

# Islamic Education-Based Islamic Human Resource Development Model

## (Case Study of PT Asuransi Takaful Keluarga Jakarta Marketer)

Masyhurul Khamis<sup>1</sup>, Saeful Anwar<sup>2</sup>, Budi Handrianto<sup>3</sup>, Ibdalsyah<sup>4</sup>

<sup>1,2,3,4</sup>Islamic Education Study Program, Post Graduate School - Ibn Khaldun University Bogor, Indonesia

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### Abstract

The purpose of this study is to analyze the human resource development model of sharia companies based on Islamic religious education for marketers, as well as the implementation of sharia company HR development models based on Islamic religious education for marketers at PT Asuransi Takaful Keluarga Jakarta. This study used qualitative research methods. Researchers chose to collect data by describing what the researchers encountered in the field. The data collection procedure used by the researcher in this research is observation, interview, and documentation. The results are HR development program at PT Asuransi Takaful Keluarga Jakarta, namely with two types, first, sharia training which is carried out every month and second, training for marketers is carried out with four levels of training, namely: fast start, basic training, intermediate training, and leader advance training. The new concept of sharia marketer education is not only a marketing competency that is considered, but also built and developed in aspects of Islamic religious education, namely monotheism and morals as exemplified by the Prophet Muhammad S.A.W. The implementation of the HR development model for sharia companies based on Islamic religious education for marketers at PT Asuransi Takaful Keluarga Jakarta is to make marketers more sincere, love customers (love customers), do not market by cheating, and feel that they are mujahid da'wah, and build mental awareness by soul marketing. After the marketing soul becomes the basis of the mindset of a marketer, the soul will become the basis of the company's movement and become the core of the implementation of the marketing strategy that will be carried out. If it has been implemented on an ongoing basis, then the concept of soul marketing can become a marketing morale for marketers. And this is the essence of Islamic religious education itself.

**Keywords:** Marketer, Human Resource Development Model, Islamic Religious Education, Soul Marketing

## 1. INTRODUCTION

Indonesia is listed as one of the countries with the largest Muslim population in the world. However, the total assets of Islamic banking in Indonesia are still very small, only 5.3% in 2016[1] (OJK, 2017), when compared to Saudi Arabia and Malaysia which have much larger Islamic banking assets than Indonesia. This can be seen from information on the Saudi Arabian Monetary Authority (SAMA), the total assets of Islamic banking in Saudi Arabia reached 51% in 2016[2] (SAMA, 2017). Likewise with Malaysia, the total assets of Islamic banking based on information from Bank Negara Malaysia (BNM) reached 27%[3] (BNM, 2017).

In today's era of globalization, increasingly intense competition between companies, we must realize the importance of human resource management and professional development, including the Islamic banking industry in Indonesia. This paper will analyze the development of human resources at PT Asuransi Takaful Keluarga Jakarta. In Indonesia, the development of the Islamic banking system was developed based on the dual banking system framework; This system is related to the Indonesian Banking Architecture. In this system there is an integration between Islamic banking and conventional banking to carry out synergistic cooperation to assist the community in increasing credit or financing for the national productive sector.

One of the elements in optimizing organizational performance at Islamic banks in DKI is optimizing the performance of human resources (HR). HR has a very important role in the success of an organization, where HR performance affects the overall organizational performance[4]. This is supported by research conducted by Ascarya and Yumanita entitled "Comparing the Efficiency of Islamic Banks in Malaysia and Indonesia"[5]. These results indicate that one of the important factors that cause inefficiency in Islamic banks in Indonesia is the low quality of human resources.

Islamic banks carry out their banking activities with sharia principles, therefore banks expect this organization to be able to instill Islamic principles when practicing HR management (HR) and various policies. Islamic HRM (IHRM) is based on the Al-Quran and Hadith of the Prophet Muhammad [6].

Education from Islamic perspective is often defined by Muslim scholars from three different dimensions which are reflected in different concepts introduced, important among them are; tarbiyyah – the process of education that gives emphasis on physical and intellectual development of an individual; ta'dīb – the process of education that gives emphasis on nurturing good human beings with noble codes of conduct/ethics approved by Islam, so that he may conduct and position himself in society with justice; and talīm – the process of education that is based on teaching and learning. The purpose of education in Islam is to produce a good human being (al-insān al- āli), who is capable of delivering his/her duties as a servant of Allāh (abdullāh) and His vicegerent (khalīfah) on earth[7].

