Volume 12 Issue 2 (2023) Pages 411-420 Ta'dib : Jurnal Pendidikan Islam ISSN: 2 528-5092 (Online) 1411-8173 (Print) https://ejournal.unisba.ac.id/index.php/tadib/article/view/12036

# HUMAN INVESTMENT ORIENTATION IN ISLAMIC EDUCATION MARKETING ISLAMIC PERSPECTIVE

Sari Hernawati<sup>1⊠</sup>, Muhammad Hafizh<sup>2</sup>, Widia Astuti<sup>3</sup>

<sup>(1)(2)(3)</sup>Program Pascasarjana Universitas Wahid Hasyim DOI: 10.29313/tjpi.v12i2.12036

# Abstract

In contrast to the non-profit nature of Islamic Education and its concentration on developing human resources as a human investment in the future, the problem in this article is that advertisement in the world of business-oriented education is very focused on earning profits and, at times, for the private benefit of officials in Islamic Education institutions. In this article, qualitative literary analyses are used as a research method, and the data sources are various types of literatures, includes books and studies of science. In order to address the phrasing of the problem stated, descriptive analysis of the data is performed. The results showed that human investment in marketing activities for Islamic education services has an influence because it can provide guarantees for improving the quality of human resources for consumers so that marketing can run ideally. Human investment includes increasing intelligence, skills, talents, and abilities to be useful for society, nation and state so that the orientation of education in marketing activities is oriented to increase human resources.

Keywords: Islamic Education; Marketing; Human Investment.

Copyright (c) 2023 Sari Hernawati, Muhammad Hafizh, Widia Astuti.

 $\boxtimes$  Corresponding author :

Email Address : rifatulkhoriyah28@gmail.com

Received June 08, 2023. Accepted November 12, 2023. Published November 14, 2023.

#### **INTRODUCTION**

Competition and competition can be found in everything whether done between individuals or between groups and this happens in the areas of trade, production, armaments, and so on. Marketing is part of business management and the business world is always related to competition in order to develop its originally small business to be bigger and get high profits. Related to this, of course, someone will try to display the best thing in terms of price, quality of goods or services, and services so that the view of expensive and cheap prices of goods is relative.

Education in Indonesia actually develops the ability of its students, participates in character building, and advances Indonesian civilization to be even better so that the goal of educating the nation can be achieved. More deeply, the potential of students should be developed optimally in order to be able to align with the first precept, namely piety to God Almighty. This can be characterized by behavior, intellectual, personality, and nationalist traits possessed by learners (Sujana, 2019). Similarly, Islamic Education also has conformity in these goals so that basically Islamic and National Education move hand in hand. Based on this, education is actually an increase in human resources consisting of three aspects, namely affective, cognitive, and psychomotor (Suganda, 2022).

Increasing human resources can be said to be human investment because it prepares the golden and brilliant generation by learning and sharing knowledge (Sahbana, 2022). This human investment in a broader sense, the influence of human investment has the potential to progress a nation and state and therefore many countries are very concerned about the field of Education (Ramadhani et al., 2022). If education is not oriented to increase human resources and human investment, then education becomes useless and tends to deviate from its goals, especially if the orientation is business in nature which is clearly a measure of profit or loss.

This shows that the ideal educational orientation is human investment through the development of all existing abilities in human beings. But it is clearly different, if Education has shifted its movement to business with market adjustments, location adjustments, price adjustments so as to meet the needs of schools and teachers, facility adjustments, etc. So as to create a paradigm of profit and loss that will be accepted by the Foundation or officials in schools when education takes place in educational institutions, especially Islamic-based. It is common for marketing that has been known for a long time to be associated with estimated profits and losses, especially in education services that do not exist (Syukur, 2021).

Business-oriented marketing like the one above is actually very contrary to Islamic Education because it is non-profit instead of focusing on profit. The author finds academic gaps based on the above in the form of a review of Islamic perspectives in marketing education services that should be oriented towards human investment (Fadhilah & Hudaidah, 2021) With the aim of finding a non-profit oriented marketing concept and utilizing it for the development of student resources, not for the personal interests of the higher-ups in the school. The formulation of the problem proposed by the author in this article is how is the marketing concept of Islamic Education an Islamic perspective that is oriented towards human investment?

