



ANALYSIS OF PRIORITY BANKING OFFICER (PBO) MARKETING STRATEGY IN INCREASING THE NUMBER OF PRIORITY CUSTOMERS VIEWED FROM A *MAQASHID SYARIAH* PERSPECTIVE : BANK SUMUT KC SYARIAH PADANGSIDIMPUNAN

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Abstract: Maintaining the excellence of PT Bank Sumut KC Syariah Padangsidimpun requires an effective marketing strategy to be implemented in order to realize a competitive advantage and achieve predetermined targets in the marketing process. Bank Sumut KC Syariah Padangsidimpun certainly has goals and strategies with Sharia-based purposes (*Maqashid Sharia*) or is more than merely material. In this context, the target in question is Priority Customers. This writing analyzes the Priority Banking Officer's marketing strategy for increasing the number of priority customers at PT. Bank Sumut KC Syariah Padangsidimpun is reviewed from a *Maqashid Syariah* perspective. The research method used is descriptive-qualitative. The data collection techniques in this research were observation, interviews, documentation, and literature. Moreover, researchers used descriptive analysis techniques. The result of this writing is that PT. Bank Sumut KC Syariah Padangsidimpun, in implementing marketing strategies to increase the number of customers, applies the Marketing Mix 7P component. Marketing Mix is a tool for marketers consisting of various marketing program elements (product, price, promotion, place, people, process, and physical evidence) that must be considered to implement the determined marketing strategy. Bank Sumut KC Syariah Padangsidimpun, in carrying out the marketing mix strategy, contains Maqashid Syariah principles containing sharia values that are by sharia objectives (*Maqashid Syariah*). The marketing mix aspect (product, price, promotion, place, people, processes, and physical evidence) contains sharia values by the 5 principles of maqashid sharia (sharia goals), namely protecting religion, soul, will, descendants, and property.

Keywords: *maqashid syariah, marketing strategy, priority customer, priority banking officer.*

A. Introduction

Based on Indonesian Banking Statistics data, Islamic bank assets in the second quarter of 2023 reached 541 trillion RupiahRupiah, and total UUS assets in the same quarter showed 260 trillion RupiahRupiah. Indonesia has two types of sharia banking



institutions: sharia banks and sharia business units (UUS). As of 2023, the number of Sharia banks in Indonesia is currently 13, while conventional banks offering Sharia business units are 20. The number of sharia banks in Indonesia (commercial banks) has reached 13 banks, 20 UUS, and 165 sharia BPRS (Yunanda, 2023).

The development of sharia banks in Indonesia must be balanced with the intense competition between financial institutions, both conventional and sharia. Bank Sumut Syariah is a financial institution or banking service that applies Sharia principles and profit sharing (Harahap, 2023). This principle is by sharia because all sharia banking activities are always supervised and regulated based on the fatwa of the National Sharia Supervisory Council of the Indonesian Ulema Council (DPSMUI), which regulates the types of sharia banking activities and systems. No elements violate business ethics (*riba, gharar, tadlis, maysir*), such as the application of Maqashid Syariah, which recommends marketers not to intervene in religion (Zatadini, 2019). Bank Sumut Syariah is a regional bank in North Sumatra province with several branches, one of which is Bank Sumut, Padangsidempuan Syariah Branch. One of the strategies carried out by the North Sumatra Syariah Bank is to launch a customer priority program. In working on this market segment, Bank SUMUT implemented a fairly aggressive and continuous marketing strategy and held gatherings for priority customers (North Sumatra, 2022a).

Sharia banking must be able to take policies that strengthen competition and be able to partner and continue to innovate. Sharia banking will likely be included if we carry out various innovations (Rahmati & Ibrahim, 2022). This causes the management of each company to be challenged to try to compete competitively against competitors (Wardiah, 2017). There are at least seven problems that can hinder the progress of Sharia banking. First, the vision needs to be aligned, and there needs to be more coordination between governments and authorities in developing Sharia banking. Second, Sharia banking asset securities are small (depending on the availability of funds for Sharia banks). Third, pay attention to the quality of all bank assets. Fourth, accelerate the capital and business scale of Sharia banks. Fifth, there is competition in collecting customer funds, especially cheap funds. Sixth, strengthening the Human Resources (HR) of Sharia banks must prioritize creating competent, professional, and qualified human resources in the banking sector. Seventh, technology in the Sharia financial system should be improved. Some of the problems above are marketing-related (An'am, 2020).

In such conditions, bankers try hard to meet customers' needs and desires by offering various products. Bankers are increasingly convinced that the key to winning the competition lies in their ability to provide total customer value that can satisfy customers by delivering quality products at competitive prices and the best service that makes customers feel comfortable. Therefore, the characteristics of Priority Banking are service focus and client focus with the help of the latest technological devices to serve the needs of Priority customers, no longer product focus (Assaf, Supardi, & Juanim, 2023). To provide excellent service and establish good customer relationships, the key to success is humans (people). Service and establishing customer relationships is the interaction between company employees and customers (Fitriyani & Anggraini, 2023). At Bank Sumut KC Syariah Padangsidempuan, there is the Bank Sumut Priority Service, which is a special service provided by Bank Sumut specifically to special customers as a form of appreciation from Bank Sumut by providing more comfortable and exclusive banking services specifically to Bank Sumut Priority Customers (North Sumatra, 2022b)

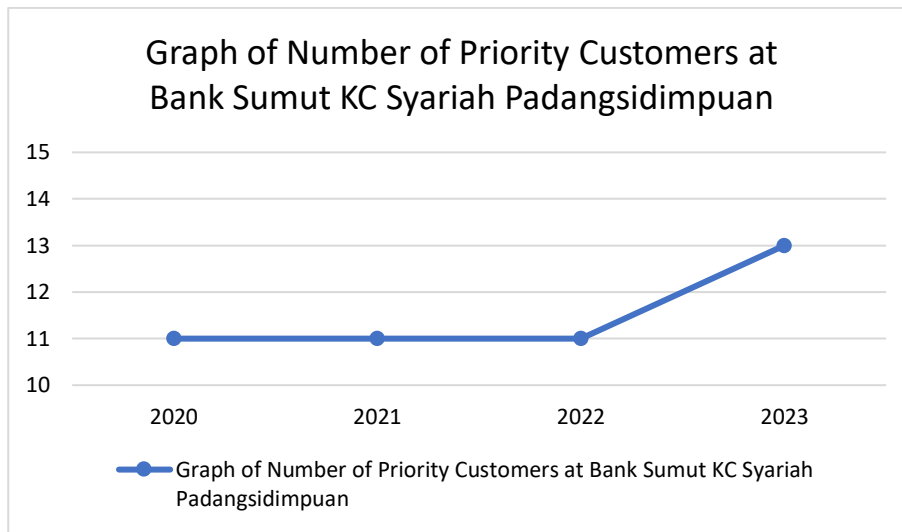


Figure 1. Graph of Number of Priority Customers at Bank Sumut KC Syariah Padangsidimpuan