Sharia insurance exists in order to answer the doubts of Muslims in Indonesia, the presence of sharia-based insurance services begins with the start of the operation of Islamic banks. At PT Asuransi Takaful Keluarga Jakarta, as a sharia insurance company, all employees understand efficiency and effectiveness at work. Likewise, the marketers at the Jakarta Family Takaful Insurance, they expect more blessings of sustenance.

The spiritual quality of marketing is the highest level in the marketing concept. Where in the perspective of spiritual marketing, humans are not merely pursuing material profits from their business activities, even at a further level, humans are no longer affected by worldly things. Spiritual quality in marketing aims to achieve a solution that is fair and transparent for all parties involved. The more spiritual a person is, the more he will be able to run his business more calmly and be loved by all parties[8].

The spiritual power of marketing at PT Asuransi Takaful Keluarga Jakarta is what attracted the author's attention to further examine why marketers can survive even though their income is not like the income of marketers in conventional insurance.

This research was conducted considering the limited number of empirical research on Islamic Education-based Human Resource Development conducted in Islamic banking. This is supported by the research results of Rahman et al[9], who suggested conducting further research on IHRM, especially on employee performance, job satisfaction, and organizational commitment. Fesharaki and Sehhat[10] also examined the impact of IHRM on organizational justice and organizational commitment in Iran and suggested to conduct further research on Islamic HRM on other variables that have not been discussed.

The purpose of this study is to analyze the human resource development model of sharia companies based on Islamic religious education for marketers, as well as the implementation of sharia company HR development models based on Islamic religious education for marketers at PT Asuransi Takaful Keluarga Jakarta.

## 2. Method

This study used qualitative research methods. Researchers chose to collect data by describing what the researchers encountered in the field. The data collection procedure used by the researcher in this research is observation, interview, and documentation. Broadly speaking, data analysis work includes 3 steps, namely preparation, tabulation and application of data according to the research approach[11]. In qualitative research, findings or data can be declared valid if there is no difference between what is reported by the researcher and what actually happened to the object under study. But it should be noted that the validity of the data according to qualitative research is not singular, but plural and depends on human construction, formed within a person as a result of the mental processes of each individual with various backgrounds[12].

### 3. Data Exposure and Discussion

#### 3.1. Human Resources Development for Sharia Companies at PT Asuransi Takaful Keluarga Jakarta

Human Resources (HR) is an important asset for any organization to achieve competitive advantage in the era of globalization. Therefore, Human Resource Development (PSDM) is an important parameter for organizations to achieve their goals and objectives in order to continue to exist in the national and international arena. HRD is an organizational function that focuses on recruiting, managing, and navigating employees in working for an organization that is realized through synergies to strengthen mutuality towards a common goal[13].

The HR development program at PT Takaful Keluarga Jakarta is the existence of sharia training which is carried out every month for all marketers, the material is about Islam, but the material for sure is sharia economics / fiqh muamalah, because we want our marketers to understand the foundations of fiqh, said Ustaz Sathibi, and of course the specifics of insurance. We also have a tahsin program, both brothers and sisters[14].

Training or training in Takaful is an important factor that affects agents. Systematic HR development, basic Islamic knowledge, skills and expertise needed by agents to carry out sharia insurance duties properly and correctly. The implementation of training programs is also linked to seeing the effectiveness of the implementation of training and development programs, Takaful also needs to examine changes in HR attitudes and skills, both before and after the training program is implemented. Takaful must consider and see the difference in performance results before and after participating in the training program[15].