## METHODOLOGY

Literature research included in the type of qualitative research is used by the author in this article (Pringgar, R. F., & Sujatmiko, 2020). Data sources in literature research focus on tracking literature, reading it, and answering problem formulations posed with literature. Literature directly related to the theme of this article is a primary data source and literature related to marketing management is a secondary data source. The author limits the use of literature in the last five years to update research obtained from google schooler. All data collected will be analyzed descriptively-analytically to uncover and analyze in order to answer the formulation of the problem that has been proposed in this article.

DOI: 10.29313/tjpi.v12i2.10367

#### **RESULTS AND DISCUSSION**

#### Islamic Education Marketing Discourse

Marketing management in Islamic education is inseparable from the three terms that surround it, namely management, marketing, and Islamic Education. The Oxford Dictionary suggests that there are three meanings that surround management, one of which is the activity of running and controlling a business or similar organization (www.oxfordlearnersdictionaries.com). The Big Dictionary Indonesian states that marketing is a process in marketing merchandise and about disseminating it to the community (https://kbbi.kemdikbud.go.id). The word Islamic Education is better known as al-tarbiyah which has three meanings, namely, growing, developing, and maintaining (Arif, 2022).

Marketing according to Walker and Larroche is the activity of exchanging something with another party to get what is needed by a person or group of people and to develop exchange relationships. Kotler suggests that marketing is a process to get what individuals or groups want by creating and offering something, as well as the exchange of valuable products with others (Junaris et al., 2022). Marketing according to Veithzal Rival Zainal is something related to the process of identifying and meeting human and community needs. Marketing can be interpreted as activities to meet needs profitably (Zainal, 2017). The concept of Islamic marketing is all activities and processes in doing business, namely value creation activities that allow anyone who does it to grow and take advantage of all its benefits based on honesty, fairness, openness, and sincerity that refers to the contract as a reference.

The term al-wakalah is a term of Islamic marketing which means to make someone as a substitute for someone else to fill his position absolutely or conditionally. There are three pillars of wakalah, namely muwakkil (owner of goods), vice (person who is given permission to agree in lieu of muwakkil, and muwakkil fih (goods owned by muwakkil) (Riinawati, 2020). In the process after marketing, there is a transaction known in Islam as khiyar as a concept that regulates the validity or absence of transactions and the guarantee that the product is in accordance with the description when marketing takes place so that with this guarantee the quality of products that are not suitable can be claimed for return of goods with funds equal to the price paid (Khoir, 2022). If it is associated with Islamic Education, this guarantee is in the future and the impact is indirect so it is called human investment in the form of increasing all the potential that exists in students. That is, schools are required to focus on developing human resources as a whole because the concept of return or claim to the incompatibility of educational objectives with reality does not exist because education cannot be examined instantly which is equated with goods or something tangible.

Islam in its marketing attaches great importance to the concept of mutualism symbiosis which means that sellers offer educational services oriented towards guaranteeing the quality of their products, namely increasing human resources as an investment for the future both for consumers and for their country by contributing in the future through the implementation of knowledge values and character education as a whole, while buyers also provide education fees according to the agreed price to help educational institutions to advance and improve their performance for academic and non-academic based improvements so that consumers can excel with all the potential that exists in them.

Based on the statement above, of course this is a priority for education providers in Islamic educational institutions because of the marketing of Islamic perspectives by prioritizing human resources, which includes the development of mindsets, attitudes and behaviors as well as trained physique so that they can maximize their mindset in accordance with the words of the scholars "al-'aql al-salīm fī al-jism al-salīm." This common sense will have an impact on good attitudes and behaviors so that morals and knowledge go hand in hand because of it. This is also proof that this kind of marketing is ideal because it offers and guarantees the quality of its students as an investment in the future both for the needs of its students and for the needs of the wider community where they live to have an impact on the progress of the country.