Based on the results of the interview I obtained from Mrs. Nona Soraya Pasaribu, a teller at Bank Sumut KC Syariah Padangsidimpuan, she stated that only 11 people will be priority customers in 2020-2022. Since the beginning of 2020-2022, there has been no progress. What causes customers to remain and not develop for several reasons is that seen from the mix strategy, Bank Sumut KC Syariah has not been able to fulfill one of the elements in the mix strategy, namely Place (Place/distribution channel) not many people in Padangsidimpuan City want to become priority customers. This is because people's interest in saving in banking is low, and some people even tend to save by buying gold. Then, in 2023, priority customers will increase to 13 customers. In this case, the factor causing the addition of 2 customers is due to several reasons: the banking system has a referral system. The key to this technique is a good relationship with customers, so customers are willing to invite their family or friends to become priority customers at Bank Sumut KC Padangsidimpuan Sharia. One strategy for reaching out to prospective clients is for the client to extend an invitation to his friends and family for regular, high-priority customer gatherings that the bank has planned (Nona, Jelita, February 28, 2024, Bank Sumut).

The banks that offer this service frequently give special treatment to these elite clients, who are referred to as priority customers. Different rules must apply depending on how much money is deposited in a bank (Arifah, 2021). Religious beliefs are one of the origins of love for halal product brands at Bank Sumut KC Syariah Padangsidimpuan. Islamic brands are defined as products produced by Muslim companies with Sharia compliance, marketer integrity (morals), and dakwah to help consumers achieve blessings from Allah SWT. Love for the brand itself can be influenced by psychological factors such as religious values, so consumers like a brand. Using it, they can get something else, such as obedience to religion. Therefore, a planning science strategy is needed to understand customer characteristics to achieve marketing targets. Each customer will be served specifically by a Priority Banking Officer (PBO), providing financial and non-financial Priority Banking services. In this case, all Bank Sumut KC Syariah Padangsidimpuan employees, even the leadership, attracted attention to priority customers by implementing a marketing mix strategy. Marketing Mix is a collection of

several variables the company has used to influence consumer responses, including product, price, promotion, place, process, people, and physical evidence. This customer segment is very important for the company because the funds invested in the company are very large. Therefore, making it part of the company's strategy is important.

Islam does not only teach things that are muamalah but also regulates business rules that are based on faith and based on *aqidah*. This statement is in line with Sharia banking, which was founded not only to be profit-oriented but also sharia-oriented. The purpose of sharia, also known as the purposes of sharia (*maqashid Syariah*), is not merely material. God, in creating everything, had a purpose. Likewise, sharia rules contain the sharia goals of the Creator, Allah SWT (Junaidi, 2021). *Maqashid Syariah* contains everything humans need to achieve fahlah, according to shari'ah. The *maqashid syariah* approach in analyzing marketing strategies to increase the number of customers can provide rational and substantial thought patterns and descriptions of operational activities, contracts, and products offered so that it is hoped that the products designed can develop to meet needs that change rapidly according to the development era, of course with a goal that aligns with *maqashid syariah* to realize the benefit of the people.

As a perfect religion, Islam provides comprehensive guidance for human life, covering all aspects, including beliefs (*aqidah*), ethics (*akhlak*), and especially legal provisions. In a society that adheres to Islamic law principles, justice and ethics are central in various aspects of life, including the economic system. Islamic law offers rich guidance on economic ethics, distribution of wealth, and fairness in business transactions (Jasri, Istiqamah, & Rufaida, 2024). One thing that needs attention is the marketing strategy the priority banking officer at Bank Sumut KC Syariah Padangsidempuan carried out in marketing its products. How Islamic law views the strategy carried out. Is the strategy carried out in line with the principles of Maqashid Syariah? Islamic law, rooted in the teachings of the Koran and Hadith, has excellent potential as a framework for regulating economic practices, including marketing systems. The concepts of justice, balance, and prosperity promoted in the principles of Islamic law provide a solid foundation for regulating various aspects of economic life. In carrying out its business activities, Sharia Banking must protect religion, soul, reason, honor or inheritance, and assets per the principles of Maqashid Syariah.

Fitriyani's research, "Analysis of Priority Banking Officer (PBO) Marketing Strategy in Increasing the Number of Priority Customers at PT Bank Syariah Indonesia (KCP. Perbaungan)," shows that the marketing strategy carried out by Priority Banking Officer staff is carrying out a marketing mix strategy in the form of an approach to customers that has criteria as a priority customer, namely one of them has a minimum balance of Rp. 500 million, carry out word-of-mouth promotions and promote on social media, provide more special service than non-priority customers, regardless of race or creed, and provide facilities to customers (Fitriyani & Anggraini, 2023). However, this research focuses on implementing marketing strategies carried out by PBO without considering maqashid sharia.

The novelty of the research can be seen from how this research is reviewed from a *Maqashid Syariah* perspective. *Maqashid Syariah* aims for the benefit of the people to fulfill the principles of protecting religion (*hifzh al-din*), protecting the soul (*hifzh al-nafs*), protecting reason (*hifzh al-aql*), protecting offspring (*hifzh al-nasab*) and protecting property (*hifzh al-mal*) benefits humanity both now and in the future. Meanwhile, the

analysis used in previous research only looked at the strategies carried out by PBOs in marketing their products without reviewing the maqashid sharia perspective. The marketing system implemented by PBO to increase priority customers needs to apply *Maqashid Syariah* principles. This aspect is important to assess whether the practice positively or negatively contributes to the values of social justice espoused by Islamic law. Therefore, it is hoped that this research can open a deeper understanding of the implications of Islamic law for this practice. Apart from focusing on legal aspects, this research also aims to analyze the implementation of the Priority Banking Officer marketing mix strategy at Bank Sumut KC Syariah Padangsidempuan from a maqashid sharia perspective. This research can develop an ethical framework to guide economic transactions by highlighting Islamic ethical values, especially in banking. Hopefully, findings can contribute significantly to a better understanding of how Islamic values can be implemented in a modern economy.

Thus, Sharia banking has sharia purposes (*maqashid syariah*). Protecting your religion, soul, reason, honor or lineage, and property in business would be best. So, in implementing marketing strategies to increase the number of priority customers at North Sumatra Syariah banks, a review of *maqashid sharia* regarding sharia banking is required. So, from the explanation above, this research takes the title " Analysis of Priority Banking Officer(PBO) Marketing Strategy in Increasing the Number of Priority Customers Viewed from a *Maqashid Syariah* Perspective: Bank Sumut KC Syariah Padangsidempuan."