Table 1. Training Roadmap at PT Asuransi Takaful Keluarga Jakarta

Level	Training Material	Duration	Purpose
Fast start	<ol style="list-style-type: none"> <li>1. Company Profile</li> <li>2. Sharia Insurance Concept</li> <li>3. Takaful Product Concept</li> <li>4. Code of Conduct</li> </ol>	1 day	<ul style="list-style-type: none"> <li>• Marketers know more about Takaful</li> <li>• Marketers Understand the Basic Concepts of Sharia Insurance</li> <li>• Marketers understand top takaful products, as the first step to selling</li> <li>• Marketer successfully sells his first policy (at least once a month).</li> </ul>
Basic Training	<ol style="list-style-type: none"> <li>1. Sharia Insurance Basics</li> <li>2. Takaful &amp; Sales Talk products</li> <li>3. Investment</li> <li>4. Sales Cycle</li> <li>5. Professional Appearance</li> </ol>	3 days	<ul style="list-style-type: none"> <li>• Understanding more in the Basic Concepts of Sharia Insurance</li> <li>• Understanding more deeply about Takaful Products</li> <li>• Understanding Sharia Investment</li> <li>• Increase confidence that selling is easy</li> <li>• Successfully increased sales of at least 3 cases a month.</li> </ul>
Intermediate Training	<ol style="list-style-type: none"> <li>1. Need-based selling</li> <li>2. Professional Mental Attitude</li> <li>3. Sales Psychology</li> </ol>	2 days	<ul style="list-style-type: none"> <li>• Understanding more in Sharia Insurance</li> <li>• Understand needs-based sales methods</li> <li>• Understand professionalism in sales activities</li> <li>• Understand potential customers more sharply</li> <li>• Easier to close the policy &amp; increase sales (sell at least 5 cases a month).</li> </ul>
Leader-Advance Training	<ol style="list-style-type: none"> <li>1. Pre TSM Training</li> <li>2. Recruiting</li> <li>3. Training (TOT)</li> </ol>	3 days 2 night	<ul style="list-style-type: none"> <li>• Leaders understand their functions &amp; responsibilities</li> <li>• Make it easier for Leaders to recruit agents</li> </ul>

Level	Training Material	Duration	Purpose
	4. Sales Activity Management 5. How to Motivate Agents 6. Leadership		<ul style="list-style-type: none"> <li>• Make it easier for Leaders to develop agents</li> <li>• Make it easier for Leaders to develop their team[16]</li> </ul>

So it can be concluded that the development of human resources at PT Asuransi Takaful Keluarga Jakarta is in the form of education and training followed by marketers to achieve a standard, both in skills, in knowledge and in behavior. HR development program at PT Asuransi Takaful Keluarga Jakarta, namely with two types, first, sharia training which is carried out every month and second, training for marketers is carried out with four levels of training, namely: fast start, basic training, intermediate training, and leader advance training.

The results of this study are in line with research conducted by Hadjri, et al[17], who concludes that IHRM consisting of Islamic recruitment and selection variables, Islamic training and Islamic compensation positive and significant impact to organizational commitment and employee performance. Zulfikar[18], states that Human Resources in Islamic banking needs to be one of the main points to develop more exceptional Islamic banking and be able to survive and compete with conventional banking. HR is one of the essential factors in supporting the performance of this industry so that it can be even better in the future by applying the principles of sharia to all sharia banking workers.

### 3.2. Islamic Education-Based Islamic Human Resource Development Model for Marketers at PT Asuransi Takaful Keluarga Jakarta

The HR development model of sharia companies based on Islamic religious education for marketers at PT Asuransi Takaful Keluarga Jakarta is a mechanism model where not only increasing marketing competence is considered, but also built and developed in aspects of Islamic religious education, namely the existence of Islamic religious education in the form of worship mahdhah.

The implication of this model is that religious educators must master the science of religion and understand the substance of general science, on the other hand, general educators are required to master general science (their field of expertise) and understand the basics of religious teachings and values[19]. In this case at PT Asuransi Takaful Keluarga Jakarta, educators are training/training for marketers, besides they understand marketing science, they also understand sharia fiqh, such as Ustadz Sathibi.

Table 2. Human Resource Development for Marketers at Takaful Keluarga Jakarta

No	Human Resources Development (Marketer) Soul Marketing Perspective	HR Development (Marketer) at PT Asuransi Takaful Keluarga Jakarta
1	Sharia Economics/Fiqh muamalah	Already available
2	Professional	Already available
3	Honesty	Not yet focused
4	Sincerity	Not yet focused
5	Friendship	Not yet focused
6	Generosity	Not yet focused

Qualitatively, Islamic religious education must become better, quality and more advanced in line with the basic ideas or values of Islam itself which should always be at the forefront in responding to and anticipating various challenges of life[20].