The world of education is inseparable from the name of the world of competition in the market. The terms market and marketing are inseparable from the products offered so it must be

understood that products in education are only in the form of services. Quoting John R. Silber who was followed by Bukhari Alma, Anita Nadyasti was quoted again by Anita Nadyasti by that what is offered in the world of Education is a service that serves intellectual quality and character formation as a whole so that every educational institution must have a good image and focus on improving the quality of its services. Unlike in-kind products, educational services are actually not physical and do not cause a change of ownership after being purchased by customers (Nadyasti, 2020). Based on the explanation above, of course educational services have special characteristics, including:

- a. Services do not have a physical form, but can meet the intellectual needs of consumers.
- b. The service production process can use physical products or not, such as teaching and learning activities can be assisted by tools or not.
- c. Services produced by Education do not make a transfer of ownership rights
- d. There is interaction between service providers and their users, in this case educational institutions and students (Hurriyati, 2010)

Sharia Islamic Education Marketing can be achieved ideally if you pay attention to things that all elements are based on the Qur'an and Sunnah so that they are not exposed to vanity or use vanity methods such as things that are haram halal and things that are halal are forbidden, especially when falling into things that are deliberative (Zaenal Arifin et al., 2022). Islam also emphasizes ethical marketing so that sharia marketing cannot be achieved if it is not based on ethics when it takes place. Here are the ethics in Islamic marketing, namely: (1) based on the quality of good faith as a controller of all human activities in order to avoid fraud, (2) verbal and behavioral manners include demonizing other people's products and not being prejudiced against any party and prioritizing services that are central to consumers considering education closely with educational services, (3) the principle of fairness in transactions and nausea, (4) committed to fulfilling all promises that have been expressed in marketing (wafa' bi al-'uqūd), (5) trustworthiness in transactions and not harming anyone, (6) not applying riswah that harms others for individual benefit (Handayani &; Fathoni, 2019).

#### Objectives and Functions of Marketing in Islamic Education

The scope of marketing is actually very broad because marketing itself is a pretransactional activity that must be fulfilled before goods and services become the property of consumers or use their benefits only. Marketing can be said to be the most systematic and orderly activity that must be carried out by business owners both goods and services in the context of planning related to the market situation and its development, determination of price and profit whether the price is in accordance with the quality of the goods to be sold so that the goods are worth offering and promoting to consumers (Handayani & Fathoni, 2019). Islamic education also talks about competition in the academic world and improving the good image of educational institutions so that this also requires marketing that is planning for all education management when about to establish schools and offer them to consumers. Islamic marketing or Sharia actually has principles that must be fulfilled and certainly must not contradict the Qur'an and hadith even though consumers and service providers agree and are mutually beneficial in this matter. The principles in marketing regulated by Islam are summarized as follows:

- 1. Honesty, in this case Islamic Education service providers or sellers are expected to be honest in the promotion of Education services clearly so that the desired things can be achieved optimally. This is also related to a realistic view in expressing all the conditions of the educational institution that he is offering and do not let things that are still planned and the small percentage of implementation is stated so that there is no disappointment for consumers, especially to think that service providers only do promotions that are wishful thinking. The urgency of honesty in marketing can also help improve the image of the school in the eyes of its consumers.
- 2. Fair in terms of service marketing can mean that the seller offers educational benefits that are comparable to the price that has been set so that there is no loss on either party. Fair in providing services to students by looking at the principle of justice according to

DOI: 10.29313/tjpi.v12i2.10367

needs, then education marketing prioritizes the principle of justice in accordance with the spirit of education in the ability of schools to create distorted learning, in accordance with the talents and interests of students.