Marketing strategy

Marketing strategy is decision-making regarding costs, marketing mix, and marketing allocation about expected environmental and competitive conditions. It involves a series of business steps designed to introduce a product to consumers and encourage them to buy it (Rahmadani, 2023). The marketing strategies of each business are different. All of that is fine if the final goal is achieved. In its role, marketing strategy is very important and must be continuously monitored, improved, and adapted to environmental developments. Because making a mistake in making a strategy will fail to reach the target market (Surveyandini, 2022). A company will be able to develop if the strategy implemented is by the company it owns. Company development strategies are usually closely related to marketing strategies regarding product, price, place, and marketing distribution (LV Siregar, Rokan, & Harahap, 2019)

Marketing mix strategy

Always stay connected with the marketing mix in the marketing industry. The marketing mix can influence purchasing decisions and sell products and services that satisfy consumers (Sofiah, Ramadhani, & Bi Rahmani, 2023). A Marketing Mix is a collection of several controlled marketing variables that a company combines to produce a desired response in a target market that the company has used to influence consumer response. Each component impacts the others due to the interconnected nature of the combined variables (Jumiati, 2023). Meanwhile, according to Kotler (2005), a marketing mix is the tools a firm uses to pursue its marketing objectives in the target market. This means that the marketing mix is several marketing tools a company uses to convince the target marketing object or target market. Some of these variables include:

a. Products

Product is anything offered to the public to see, hold, buy, or consume. In product strategy, the main part that a company must do is give a product or brand name (Cahya & Jannah, 2022). According to Kotler (Kotler, 1998), Products can be classified as follows:

1. According to Product Durability and Shape

- a) Non-durable goods: tangible goods that are usually consumed in one or several uses, such as soap, salt, etc.
- b) Durable goods, such as refrigerators, machine tools, and clothing, are tangible goods that can be used repeatedly.
- c) Services: Intangible services provide invisible performance or action from one party to another. Services can also be services that aim to increase satisfaction offered for sale. Service is an important strategy in the company's success. The indicator of service referred to as service excellence is serving customers satisfactorily. The superior service concept has four main elements: speed, accuracy, friendliness, and comfort.

b. Price

Price is the amount consumers pay to buy or replace product ownership. When marketing their products, most companies set prices based on a combination of physical goods, several other services, and satisfactory profits.

c. Promotion

Promotion, namely various company activities to communicate and introduce products to the target market, seeks to disseminate information, influence/persuade, and/or remind the target market of the company and its products so that they are willing to accept, buy, and be loyal to the products offered by the company in question.

d. Place

For manufacturing industrial products, the place is defined as a distribution channel, while for service industry products, the place is defined as a place for service delivery. (Rambe & Nawawi, 2022).

The marketing mix, which consists of product, price, place, and promotion (4P), has evolved and continues to develop in line with developments in consumer behavior and the intelligence of marketing experts. Booms & Bitner has added another 3P to the marketing mix, namely:

a. Process

Process/workflow, including appropriate directions and procedures for each activity, will determine marketing effectiveness and success.

b. People

Human factors (directly and indirectly) in product delivery activities on the market should not be excluded. Therefore, initiatives related to the skills, abilities, and expertise of workers and management in the industry must also be considered in strategies to increase marketing efforts.

c. Physical Evidence

Physical evidence includes everything that can help consumers understand the company's products or services, including physical facilities, branding, packaging

design, etc. Companies must ensure that all physical evidence provided is of good quality and professionalism.

The 4P marketing strategy is a four-fold action by marketers to offer products to target customers more effectively. Meanwhile, adding 3P to the mix is a complement that is especially recommended for industries that offer service-type products (Tirtayasa, 2023).

Priority Banking Officer(PBO)

A Priority Banking Officer (PBO) is an employee who serves as a personal banker, financial advisor, and marketing officer for service products to Priority customers. Customers are individuals or companies who receive benefits or products and services from a banking company, including purchasing, rental, and service activities (Alfarisyi & Harahap, 2023). According to the Big Indonesian Dictionary, what is meant by priority is something that takes priority or takes precedence over others, as for those who define priority as the order of interests that need to come first and which interests can wait (Fuad, 2023). Therefore, Bank Sumut KC Syariah Padangsidempuan created a priority customer service, namely Bank Sumut Prioritas Service, which is a special service provided by Bank Sumut specifically to special customers as a form of appreciation from Bank Sumut, by providing more comfortable and exclusive banking services specifically to Priority Customers. North Sumatra Bank (North Sumatra, 2022b). PBO has the task of adding and managing Priority customers to increase fund growth and providing one-stop financial services to increase fee-based income(Fuad, 2023). Bank Sumut KC Syariah priority customer is a prestigious service as a privilege intended for Bank Sumut customers who have been registered and have a minimum deposit balance of IDR 250,000,000 (*two hundred and fifty million RupiahRupiah*).

Maqashid Syariah

Islamic principles in economics reflect economic guidelines and values taken from Islamic teachings, especially from the Al-Qur'an and Hadis (traditions and sayings of the Prophet Muhammad SAW). These principles are designed to promote an economy that is fair and sustainable, and they are based on Islamic teachings (Imsar & Harahap, 2023). It can be explained that *maqāshid al-sharī'ah* is a compound sentence (*tarkīb idāfī*) from the words *maqāshid* and *sharī'ah*. Linguistically, *maqashid* comes from the words *qashada*, *yaqshidu*, *qashdan*, and *qashidun*, which means strong desire, holding fast, and deliberately (An'am, 2020). What *maqshad* means is the desired goal (Junaidi, 2021).

Meanwhile, *sharī'ah* are the laws prescribed by God or contained in the Al-Qur'an and hadis. From this, a simple conclusion can be drawn that what is meant by *maqāshid al-sharī'ah* are the meanings and objectives of God's law in *sharia* texts, both the Koran and hadith. The definition of *maqāshid al-sharī'ah*, according to Ibn 'Ashūr, is things desired by God to realize beneficial human goals or to maintain their general benefit in their specific actions. Dr. Nuruddin al-Khadimi tried to formulate and simplify that the meaning of all these definitions is all the benefits desired by God in every sharia law, in the form of benefits for humans, both in this world and the hereafter (Junaidi, 2021). In other words, the benefit is the goal of *Maqashid Syariah*, namely, bringing benefit and preventing or avoiding evil (Rahman & Ma'adi, 2023).