#### 3.2.1.A New Concept of Sharia Marketer Education

Goals in education are goals that are expected to be achieved by each institution[21]. The purpose of education for marketers with a soul marketing approach as exemplified by the Prophet Muhammad SAW, which is not only able to create loyal customers (loyalty customers) but also customers who believe (trusty customers) by using the formula of honesty, sincerity, professionalism, friendship and generosity.

Marketers with soul marketing always refer to Islamic sharia, as in muamalah transactions, justice, honesty, transparency, ethics and morality are the breath of every form of transaction. As Allah says in the Quran which means, "O you who believe, do not eat each other's property in a vanity way, except by way of commerce that applies with mutual interest between you. And do not kill yourselves; Verily Allah is Most Merciful to you." (Q.S. An-Nisa: 29).

This shows that in soul marketing, the entire process, whether the process of creating, offering, or changing values, there should be no things that contradict the contract and the principles of Islamic muamalah.

1) **Honest.** Prophet Muhammad SAW. fully aware that real marketing is not limited to products or services but more on emotional content. Honesty is the core of the added value and more experience that will be offered. No matter how good the value we try to offer to consumers, if we are not honest it will be in vain. Apart from being exemplified by the Prophet Muhammad S.A.W. As Allah says in the Quran which means, "Indeed, those who fabricate lies are only those who do not believe in the signs of Allah, and they are the liars." (QS: An-Nahl: 105).

So honesty is the key to customer trust. Trust is not something created. But trust is something that is born. So there needs to be a continuity of honest attitude in order to gain trust.

2) **Sincere.** Sincerity is also exemplified by the Prophet S.A.W. in business, even though the Prophet Muhammad S.A.W. has earned the trust of the consumer, but he did not take advantage of that trust to get more profit. Sincerity means being able to read one's own abilities much better than measuring the abilities of others, both relations and competitors. This attitude will keep an individual or a company from over-promising under-deliver, because he will be able to measure his abilities before doing something. Sincerity keeps someone from being too pushy and accepting whatever the result is after optimal effort. By having this attitude, a marketer will not be a person who is too push.

3) **Professional.** Prophet Muhammad did business professionally. These values become a foundation that can lead to stay in the corridor of justice and truth. It is these foundations or rules that become a sharia or law in doing a business. As Allah says in the Quran which means, "Indeed those who believe and do righteous deeds (do good works), they are the best of creatures". (QS: Al-Bayyinah: 7).

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

4) **Friendship.** Friendship is a social interaction that has many benefits for humans in order to realize happiness in the world and in the hereafter. Therefore, the Prophet S.A.W. emphasizes the importance of friendship[22]. With friendship, we can build an unlimited network. Silaturahmi has a much deeper meaning and understanding than just a business relationship. Silaturahmi, an attitude in establishing a relationship with anyone on the basis of honesty and sincerity.

5) **Generous.** Generosity is the center of soul marketing, a marketing concept carried out by the Prophet Muhammad S.A.W. Honesty produces trust, sincerity and high dedication, sincerity produces peace in work, professional performance balances honesty and sincerity creates customer satisfaction, friendship forms a network and unlimited moral and material benefits. Based on a generous attitude and the continuous workings of all these elements will form an ideal mindset and practice, a new paradigm centered on generosity. Prophet Muhammad SAW. with its simple formula, it has touched the soul of everyone who interacts with it so that it can be said that Prophet Muhammad has touched the soul-share of the customer. Beyond the capacity of the Prophet Muhammad S.A.W. far above everyone else, his footsteps emphasizing honesty, sincerity, and always being generous are a simple concept with extraordinary effect.

So it becomes clear here that the New Concept of Sharia Marketer Education is not only a marketing competency that is considered, but also built and developed in aspects of Islamic religious education, namely monotheism and morals as exemplified by the Prophet Muhammad S.A.W. All of which are solely in the context of worshiping Allah Robbul 'Alamin in order to reach Insan Kamil. As Allah says in the Quran which means, "O you who believe, do not eat each other's property in a vanity way, except by way of commerce that applies with mutual interest between you. And do not kill yourselves; Verily Allah is Most Merciful to you." (QS: An-Nisa: 29).