- 3. Openness in the promotion of realistic-visionary educational services is needed so that unwanted things do not happen, such as the description of educational institutions is exaggerated with the aim of increasing students which in reality school institutions are not the same as the promotions offered. In accordance with the requirements that can be categorized as good educational institutions that the implementation of quality education must be transparent in management, according to Hasan (2005) there are four requirements for good educational institutions "quality schools", namely: (1) professional educational human resources, (2) effective and professional management, (3) a conducive educational environment, and able to build trust in the community. Building trust in the community must be done with data disclosure that is in accordance with reality, so the school must provide information in accordance with the reality that occurs in the school to the community (Ruslan, 2020).
- 4. Sincerity can be interpreted as accepting the conditions and all conditions that have been proposed in the offer before making a transaction. This is so that the transaction to be carried out is voluntary and does not force anyone, either the seller who is forced to have his institution in accordance with the expectations of buyers or buyers who are forced to pay disproportionate fees. This willingness can be achieved when the seller and buyer understand what is needed by both parties so that they are required to seek the widest possible information related to benefits, facilities and infrastructure, teacher competence, vision and mission, etc. when the offer takes place (Zaenal Arifin et al., 2022). Distinctiveness in the field of education in view of the value of Islamic religiosity, becomes an important value to get the benefits of knowledge, sincerity in educational services is a factor in transactions provided between teachers and students in the teaching and learning process, so that the knowledge transfer process will become more relevant in the aspects of strengthening ethics, and developing positive character in shaping student personality.

Islamic education when it is oriented to become a business and exists in the world of marketing or marketing certainly has goals that want to be achieved by Education itself, therefore, the goals to be achieved by Islamic Education in its marketing are ways and efforts made so that the needs and desires of consumers can be fulfilled optimally and of course in this case related to Islamic Education services themselves (Nadyasti, 2020). More deeply, the purpose of marketing is to produce products and services that are competitive in the market world and what influences it is the value highlighted by some competitors so that their products and services are different from others (Junaris et al., 2022). specific objectives related to marketing in Islamic Education are as follows:

- 1. Fulfill the mission of the school with a great success rate.
- 2. Improve Education customer satisfaction.
- 3. Make people interested in the resources available at the educational institution.
- 4. Increase efficiency in marketing activities in Education (Wijaya, 2012).

The four objectives that have been explained by Wijaya in education marketing require efforts that must be made by educational institutions to be able to find the characteristics of education that are superior in competence with other institutions, this competition must certainly be eaten with positive competition, a competition that aims to improve education graduates, so that in the end the school will gain trust with the satisfaction given by educational institutions to the community.

But in the world of Islamic Education does not always run smoothly, of course between educational institutions there must be a very tight competition and try to display the best from all aspects for potential customers as a function of marketing in the world of Islamic Education. Efforts in achieving marketing functions in Islamic Education are of various kinds, for example someone who is religious wants to find a madrasah that is able to teach very good religious values, then of course what is offered is a madrasah with professional teaching staff and good teaching, someone who wants to find a good madrasah in the field of science and technology, then the madrasah must be able to offer these aspects without reducing religious value, or someone who wants to find a good and competitive madrasah without spending expensive, then the madrasah under the government may be the best option (Wahid, 2017).

#### **Definition Human Investment**

The concept of human investment is a concept that places humans as other capital such as technology, machinery, land, money, etc. which greatly impacts the country's productivity growth (Adri, 2022). Investment in the field of human resources is carried out in the form of funds issued and the opportunity to get income during the investment process. This concept is growing because it can support the nation's economic growth in various fields, one of which is through education. From this it can be seen that human resources also have investments in the form of sacrifices with monetary value on all measurable things to be expected to contribute income in a better future. The level of income achieved in the future is higher, so it can be an indication in realizing a high level of consumption (Priyandana et al., 2022).

Man in his nature is a person with high quality both physically, intellectually, and conscience. The authenticity of oneself as a human being has social, economic, political, and cultural values in general. To become a quality person can go through two domains, namely personal qualities derived from innate talent factors and personal qualities obtained from learning. Human abilities can be grouped into many categories including: linguistic verbal intelligence that is able to issue words effectively orally and in writing, mathematical-logical intelligence makes humans able to use numbers effectively to be experts in the field of science, then spatial intelligence provides human ability to digest the spatial visual world accurately, while physical-kinesthetic intelligence provides human ability to express his feelings with limbs. There are also musical, interpersonal, and intrapersonal intelligence (Nurkholis & Afid, 2018).

