to its vision and mission ([Fahmi et al., 2014](#)).

A practitioner of sharia economics who understands soul marketing correctly will try to dedicate every activity and action only to Allah, and realizes that the work done is not only for obtaining material, but more than that, to carry out Allah's laws in the form of business and economics.

Although it is acknowledged by one of the marketers at PT Asuransi Takaful Keluarga Jakarta that understanding soul marketing alone is not enough, because if in the field,

if you collide with targets and money, you have the potential to forget, return to morality, because understanding alone is not enough, you need the right morals ([Utama, 2020](#)).

Hendri Tanjung said that the obstacle to implementing soul marketing lies in the paradigm, because not everyone has the same vision in doing business, some people think that profit is important. Because there are still many businessmen who have not been touched by Islamic values. Although he further said that the advantages of soul marketing when applied are very good, this is actually what the world needs today, not only the Islamic business world, but the world as a whole. How do we create a more honest economy starting with honest marketers, if the marketers are honest, then we can imagine that the economy will grow with the blessings that are missing today, indeed the current economy is growing but concentrated to conglomerates, aka uneven. So if soul marketing is applied, God willing, the marketing world will experience excellence ([Tanjung, 2021](#)).

Because soul marketing is the embodiment of the implementation of Islamic religious education in Q.S. Al-Jumu'ah verse 2:

هُوَ الَّذِي بَعَثَ فِي الْأُمِّيِّينَ رَسُولًا مِّنْهُمْ
يَتْلُوا عَلَيْهِمْ آيَاتِهِ وَيُزَكِّيهِمْ وَيُعَلِّمُهُمُ
الْكِتَابَ وَالْحِكْمَةَ وَإِن كَانُوا مِن قَبْلُ لَفِي
ضَلَالٍ مُّبِينٍ

In the second verse of surah al-Jumu'ah, the Apostle is present with three apostolic tasks which are commonly called tarbiyah tasks, namely reading *يَتْلُوا* (*tilawah*) His verses to them, purify *يُزَكِّيهِمْ* (*tazkiyah*) them, and teach *يُعَلِّمُهُمُ* (*ta'lim*) they are books and wisdom.

There are educational values found in the verse above, namely the values of monotheism education which not only urges people to believe in Allah but also to believe in the Prophet Muhammad S.A.W. as an apostle, noble moral education that has been exemplified by the Prophet S.A.W. the strategies and methods of the Prophet in educating his friends, as well as the three duties of an educator in educating, namely reading (*recitations*), purifying (*tazkiyah*), and teaching (*ta'lim*).

Soul marketing as the implementation of Islamic religious education can be done with *tazkiyatun nafs* (cleansing the soul) through *takhalli* and *tahalli*. *Takhalli* means cleaning, guarding, or emptying the heart of all bad things. That can be achieved by

guarding our attitude from self-enforcing immorality. According to Sufi groups, immoral desires can be divided into two categories: physical and mental (spiritual). This mental category is more dangerous than physical form, because the unconscious makes people do worse things ([Muhammad & Dian, 2015](#)).

While *tahalli* means decorated. That is getting used to acting based on good character, attitude and deeds. It encourages us to try to act in accordance with religious rules, whether internal or external obligations or spiritual and physical forms. Physical obedience is a formalistic form such as prayer, fasting, alms, pilgrimage, and so on. *Tahally* is a systematic and methodical meditation or meditation, which combines awareness and mind to be concentrated in contemplation of Allah, with a spiritual approach carried out by a Sufi after going through a process of purifying the heart from negative desires (*takhalli*).

Tahalli is the stage of filling the soul that has been emptied at the *takhalli* level. In other words, after the stage of self-cleaning and good mental attitude can be passed, the effort must be continued to the next level, namely *tahally*. In practice, *tahalli* is filling the soul with good qualities after it has been

emptied of its bad qualities, meaning that the soul must be emptied first and then filled. If you get rid of bad habits, then at the same time it is also filled with good habits. The *tahalli* process makes people who are sincere in worshiping Allah and have positive values in human relationships. As contained in the element of soul marketing ([Muhammad & Dian, 2015](#)).

So it becomes clear here that the soul marketing carried out by the Prophet Muhammad S.A.W. is a formula that focuses on individuals who carry out marketing strategies. Soul marketing is not a practical solution that can run without going through a process. After the marketing soul becomes the basis of the mindset of a marketer, the soul will become the basis of the company's movement and become the core of the implementation of the marketing strategy that will be carried out ([Gunara & Sudibyoy, 2007](#)). If it has been implemented on an ongoing basis, then the concept of soul marketing can become a marketing moral force for marketers and this is a differentiator from non-sharia marketers.

III. Conclusion

The implementation of Islamic religious education based on soul marketing at PT Asuransi Takaful Keluarga Jakarta, namely making marketers sincere and not marketing

in a fraudulent way as taught by the Prophet in doing business, as well as building awareness of the soul in daily life at Takaful, including performing the dhuha prayer regularly. comply with the Covid-19 protocol, then proceed with tadarrus al-Qur'an letters Al-Waqi'ah, Al-Mulk and Ar-Rahman. Soul marketing, is a formula that focuses on individuals who carry out marketing strategies with honesty, sincerity, professionalism, friendship and generosity. Honesty produces trust, sincerity and high dedication, sincerity produces peace of mind at work, professionalism produces maximum effort that satisfies consumers, friendship forms a network and unlimited moral and material benefits. Based on a generous attitude and the continuous workings of all these elements will form an ideal mindset and practice. Although soul marketing is not a practical solution that can run without going through the process. After the marketing soul becomes the basis of the mindset of a marketer, the soul will become the basis of the company's movement and become the core of the implementation of the marketing strategy that will be carried out. If it has been implemented on an ongoing basis, then the concept of soul marketing can become a marketing morale for marketers. And this is the essence of Islamic religious education itself.

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