Thus, the development of a new concept of Islamic marketer education has two equally important sides, the curriculum side as a guideline and the curriculum side as implementation[23]

Table. 3. Roadmap Konsep Baru Pendidikan Marketer Syariah

Level	Training Material	Duration	Purpose
Ta'aruf	<ol style="list-style-type: none"> <li>1. Company Introduction</li> <li>2. Sharia Insurance Concept</li> <li>3. Product Concept</li> <li>4. Code of Conduct</li> <li>5. Aqidah-Akhlaq</li> </ol>	1 day	<ul style="list-style-type: none"> <li>• Marketers know more about the company</li> <li>• Marketers Understand the Basic Concepts of Sharia Insurance</li> <li>• Marketers understand the product as the first step in selling</li> <li>• Islamic Worldview</li> </ul>
Awaliyah	<ol style="list-style-type: none"> <li>1. Sharia Insurance Basics</li> <li>2. Introduction to Sharia Investment</li> <li>3. Elements of Marketing</li> <li>4. Professional</li> <li>5. Aqidah-Akhlaq II</li> <li>6. Honesty and Sincerity</li> </ol>	4 days	<ul style="list-style-type: none"> <li>• Understanding more in the Basic Concepts of Sharia Insurance</li> <li>• Understanding Sharia Investment</li> <li>• Improve marketing skills</li> <li>• Islamic Worldview II</li> <li>• Deepening of Soul Marketing</li> </ul>
Mutawasith	<ol style="list-style-type: none"> <li>1. Aqidah-Akhlaq III</li> <li>2. Professional Mental Attitude</li> <li>3. Sales Psychology</li> <li>4. Friendship</li> <li>5. Excellent Service</li> </ol>	2 days	<ul style="list-style-type: none"> <li>• Islamic Worldview III</li> <li>• Understand professionalism in sales activities</li> <li>• Understand potential customers more sharply</li> <li>• Excellent service</li> </ul>
Aliyah	<ol style="list-style-type: none"> <li>1. Aqidah-Akhlaq IV</li> <li>2. Recruiting</li> <li>3. Strategy Management</li> <li>4. Prophetic Leadership</li> <li>5. Qiyamul Lail</li> <li>6. Generosity</li> <li>7. Love Customers</li> </ol>	3 days	<ul style="list-style-type: none"> <li>• Islamic Worldview IV</li> <li>• Make it easier to recruit agents</li> <li>• Make it easy to lead Islamically</li> <li>• Tazkiyatun Nafs</li> <li>• Customer loyalty</li> <li>• Trust Customers</li> </ul>

### 3.2.2. Islamization of Marketing Elements

Islamization of marketing elements is to combine contemporary scientific concepts with practices that have been exemplified by Rasulullah SAW. So soul marketing does not replace all elements in marketing theory, but the presence of soul marketing will be the essence that complements marketing activities, so that in the end it gives birth to customer loyalty based on by trust. Prophet Muhammad S.A.W was not only able to win heart share from consumers but furthermore won soul share.