Human investment aims to be able to continuously improve all groups of intelligences described above. Obtaining satisfactory investment returns depends heavily on innate quality and efforts in improving that quality. Showing whether or not investment is efficient from the concept of human investment is using measurement. The IRR (Internal Return of Return) method can be one of the options used to measure so that indirect costs and direct costs of the investment made can be known. Indirect costs are routine and development costs while direct costs are direct expenditures of money in financing the implementation of education, teaching, research, and education (Nurhalimah, 2019). The realization of IRR in human investment is due to several things, including to determine the decision of someone to continue school or not, IRR is also used as an explanation of work situations and can also be used to formulate education programs organized (Nurkholis & Afid, 2018).

In developed countries, education is a major factor in human capital investment. The existence of support from the World Bank in the fields of education and human capital is an important part of the framework of the World Bank Group countries' partnerships with the government's priority to bring about major change. This investment is a strong supporting factor for the nation to improve its quality. Therefore, various problems can be solved, especially in the field of education (Rusdiana, n.d.). The benefits generated by human investment in the field of education are very diverse, namely: education is considered as investment advice, education gives birth to a layer of social elites who can act as movers and shakers towards progress, education as an effort to raise the progress of the degree of community welfare, education can shape and lift the dignity of the nation (Adri, 2022).

#### Marketing of Islamic Educational Institutions and Human Investment

Marketing in the world of Islamic education is used to improve the quality of school institutions, be it formal educational institutions such as MI, MTS and MA or Islamic Boarding Schools. Marketing is done by selling educational services, the raw material to produce

educational services is to form humans with characteristics that are different from one another. In relation to education, services are defined as the activities of educational institutions that provide services and deliver them to consumers in a satisfactory manner. Marketing in the context of educational services as a social and managerial process to obtain what is needed and desired through offering, the exchange of valuable products from other parties in the field of offer. In the world of education, there are marketing ethics, namely offering quality intellectual services and forming a comprehensive character (Fathurrochman et al., 2021).

The success of an institution in the long term should create services that satisfy the needs and wants of its customers. In order to create such satisfactory services, the marketing mix is presented by the Institution. The marketing mix is the interrelated elements in marketing, blended, organized and used according to procedures in order to realize the marketing objectives effectively of the institution. It can also provide satisfaction of consumer needs and desires. There is the term 7P in the elements included in the marketing mix consisting of the traditional 4Ps as the marketing of goods and the 3Ps as the dissemination of the service marketing mix. One of the elements contained in the 3P is people (HR) whose orientation is to the quality, qualifications and competencies of people included in providing services (Fathurrochman et al., 2021). This can certainly help in increasing human investment.

The success of an educational institution marketing is also determined by Human Resources who are incorporated in providing services. Because today, marketing has become synonymous with business-oriented marketing. This assumption develops because marketing is identical among businessmen, manufacturing or service businesses. School marketing is successful if balanced with the quality and expertise of educational service providers, namely people in marketing activities. This is because in marketing there are customers of educational services and the community who must be convinced and satisfied. According to Indradjaja and Karno, marketing is very important because of several things including (Wijaya, 2012):

- 1. The need to give confidence to customers of educational services and the surrounding community such as students, parents, and stakeholders that the educational institution is managed with existence.
- 2. It is necessary to ensure to customers of education services and the community that the educational services offered are in accordance with their needs according to the concept of need and want.
- 3. People must perform educational services so that the type of educational services we have can be known and known by everyone, especially customers of educational services.
- 4. Education service providers are required to do marketing because to maintain the existence of schools so as not to be left behind by the community and customers of quality services.

Islamic educational institutions to be able to succeed in school marketing must be balanced with increasing human investment through human resource management (HRM). This is considered urgent to do seeing many institutions, agencies, organizations that have less qualified human resources. Human resource management is the policies and practices that define the "human" or HR aspect of management positions, including recruiting, screening, training, presenting rewards and appraisals. This HRM has a general goal to ensure that institutions can achieve success through people (Adri, 2022). Human resource management systems can be a source of organizational capabilities that allow institutions or companies to learn and use them as opportunities for new opportunities.