The position of *maqashid syariah*, according to Dr. Said Ramadhan al-Buthi, emphasized that *mashlahat* is not an independent proposition like the Quran, Hadis, Ijma' and Qiyas. However, *mashlahat* is a general rule that concludes a collection of laws based on sharia postulates (Yuliani, 2023). From the *maslahah* concept, the *maqashid syariah* concept was developed (Rahman & Ma'adi, 2023). There must be reasons (*illah*) and reasons (*maqashid*) for humans to follow the laws that have been revealed to them, reasons to build and maintain human welfare, to maintain justice, and maintain social order. God enforces laws because, without laws, people would act freely regardless of the freedom of others. Every law revealed by Allah has a purpose, based on arguments originating from the Al-Quran and hadis. Imam Al-Ghazali included all matters considered important to protect and enrich faith, life, reason, inheritance, and property in the *maqashid*. Therefore, it is important to emphasize that *maqashid syariah* aims at benefit, which aims to uphold the benefit of humans as social creatures, where they must be responsible for what they have done, and the goal of *maqashid*, namely upholding a just life, achieving social happiness and maintaining peace in society.

Maqashid al-syariah (the aims and objectives of sharia) is a set of five goals developed by ulama within the scope of sharia goals to prevent the decline of Islamic sharia. There are five *maqashid*:

1. Allah SWT has ordered His servants to worship as a form of the Islamic religion to maintain *hifdzu-din*. Prayer, zakat, fasting, pilgrimage, dhikr, and other forms of worship are among them. Faith (*din*) is based on divinity, and the last day and good deeds must be used as the starting point for economic thinking and action (Yafiz, 2019).
2. Protecting the soul (*hifdzu-nafs*), Islam guarantees that no human being is killed without a valid reason. Islam justifies Allah SWT's prohibition against killing humans without justification. Islam also prohibits suicide, in addition to prohibiting taking another person's life.
3. Maintaining reason (*hifdzu al-'aql*), the existence of reason is the greatest gift from Allah SWT. for humans. The reason is the difference between humans and other creatures (Erianto, Marliyah, & Nawawi, 2024). Humans will have the urge to become good humans through reason, which is why someone must always study. Under Islamic law, khamr, narcotics, illegal drugs, and anything that can affect its function are prohibited. According to Islam, human reason is Allah's extraordinary blessing and gift. Humans become more virtuous than other creatures created by God with reason. To express gratitude for the blessings of Allah SWT, a person is required by Islamic law to guard his mind against everything that can cause him to become confused or hinder his ability to carry out his duties at work.
4. Qur'anic commentators state that the aim of offspring protection (*hifdzu nasl*) is self-preservation, which means that every believer shuns what is forbidden by Allah. So, what is desired through Islamic law is goodness to improve the quality of spring, foster the mental attitude of the next generation, prevent adultery, and prevent inbreeding among fellow humans (Busyro et al., 2023).
5. Islamic law protects assets (*hifdzul mal*), allowing various muamalah, including buying, selling, renting, pawning, and obtaining legal assets. In maintaining the assets, Islamic law mandates that its adherents consume human property in ways

that are not wasteful, such as stealing, plundering, cheating, and corruption (Chollisni & Damayanti, n.d.)

B. Method

This study used a descriptive qualitative method. Qualitative methods focus on in-depth observations, namely universal depictions of form, function, and meaning. In this case, it describes the definition of types and criteria regarding customer priority regarding marketing strategies (Harahap, 2023). The data collection techniques in this research were observation, interviews, documentation, and literature. In this research, researchers used descriptive analysis techniques. The activities in data analysis are data reduction, data presentation, and verification (Fuad, 2023). The research subjects were employees of Bank Sumut Syariah, namely the teller, customer service, and marketing departments. Meanwhile, the object of this research is the marketing strategy of Priority Banking PT. Bank Sumut KC Syariah Padangsidempuan.

Primary data sources are obtained from the first source, from individuals, such as the results of interviews conducted by researchers (Arifah, 2021). In this research, the author obtained direct data from 4 (*four*) informants, including employees of Bank Sumut Padangsidempuan Syariah Branch, namely the teller section, Miss Nona Soraya Pasaribu, Mrs. Miftahul Jannah Pohan as Customer Service, and marketing namely Mrs. Sonia Safitri, as well as priority customers, namely Mrs. Juliana, and using reference sources, books, journals, internet and others as secondary data by researchers at PT. Bank Sumut KC Syariah Padangsidempuan is located in Jl. Merdeka No. 12, Week V, Padangsidempuan, North Sumatra.

C. Result and Discussion

Based on the results of interviews conducted by researchers regarding the Priority Banking Officer's marketing strategy in increasing the number of priority customers at PT. Bank Sumut KC Syariah Padangsidempuan. Therefore, researchers can analyze various ways to increase the number of priority customers at Bank Sumut KC Syariah Padangsidempuan. Bank Sumut KC Syariah Padangsidempuan's priority customer service is an exclusive facility for priority customers who use the innovative One Stop Financial Service. As we all know, this marketing strategy is very important when introducing its products to potential customers in the banking world. If there is no marketing strategy, then potential customers will not know whether there are facilities that can meet their needs. Currently, many customers need services and facilities in their busy lives. Therefore, the better the marketing strategy, the more interested customers will be in opening savings at the bank.

In achieving targets and realization, we always pay attention to *maqashid syariah* (Islamic sharia principles). In carrying out this process as a sharia institution, North Sumatra KC Syariah Bank should maintain sharia provisions in every financial transaction activity. In this case, a marketing strategy should be created to achieve targets and gain profits. However, one important function is the creative ability to create unique forms of marketing strategies. In marketing theory, there is the marketing mix theory. The marketing mix in the banking world is carried out with concepts that suit the bank's needs. The marketing mix is a set of tools that marketing can use to shape the characteristics of services offered to customers that apply the 7P concept: product, price, promotion, place, process, people, and physical evidence. Implementing the priority

banking officer marketing mix strategy at Bank Sumut KC Syariah Padangsidempuan also considers the *maqashid syariah* aspect, which upholds the principle of community benefit. In the Sharia Banking Law No. 21 of 2008, a sharia bank is a bank that carries out its business activities based on sharia principles. Islam not only teaches things that are muamalah but also regulates business rules that are based on faith and based on aqidah, emphasizing not only worldly aspects (profit) but also ukhrawi aspects (shariah oriented).

Thus, the following is the implementation of the marketing mix elements of the priority banking officer of North Sumatra Bank KC Syariah Padangsidempuan.