Human investment through human resource management can be well increased the contribution of human resources to the organization to achieve related organizational productivity. So it can be seen that all activities in the institution to realize its mission and goals are strongly influenced by the humans who manage the organization. So that human investment must be managed properly so that it continues to have efficiency and success in realizing the mission and goals of the institution or organization. People are a strategic factor in all organizational activities. HRM in this case organizes and takes care of human resources based on the company's vision so that organizational goals can be achieved properly. This is an integration

of a set of practices, policies, and strategies of the institution in managing human investment that are influencing and influenced. This aims to develop and regulate knowledge, skills and organizational capabilities that can be used to innovate to produce superior and competitive competencies (Adri, 2022).

Increased human investment in the field of marketing Islamic education to increase competition of institutions. There are many cases of private schools competing with public schools. Many parents choose to take their children to private schools because they want to get quality facilities and curriculum with a religious environment. All school institutions whether home schooling, free schools, etc. compete with each other for pupils. This competition is marketing needed to attract potential students. This educational service marketing activity becomes impressed like a business activity so that the school recruits many students, in addition it remains a form of school accountability to the wider community about education services that are, will, and have been carried out (Wijaya, 2012).

Competition among school institutions is getting tougher day by day. This is shown by the creativity of Islamic educational institutions to explore the uniqueness and excellence of their schools to be in demand by customers of educational services. With the emergence of international standard schools and the formation of public or private schools with good facilities and affordable prices color the competition in the world of education. Marketing activities for educational services that are considered taboo because they are old-oriented or profit-oriented have been carried out openly. So that education marketing goes according to its flow to create a good learning environment to increase human investment.

The more people who invest in education through human resources, the more parties such as the government, the general public, and families or individuals are interested in investing in education. Because through this investment, individuals will be in organizations or institutions whose orientation is to improve human resources. This is very important because the experience, skills, and knowledge possessed by human resources have economic value to institutions and institutions that make productivity and adaptability (Adri, 2022). Increasing productivity in human investment is related to motivating, supervising, and retaining humans to obtain benefits in the future. This kind of investment has relevance to human capital that the human power contained in an organization becomes capital that can be seen (Priyandana et al., 2022).

Referring to Q.S. ar-Rūm verse 41, there is human investment in it which is the Islamic view: ظَهَرَ الْفَسَادُ فِي الْبَرِّ وَالْبَحْرِ بِمَا كَسَبَتْ اَيْدِي النَّاسِ لِيُذِيْقَهُمْ بَعْضَ الَّذِيْ عَمِلُوْا لَعَلَّهُمْ يَرْجِعُوْنَ "There has been visible damage on land and at sea caused by human hands. (Through it) Allah made them feel part of their deeds so that they would return (to the right path)."

The meaning of the verse is that man becomes an object and subject of good or bad because of man's duty as caliph in the world. This is because humans are equipped with reason by Allah Almighty to think differently from other creatures, so they are required to use their abilities while being a caliph on earth. Humans are determinants of bad or good earth, as well as governments, institutions, institutions that are determined from the human resources in it. So humans are an investment because of the quality they have. To realize a good economy and good government, the quality of human beings must be improved. Because humans are an investment in the long term (Adri, 2022).

The status of caliph fi al-ard is in fact not related to the game of leadership that is in the rush to become rulers in various parts of the world. However, it is closely related in bringing out the figure of insān kāmil who has been educated in all his potential in order to contribute to anyone, any field, and any environment (Rizky et al., 2023). This is the basis of the creation of man which is nothing but a contribution as a means of manifestation of horizontal and vertical worship which is closely related to the angelic criticism of Allah regarding the destruction of the earth and does not apply to him as Qs. al-Baqarah/2:30. It is said to be horizontal worship because it spreads benefits in the future by maximizing education for the creation of welfare, peace and tranquility in state and society and vertical worship because of the fulfillment of its obligations to the Khāliq, such as calling on amr ma'ruf and nahy 'an munkarin (Rasyad, 2022).

The concept of Islamic Education Marketing oriented towards human investment turns out to be able to help fulfill commitments related to the preparation of superior human resources and character and from these human resources new leaders are born in the future. Leaders are defined as broad in both small and large scopes which in essence their contribution is what affects the state system either directly or indirectly. This kind of marketing is what is needed in this country because the problems that occur in marketing management are always associated with businesses that involve unilateral benefits instead of mutual benefits, not to mention related to providing descriptions for high expectations in conventional marketing that does not think about the consequences arising from the current HR crisis.

This is a solution to the above problems, especially every marketing in the Islamic concept and its transactions prioritize the guarantee of the quality of educational services with a full profit orientation to improving education which results in increasing human resources as an investment. Therefore, education is a very important investment for individuals only, but also for groups of people by making a substantial contribution to a better life in the future. So it can be concluded that the educational process is closely related to the concepts of human investment and human capital. This is supported by Jones' contention that people with good skills, habits and knowledge are then packaged and the existence of branding to others in a wage model to provide for them and their families (Rusdiana, n.d.).

# CONCLUSION

Human Investment has a strong influence in the marketing of educational services so that it does not focus on unilateral profits (profit oriented) for the top officials of its institutions. This investment is actually the development of what is in humans in order to give birth to a superior generation that can be proud of its surroundings, especially the country as human resources through a marketing orientation that is human investment. The orientation of human investment in the marketing of Islamic Education is marketing that prioritizes ways that all profits received are used for the benefit of students so that assurance of the quality of students can be achieved ideally.

## REFERENCES

- Adri, S. (2022). Pendidikan Sebagai Human Investasi. Journal of Management, Economic and<br/>Accounting (JMEA), 1(1), 26–40. https://pusdikra-<br/>publishing.com/index.php/jisc/article/view/978
- Arif, K. M. (2022). Analisa Konsep Dan Tujuan Pendidikan Islam Perspektif Al-Qur'an, As-Sunnah Dan Para Ulama. *Tahdzib Al-Akhlaq: Jurnal Pendidikan Islam*, 5(1), 22–35. https://doi.org/10.34005/tahdzib.v5i1.1952
- Fadhilah, Z. H., & Hudaidah. (2021). Paradigma Baru Pendidikan Islam Kontemporer Di Indonesia. *Frontiers in Neuroscience*, 14(1), 1–13.
- Fathurrochman, I., Endang, E., Bastian, D., Ameliya, M., & Suryani, A. (2021). Strategi Pemasaran Jasa Pendidikan Dalam Meningkatkan Nilai Jual Madrasah Aliyah Riyadus Sholihin Musirawas. Jurnal Isema: Islamic Educational Management, 6(1), 1–12. https://doi.org/10.15575/isema.v6i1.9471
- Handayani, T., & Fathoni, M. A. (2019). Buku Ajar Manajemen Pemasaran Islam. Deepublisher.
- Hurriyati, R. (2010). Bauran Konsumen dan Loyalitas Konsumen. Alfabeta.
- Junaris, S. A., Pd, M. I., & Haryanti, N. (2022). Manajemen Pemasaran Pendidikan Penerbit CV. Eureka Media Aksara.
- Khoir, F. (2022). Al-Khiyar Dalam Proses Jual Beli Sistem Online. EKOSLANA: Jurnal Ekonomi Syari'ah, 9(2), 127–138.
- Nadyasti, A. (2020). Manajemen Pemasaran Dalam Pendidikan Islam di MIN 6 Bandar Lampung. In *Skripsi UIN Raden Intan Lampung* (Vol. 53, Issue 9).
- Nurhalimah, S. (2019). Konsep Dan Jenis Pembiayaan Pendidikan. Management of Education: Jurnal Manajemen Pendidikan Islam, 5(1). https://doi.org/10.18592/MOE.V5I1.5240