1. Products

Bank Sumut Syariah Priority Savings is a banking service with various advantages and facilities from Bank Sumut Syariah aimed at customers with a minimum IDR balance. 250,000,000,- (*Two hundred and fifty million RupiahRupiah*) at Bank Sumut Syariah. For all products, the collection takes into account the *maqashid syariah* aspect. The products are the same as regular ones because they are included in the DPK category, including savings, current accounts, and deposits. The difference between all these priority collections lies in the minimum balance, services, and facilities. Bank Sumut KC Syariah Padangsidempuan carries out a product strategy, namely delivering all existing products suitable to meet the needs and desires of priority customers. Bank Sumut KC Syariah Padangsidempuan provides excellent services and facilities to its customers, including:

1. The welcome pack is in the form of an attractive souvenir after signing the Priority Customer form.
2. Queue-free service is available in conventional and sharia branches of PT Bank Sumut office units.
3. Deposit pick-up.
4. Free use of JOUMPA Airport Assistance Services in the form of Fast Track Services in airport matters such as check-in, baggage, immigration, customs (excise) processing, and use of Airport Lounge services at 57 (*fifty seven*) airports throughout Indonesia.
5. Personal service by Customer Service, Teller, and Priority Customer Back Office.
6. Giving birthday gifts, such as flower bouquets, whether the occasion is happiness or misfortune.
7. Subscribe to the 3 issue magazine for the first 3 months after signing up.
8. Executive lounge services are available at airports such as Kualanamu International Airport (blue sapphire lounge), Soekarno Hatta International Airport at Terminal 3 Domestic and International, and Terminal 1 C (blue sapphire lounge).

Customers at Bank Sumut KC Syariah Padangsidempuan are Muslim and non-Muslim. Regarding religious differences, there is no difference in service at Islamic banks; the only difference is between regular and priority customers. In sharia banking, there is no discrimination between race, religion, or anything else. The peak point of the problem lies in the source of funds. Regarding income, the source of funds must be clear, especially where they come from, because the process is very selective in Islamic banking. You do not just have to become a banking customer. It would help if you reviewed several filters for the priority customer category.

Because the funds are large, a selective process is needed. In this process, the principles of maqashid sharia have been implemented.

2. Price

Price is one of the marketing mix variables; price is unique because it can create cash inflow, so a company must determine the product's price before selling it by considering the profits obtained. As for the price aspect, it looks different from several other banks. Bank Sumut KC Syariah Padangsidimpuan has a minimum accumulated fund balance of Rp. 250,000,000,- (*Two hundred and fifty million rupiah*), the minimum balance at Bank Sumut KC Syariah Padangsidimpuan to become a priority customer is cheap compared to other sharia banks in Padangsidimpuan, with a competitive nisbah (profit sharing). This ratio concept is the profit that both parties get from developing funds. The profit-sharing ratio is determined at the end of the month due to its fluctuating nature. Profit sharing can go up or down due to the influence of development activities each month.

The large profits obtained by the bank from the results of management also help the customer get profits in the form of a profit-sharing ratio following the initial agreement signed. North Sumatra Sharia Bank will provide extra services to customers who contribute more, especially customers who place a significant portion of funds in a certain nominal amount. These are called priority customers, with extra services called priority services. Priority services exist to facilitate all customer financial transactions, which are to the desires and needs of priority customers. Priority customers are motivated by investing larger funds than others by the specified conditions. So, in this case, excellent services are provided according to their portion or contribution. Apart from that, the pricing strategy implemented by Bank Sumut KC Syariah Padangsidimpuan is cheaper administration fees for cards. The price for priority customer card administration fees is lower than gold, which costs IDR 7,500/month.

3. Promotion

According to SOP, personal selling is more dominant for those who promote it because of the facilities and excellent service. Moreover, it could also be done through potential regular customers later. One of the first steps in the promotion stage is potential targets, where regular customers can become priority customers based on the development of their funds, which have reached the minimum balance. Apart from that, there is also a name referral, a marketing activity that can encourage customers to invite new customers. At Bank Sumut KC Syariah Padangsidimpuan, what is conveyed in the promotional process to priority customers is always real and by the provisions or standard operating procedures of Bank Sumut KC Syariah Padangsidimpuan and also by the bank's vision and mission.

4. Place

Activities to satisfy customers focus on product sales and location stages because complete facilities can influence customer relationships. When dealing with customers through intermediaries, customers experience the available facilities.

Regarding marketing mix elements, namely the location or location of the Padangsidimpuan Sharia Branch of Bank Sumut, which is located on JL. Merdeka No. 12, Week V, Padangsidimpuan, North Sumatra, Indonesia. This bank is a regional

bank in the province of North Sumatra that applies principles and operational systems based on sharia principles. The office is in the middle of the city center, and access to the location is very easy and strategic so that customers can reach them easily when they want to make transactions around offices and close to shops and the market, which is the center of the economy. The parking area is quite spacious and can accommodate several cars and motorbikes. PT. Bank Sumut Padangsidempuan Sharia Branch does not own an expansion, so there will be no area expansion. The environment around the office area is very supportive. This happens when customers or customers shop at the market center around Bank Sumut; the customer will withdraw and save their funds at Bank Sumut KC Syariah Padangsidempuan. However, the location strategy carried out by PT. Bank Sumut KC Syariah Padangsidempuan has yet to be optimal because there is no special room for priority customers. It would be better if Bank Sumut KC Syariah Padangsidempuan provided a special room for priority customers.

5. Person

People strategy is all actors who play a role in presenting services to influence buyer's perceptions. People are company employees, consumers, and others in the service environment. All employee attitudes and actions, even how employees dress and look, influence consumer perceptions or service delivery success (service encounter). In the process of serving customers, employees wear clothing that has been determined by PT. Bank Sumut Padangsidempuan Sharia Branch so that it looks uniform and neat, and in serving customers is very good, friendly, polite, and giving smiling service.

At Bank Sumut KC Syariah Padangsidempuan, Customer Service, Tellers, and Back Office provide personal service. In order to increase the competency of all its employees, Bank SUMUT provides education and training for internal and external parties, totaling 266 types of training, which 19,081 employees attended. These employees participate in various training programs, workshops, or seminars to improve their Customer Service, Teller, and Back office competency. The training programs participated in by Customer Service, Tellers, and Back Office of Bank Sumut KC Syariah Padangsidempuan include Training *Technical Skills*, Certification, and Training Soft Skills. The annual training plan based on Training Needs Analysis (TNA) implements the training program.

For people or employees, of course, they provide excellent service through the SOP of Bank Sumut KC Syariah. If a priority customer comes later, the employee is on duty to serve financial transactions, and another employee can replace him. Bank Sumut KC Syariah Padangsidempuan employees also have an important role, especially those in the marketing department. They must master the product, explain it as best as possible to prospective customers, and answer what they do not understand. In marketing service products, the person who functions as a service provider greatly influences the quality of the service.

6. Process

Bank Sumut Priority Service Process Flow KC Syariah Padangsidempuan:

1. Customer Service/ Officers of Bank Sumut Padangsidempuan Sharia Branch are required to verify the requirements that prospective customers have fulfilled.

2. Fill out the application form to become a priority customer.
3. Sign the rights and obligations form as a priority customer of Bank Sumut Padangsidempuan Sharia Branch.
4. Customer service is replacing savings books and regular ATM cards for existing customers who have upgraded to priority customers.
5. The Bank Sumut Syariah Priority ATM card functions as a multi-purpose card, namely an identity card as well as an ATM card, so that the ATM card facility as an identity card is attached to the ATM card, such as special services at all Bank Sumut branch offices and Bank Sumut Syariah Branches, Airport Lounge facilities by showing the card at the officer.
6. Suppose the priority customer account balance is below the minimum balance. In that case, customer service/Bank Sumut Padangsidempuan Sharia Branch officers must contact or write to customers to increase their balance.
7. If, within 3 consecutive months, the priority customer's account balance is below the minimum balance, all facilities will be terminated, and membership will be downgraded to that of an ordinary customer.

The process strategy carried out by PT. Bank Sumut Padangsidempuan Sharia Branch provides priority customer service very easily and quickly without the need to queue because customers only need to bring their priority customer identity card and show it to security if they want to come to the head office or branch office. So, an identity card is useful for providing identification, and this customer has the right to have special services and services from Bank Sumut KC Syariah.

Apart from that, Bank Sumut KC Syariah Padangsidempuan's process strategy is to meet customer needs using an agreement (*appointments*). Meetings between customers and bank employees/staff are contacted via telephone, and then the priority customer needs are asked. Priority customers determine the meeting schedule to maintain the activities of priority customers. If a priority customer wants to come to Bank Sumut KC Syariah Padangsidempuan, all facilities and needs will be provided, and the priority customer's request will be processed. For example, if a customer wants to transfer money, the teller will prepare a transfer slip so it can be processed. The transfer process by the teller takes approximately fifteen minutes, and the customer request process will be the priority. When the request or transaction has been completed, the customer will be asked again about other needs. If the customer is prompt, the customer will be invited to chat and will be happy to listen to the customer's needs.

7. Physical Evidence

Physical evidence is a tangible form offered to customers or prospective customers, such as physical buildings and equipment. Based on observations during the research, the facilities provided are quite adequate. From a physical perspective, PT. Bank Sumut KC Syariah Padangsidempuan has a parking area large enough to accommodate several two-wheeled and four-wheeled vehicles, a kitchen, a modernly decorated room, and inside the room offers a comfortable, clean atmosphere, and the customer waiting room has soft chairs, there is air conditioning. Moreover, what is added value is having a room for prayer to comfort

employees and customers. Physical proof of the Prioritas savings product includes an identity card and a special magazine for priority customers.

The Urgency of *Maqashid Syariah*

The sharia system is a legal indicator responding to world views, goals, and strategies. This is what differentiates Islamic economics from secular economics. Islamic goals (*maqashid syariah*) have a humanist concept, meaning they are not only profit-oriented but also human happiness (*falah*) and a good life (*hayatan thayyibah*), which emphasizes the aspects of brotherhood (*ukhuwah*), socio-economic justice, and the spiritual needs of humanity. This is because humans have the same level before God, namely as caliphs on earth and as His servants, who will not feel calm and happy unless there is a balance between material and spiritual (Janah & Ghofur, 2018).

Imam Ghazali's policy places faith first in the *maqashid syariah*. In Islam, faith is the basic foundation/content of human life. Not only that, faith is also a moral filter for the allocation and distribution of resources according to socio-economic justice brotherhood. It becomes a driving system for achieving targets in meeting needs evenly (Junaidi, 2021).

Imam Ghazali put property last because it is not an end in itself. It is an intermediary medium, although material possessions can bring humans happiness. Property can only deliver this if allocated and distributed evenly.

The three goals are in humans' middle position (life, reason, and offspring). The main goal of sharia is happiness. All factors necessary to protect and enrich these three goals for all humans must be considered as necessities. Needs that are met in this way will impact the present and future in a state of peace, comfort, health, and efficiency and will be able to contribute well to the realization of *falah* and the life of *thayyibah*. The explanation above is a translation of the urgency of *maqashid syariah* as a form of implementation of the marketing mix in a Sharia institution, which is a characteristic and differentiates it from other institutions because of certain aims and objectives that are more than other institutions (Junaidi, 2021).

In this regard, a bank provides priority services, a form of service provided to premium market share. This customer segment is very important for the company because the funds invested in it are very large. Therefore, making it an ingredient of the company's strategy is important.

As a Sharia financial institution, Sharia banking certainly has different goals and strategies from other institutions. The purpose of *maqashid syariah* is more than merely material. Instead, these goals are based on their concepts about human welfare and a better life.

To achieve human welfare and a better life, implementation of *akhlakul karimah* is needed in every aspect and business activity in banking, which is an embodiment of upholding faith and piety, by paying attention to good and comprehensive relationships, covering all the interests of stakeholders and the surrounding environment. Human welfare and morals are contained in the concept of *Maqashid Syariah* in the form of the realization and maintenance of total benefit, which includes spiritual aspects (*hifzh din*), intellectual aspects (*hifzh aql*), life security aspects (*hifzh nafs*), regeneration and family aspects (*hifzh nasl*), and material aspects (*hifzh maal*). The purpose of sharia, known as sharia intentions (*Maqashid Syariah*), is not merely material. *Maqashid Syariah* contains

everything humans need to achieve falah, according to shari'ah. The *Maqashid Syariah* approach in analyzing marketing strategies to increase the number of customers can provide rational and substantial thought patterns and descriptions of operational activities, contracts, and products offered so that it is hoped that the products designed can develop according to needs that change rapidly according to developments era, of course with a goal that is in line with *Maqashid Syariah* to realize the benefit of the people. So, using maqashid sharia values is needed to translate various work implementations that apply to sharia banking.

Thus, sharia banking with *maqashid syariah* in business activities must protect religion, soul, reason, honor or lineage, and property. So, in implementing marketing strategies to build customer relationships, a review of *maqashid syariah* regarding sharia banking is required.

Implementation of Priority Banking Officer (PBO) Marketing Strategy Reviewed from the Perspective of Maqashid Syariah Bank Sumut KC Syariah Padangsidempuan

1. Products

Bank Sumut KC Syariah Padangsidempuan has priority savings. Priority service products include fund collection products at Bank Sumut KC Syariah Padangsidempuan, which uses a Mudharabah contract with a profit-sharing system in which every transaction activity process follows the guidance of Islamic law because it always pays attention to the concept of *maqashid syariah*. The results of these findings during a direct interview with the resource person, namely Miss Nona Soraya Pasaribu, are based on existing applications in the field.