- Nurkholis, & Afid. (2018). Teori Pembangunan Sumberdaya Manusia: Human Capital Theory, Human Investment Theory, Human Development Theory, Sustainable Development Theory, People Centered Development Theory. INA-Rxiv. https://doi.org/10.31219/OSF.IO/8TRV7
- Pringgar, R. F., & Sujatmiko, B. (2020). Penelitian Kepustakaan (Library Research) Modul Pembelajaran Berbasis Augmented Reality Pada Pembelajaran Siswa.
- Priyandana, S., Sibuea, S. R., & Arfah, M. (2022). Analisis Human Capital Dengan Menggunakan Metode Human Capital Return On Investment Di Pt. Socfindo Kebun Bangun Bandar. Buletin Utama Teknik, 18(1), 42–46. https://jurnal.uisu.ac.id/index.php/but/article/view/5850
- Ramadhani, S. S., Silviani, A., Rahman, A., & Asy, H. (2022). Investment in Education as Development Human Resources at Madrasah Aliyah Negeri. 10(2), 331–339.
- Rasyad. (2022). Konsep Khalifah dalam Al-Qur'an (Kajian Ayat 30 Surat al-Baqarah dan Ayat 26 Surat Shaad). Jurnal Ilmiah Al-Mu Ashirah: Media Kajian Al-Qur'an Dan Al-Hadits Multi Perspektif, 19(1), 20–31.
- Riinawati. (2020). Marketing Pendidikan Islam Mengupas Strategi Marketing Berbasis Islam.
- Rizky, M. R. K., Faizin, M., Rahmasari, S., & Saputra, W. A. (2023). Konsep Pendidikan Islam Dalam Perspektif Ibnu Sina. *TA'LIMUNA*, *13*(2), 61–69. https://doi.org/10.22373/jid.v13i2.476
- Rusdiana. (n.d.). Manajemen Pembiayaan Pendidikan: Filosofi, Konsep, dan Aplikasi. Retrieved June 7, 2023, from

https://books.google.co.id/books?hl=id&lr=&id=wLJTEAAAQBAJ&oi=fnd&pg=PP3&d q=human+invesment+pada+manajemen+pemasaran+pendidikan&ots=lu-

- Ruslan. (2020). Membangun Karakter Sekolah Bermutu Melalui Komunikasi Yang Efektif. JUPE : Jurnal Pendidikan Mandala, 5(6). https://doi.org/10.58258/jupe.v5i6.1393
- Sahbana, M. D. R. (2022). Hakikat Sumber Daya (Fitrah, Akal, Qalb, dan Nafs) Manusia dalam Pendidikan Islam. *Journal of Counseling, Education and Society*, 3(1), 1–6. https://doi.org/10.29210/08jces155000
- Suganda, D. (2022). Pengertian, Hubungan, Dan Implementasi Pendidikan Karakter Dalam Proses Belajar. *Jurnal Paraguna*, 4(1), 32–51.
- Sujana, I. W. C. (2019). Fungsi Dan Tujuan Pendidikan Indonesia. Adi Widya: Jurnal Pendidikan Dasar, 4(1), 29. https://doi.org/10.25078/aw.v4i1.927
- Syukur, F. (2021). Model Strategi Pemasaran Jasa Pendidikan Islam pada SD Nasima Semarang. Jurnal SMART (Studi Masyarakat, Religi, Dan Tradisi), 7(01), 1–14. https://doi.org/10.18784/smart.v7i01.1084
- Wahid, E. (2017). Strategi Marketing Jasa Pendidikan Dalam Meningkatkan Image Pendidikan Di Lembaga Pendidikan Islam. *Transformasi : Jurnal Studi Agama Islam, 10*(1), 1–20.
- Wijaya, D. (2012). Pemasaran Jasa Pendidikan. Salemba Empat.
- Zaenal Arifin, M., Anshori, M., & Tinggi Agama Islam Binamadani, S. (2022). Pemasaran Syariah Dalam Perspektif Hadits Dan Aplikasinya Pada Perbankan Syariah. *Agustus*, 5(2), 83–97.
- Zainal, V. R. (2017). Islamic Marketing Management (P. B. Aksara (ed.)).

WIXNVv7&sig=K4AI7gBnjgGmNmZRfM59nLs9FJY&redir\_esc=y#v=onepage&q&f=fa lse