The products pay close attention to *maqashid syariah*, such as Smart iB Wadi'ah Savings, Smart iB Makbul Savings, Wadiah Giro, Ummat Giro, Sharia Multi-purpose Financing, Umrah Talangan. Association products such as savings, current accounts, deposits, or what are usually called third-party funds (DPK). The difference lies in the minimum balance, services, and facilities. Of course, the sharia banking system and financial transaction processes always consider the *maqashid syariah* aspects. Therefore, in Islam, Islamic marketing is how a company markets its products with Islamic values and ethics. These Islamic values and ethics cannot be separated from the objectives of sharia (*maqashid syariah*), where Bank Sumut KC Syariah Padangsidempuan markets Umrah bailout products, Giro Ummat, and other products by Islamic sharia, which can maintain religion (*hifdzu-din*) under Islamic sharia, maintaining the mind (*hifdzu al-'aql*) to think about marketing products by the rules of Islamic sharia and maintaining the soul (*hifdzu-nafs*) to be by the rules of Islamic sharia in marketing products. This is under sharia principles, which are emphasized in surah al Baqarah verses 168-169, which means:

يَأْتِيهَا النَّاسُ كُلُّوا مِمَّا فِي الْأَرْضِ حَلَالًا طَيِّبًا وَلَا تَتَّبِعُوا خُطُوتِ الشَّيْطَانِ ۚ إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ (168) إِنَّمَا يَأْمُرُكُمْ بِالسُّوءِ وَالْفَحْشَاءِ وَأَنْ تَقُولُوا عَلَى اللَّهِ مَا لَا تَعْلَمُونَ

"O people! Eat the halal and good (food) found on earth, and do not follow the steps of Satan. Indeed, Satan is a real enemy for you. Indeed, (Satan) commands you to

do evil and abominable things and says what you do not know about Allah." (QS. Albaqarah: 168-169)

So, a product that can meet customer needs and desires. The products that customers want, both tangible and intangible, are high-quality products. High-quality products that banks successfully create will provide benefits both in the short and long term. Apart from that, the specialty of the products at sharia banks is that they still consider Islamic goals (*maqashid syariah*) and have a humanist concept, meaning they are both profit- and sharia-oriented.

2. Price

Bank Sumut priority customer service KC Syariah Padangsidempuan is an exclusive service as a form of privilege intended for Bank Sumut customers who have been registered and have a minimum deposit balance of IDR 250,000,000 (*two hundred and fifty million RupiahRupiah*). Each customer will be served specifically, as well as financial and non-financial services. *Wadh' al syai'fi mahalih* places something according to its portion or measure. This concept is a principle of justice indicator of priority services. Bank Sumut KC Syariah Padangsidempuan will provide extra services to customers who contribute more, especially customers who place a significant portion of funds in a certain nominal amount.

This is also regulated in the *maqashid syariah*, which means protecting assets (*hifdzul mal*) to avoid deception or fraud in determining prices at the Padangsidempuan KC Syariah KC North Sumatra bank under Islamic rules and sharia.

This is by the word of Allah QS. An-Nisa verse 29

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُم بَيْنَكُم بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا ﴿٢٩﴾

"O you who believe, do not falsely devour each other's wealth, except using commerce which is carried out mutually between you" (QS. An-Nisa verse 29)

It was explained that at the *dharuriyyat* level, procedures for owning property and the prohibition on taking other people's property in an unauthorized manner are stipulated.

3. Promotion

Imam Bukhori's history regarding promotions is as follows:

"Ibn Umar said: A man complained to the prophet, "I have been deceived in buying and selling," so he said, "Say to the person with whom you are buying and selling, "You must not cheat!", "Since then, if he succeeds in buying and selling, he said." (HR. Bukhori)

In the context of *maqashid syariah*, in carrying out product promotions at Bank Sumut, KC Syariah Padangsidempuan can maintain reason (*hifdzu al-'aql*) and the soul (*hifdzu-nafs*) of what is conveyed in the promotion process to priority customers. It is always real and by the provisions of Islamic law, where there is no fraud or manipulation, and does not contain *gharar*.

4. Place

PT. Bank Sumut KC Syariah Padangsidimpun which is located at Jln Merdeka No. 12, Week V, Padangsidimpun, North Sumatra, Indonesia. Located in the middle of the city center, access to the location is very easy and strategic so that customers can reach them easily when they want to make transactions. A clean and tidy office comforts priority customers and makes getting services from North Sumatra Bank KC Syariah Padangsidimpun easier. The purpose of sharia (*Maqashid Syariah*) here is to maintain the soul (*hifdzu-nafs*) and maintain the mind (*hifdzu al-'aql*) because the place provided by Bank Sumut KC Syariah Padangsidimpun is very clean and tidy so that priority customers who come to the office will feel comfortable and peace of mind. Apart from that, it is a form of marketing activity and maintaining loyalty. This is by Surah Al-Baqarah verse 125:

وَإِذْ جَعَلْنَا الْبَيْتَ مَثَابَةً لِّلنَّاسِ وَأَمْنَا وَآتَخَذُوا مِن مَّقَامِ إِبْرَاهِيمَ م مُّصَلًّى ۖ وَوَعَدْنَا إِلَىٰ إِبْرَاهِيمَ ۖ م وَإِسْمَاعِيلَ أَن طَهِّرَا بَيْتِيَ لِلطَّائِفِينَ وَالْقَائِمِينَ وَالرُّكَّعِ السُّجُودِ

“And (remember) when we made the house (baitullah) a gathering place for people and a safe place. And make part of Ibrahim's maqam a place of prayer. And we have ordered Ibrahim and Ismail "cleanse my house for those who are tawaf, iktikaf, bowing and prostrating". (QS.Al-Baqarah verse 125)

5. People

Officers or employees of Bank Sumut KC Syariah Padangsidimpun are required to market products and serve priority customers well according to Bank Sumut's motto, "*Providing the Best Service.*" Marketing products and establishing customer relationships is challenging; therefore, to achieve the quality of Human Resources at Bank Sumut KC, Syariah provides training first. Training and development are provided to all employees by considering equal opportunities. The Human Resources Division also plays a role in planning the employee development needs of each unit according to needs and priorities, as well as developing organizational leadership at all levels. There are several methods for conducting employee training and development: learning in the classroom, online learning (e-learning), on-the-job training, special assignments, mentoring, and opportunities to learn from others. Maintaining reason (*hifdzu al-'aql*) is why someone must always seek knowledge. To express gratitude for the blessings of Allah SWT, a person is required by Islamic law to guard his mind against everything that can cause him to become confused or hinder his ability to carry out his duties at work. The training process is developing superior quality human resources to shape the individual according to tasks, job disk, SOP, relationships with customers, etc. In this case, it is by the word of Allah in QS An-Nur verse 33:

وَلَا تُكْرِهُوا فَتِيَّتِكُمْ عَلَىٰ الْبِغَاءِ ۖ إِن أَرَدْنَ تَحَصُّنًا لِّتَبْتَغُوا عَرَضَ الْحَيٰوةِ الدُّنْيَا ۖ وَمَن يُكْرِهِنَّ فَإِنَّ اللَّهَ مِن بَعْدِ إِكْرِهِنَّ غَفُورٌ رَّحِيمٌ

“And do not force your female slaves to engage in prostitution while they desire purity because you want to seek worldly gain. Moreover, Allah is Forgiving and Most Merciful (to them) whoever forces them, after they have been forced”.(QS An-Nur: 33)

A form of coercion is forcing someone to do something without their consent. If an action is carried out through coercion, the conditions for mutual benefit are unmet, and the resulting transaction is unethical and violates the law. This certainly does not exist at Bank Sumut KC Syariah Padangsidimpuan because the process of fulfilling Bank Sumut's employees is carried out by paying attention to aspects of good corporate governance, as well as paying attention to the principles of implementing Bank employee recruitment, which consists of the principles of fairness and equality, openness, accountability and implemented through an efficient and effective management process. The HR division carries out the HR fulfillment process, which involves all related divisions planning and determining the required positions and employee qualifications.

6. Process

Bank Sumut KC Syariah Padangsidimpuan meets customer needs by appointment. The meeting schedule is determined by priority customers so as not to disrupt their activities. If a priority customer wants to come to Bank Sumut KC Syariah Padangsidimpuan, all facilities and needs will be provided, and the priority customer's request will be processed. From the statements and processes of North Sumatra Bank, Sharia is by the word of Allah QS. Al-Baqarah verse 282:

يَأْتِيهَا الَّذِينَ ءَامَنُوا إِذَا تَدَايَنْتُمْ بِدَيْنٍ إِلَىٰ أَجَلٍ مُّسَمًّى فَاكْتُبُوهُ ؕ وَلْيَكْتُب بَيْنَكُمْ كَاتِبٌ بِالْعَدْلِ ؕ وَلَا يَأْب كَاتِبٌ أَنْ يَكْتُبَ كَمَا عَلَّمَهُ اللَّهُ ؕ فَلْيَكْتُبْ وَلْيُمْلِلِ الَّذِي عَلَيْهِ الْحَقُّ وَلْيَتَّقِ اللَّهَ رَبَّهُ وَلَا يَبْخَسْ مِنْهُ شَيْئًا ؕ

"O you who believe, if you do not pay charity in cash for a specified time, you should write it down. Moreover, let a writer among you write it correctly. Moreover, let the writer not be reluctant to write it as Allah has taught him, so let him write, and let the person who is in debt accept (what he will write), and let him fear Allah his Lord, and let him not reduce his debt in the slightest." (QS. Al-Baqarah: 282)

Serving priority customers involves following procedures and describing the details of activities as a whole. Everyone involved carries out this activity to minimize the impact and errors. The aim of sharia (*maqashid syariah*) in the process strategy is to maintain reason (*hifdzu al-'aql*) in this case, ensuring that all activities occur as expected.

7. Physical Evidence

From the aspect of physical evidence available at Bank Sumut KC Syariah Padangsidimpuan, it provides a safe and comfortable impression for customers in the form of an identity card which can be used to obtain special services such as Fast Track services in airport matters, free use of the Airport Executive Lounge which is not only available to priority customers However, even one of the priority customer families can use this service. This is also regulated in the sharia objective (*Maqashid syariah*), which is to maintain offspring (*hifdzu-nafs*) regarding the use of priority customer identity cards, which can be used and utilized by one of the priority customer's families. The positive impact provided through customer assessments creates a customer loyalty effect, which will give the impression to other customers to invest their funds.

D. Conclusion

The Priority Banking Officer (PBO) marketing strategy to increase the number of priority customers at PT Bank Sumut KC Syariah Padangsidempuan is a marketing mix consisting of product, price, promotion, place, people, processes, and physical evidence. Also, a special strategy for attracting priority customers is a referral strategy, a marketing activity that can encourage customers to invite new customers. Bank Sumut KC Syariah Padangsidempuan, in carrying out the marketing mix strategy, contains *maqashid sharia* principles, which contain sharia values that are by sharia objectives (*maqashid syariah*). The marketing mix aspect (product, price, promotion, place, people, processes, and physical evidence) contains sharia values by the 5 principles of *maqashid syariah* (*sharia goals*), namely protecting religion, soul, will, descendants, and property.

Where the product strategy is by Islamic Shari'a which can maintain religion (*hifdzu-din*) by Islamic Shari'a, maintain reason (*hifdzu al-'aql*) to think about marketing products by the rules of Islamic Shari'a, and maintain the soul (*hifdzu-nafs*) to be in Islamic sharia rules in terms of marketing products, the pricing strategy in *Maqashid Syariah* is to be able to protect assets (*hifdzul mal*) to avoid deception or fraud in determining prices at North Sumatra Bank KC Syariah Padangsidempuan by Islamic rules and sharia. In the context of *Maqashid Syariah*, in carrying out product promotions at Bank Sumut, KC Syariah Padangsidempuan can maintain reason (*hifdzu al-'aql*), maintain the soul (*hifdzu-nafs*) of what is conveyed in the promotion process to priority customers, it is always real and by the provisions of Islamic law. where there is no fraud, manipulation and does not contain *gharar*. The place strategy in *Maqashid Syariah* is to maintain the soul (*hifdzu-nafs*) and maintain the mind (*hifdzu al-'aql*) because the place provided by Bank Sumut KC Syariah Padangsidempuan is very clean and tidy, so that priority customers who come to the office will feel comfortable and calm thought. The People's Strategy in *Maqashid Syariah* carried out by Bank Sumut KC Syariah is to maintain reason (*hifdzu al-'aql*) as the reason someone must always seek knowledge. To express gratitude for the blessings of Allah SWT, a person is required by Islamic law to guard his mind against everything that can cause him to become confused or hinder his ability to carry out his duties at work. The aim of sharia (*Maqashid Syariah*) in the process strategy is to maintain reason (*hifdzu al-'aql*) in this case, ensuring that all activities occur as expected. Finally, the physical evidence strategy is also regulated by sharia objectives (*Maqashid syariah*), which can preserve offspring (*hifdzu-nafs*) regarding the use of priority customer identity cards, which can be used and utilized by one of the priority customer's families.

Several marketing mix strategies still need to be optimal at Bank Sumut KC Syariah Padangsidempuan, namely seen from the location strategy carried out by PT. Bank Sumut KC Syariah Padangsidempuan is not yet optimal because there is no special It would be better if Bank Sumut KC Syariah Padangsidempuan provided a special room for priority customers.

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