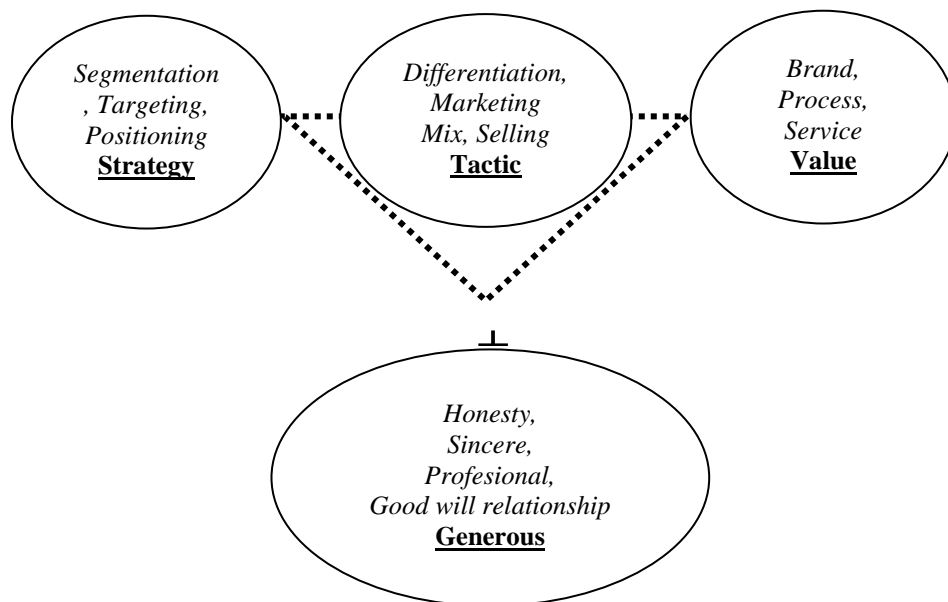


Figure 1. HR Development Model with the Addition of Soul Marketing

The results of this study are in line with research conducted by Balla, et al[24], who states that Islam as one of the religious is call for the good human behavior and dealing in a matter of Islamic value such as Moral (Aklak), Trust (Amana), Justice, Piety, Knowledge, Personal growth, Skill, Vicegerent, Justice Loyalty, Fairness, Responsibility. Understanding the human resource practice with implementing of Islamic value helps the organization to increase the commitment and plan for long future.

The results of this study are also in line with research conducted by Hadi, M. A., Ujjianto., Sardjono, S[25], who states that The core value of human resources BAZNAS consists of hanif, aqlak al karimah, shiddiq, amanah, fathonah, tabligh, integrity, market oriented, entrepreneurship, understanding the concept of rizki, harokah to zakat, awareness of sharia economy, and values Other Islam.

### 3.3. Implementation of Islamic Education-Based HR Development Model for Marketers at PT Asuransi Takaful Keluarga Jakarta

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

Actually, PT Asuransi Takaful Keluarga Jakarta has implemented a model of human resource development for sharia companies based on Islamic religious education, although not specifically for the development of Islamic marketing marketers, as said by Supriyadi that the HR development model for marketers based on Islamic education has been carried out in daily life in Indonesia. Takaful, including every morning we carry out the Duha prayer which is of course currently with the Covid 19 protocol, then it is continued with tadarrus al-Qur'an letters Al-Waqi'ah, Al-Mulk and Ar-Rahman. So it can be said that it is an education of soul awareness in everyday life[26].

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

Although it is acknowledged by one of the marketers at PT Asuransi Takaful Keluarga Jakarta that understanding soul marketing alone is not enough, because in the field, if you collide with targets and money, you have the potential to forget, so that morality is also needed[27]. In fact, the essence of soul marketing is as an embodiment of the implementation of Islamic religious education, such as the word of Allah which means, "It is He who sent to the illiterate an Apostle among them, who reads His verses to them, purifies them and teaches them the Book. and Wisdom...." (QS: Al-Jumu'ah: 2).

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

Soul marketing as the implementation of Islamic religious education can be done with tazkiyatun nafs (cleansing the soul) through takholli and tahalli. Takholli means cleaning, guarding, or emptying the heart of all bad things. That can be achieved by guarding our attitude from self-enforcing immorality. According to Sufi groups, immoral desires can be divided into two categories: physical and mental (spiritual). This mental category is more dangerous than physical form, because the unconscious makes people do worse things[28].

While tahalli means to decorate, which is to get used to acting based on good character, attitude and deeds. It encourages us to strive to act in accordance with religious rules, whether internal or external obligations or spiritual and physical forms. The tahalli process makes people who are sincere in worshiping Allah and have positive values in human relationships. As contained in the element of soul marketing.

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

The results of the study Rahmi, E., Patoni, A., & Sulistyorini, S, says that the development of teachers and employees is carried out through 1) on the job training, namely development that takes place during working hours, both formally and informally. 2) Off the job training, namely development that is carried out specifically outside of work. This development aims to improve the competence of teachers and employees in the school environment so that they can improve the quality of Islamic educational institutions in accordance with increasingly stringent times[29].

The development of quality human resources in Islamic education is very much needed in Islamic educational institutions in a better direction, and its development requires top management support. Human resource development in Islamic education can affect organizational performance. Therefore, the current educational challenge lies in the aspect of developing Islamic education human resources, if done properly, this development will provide essential values to support the success of Islamic educational institutions, especially in today's era of globalization[30].

Maimun A. L says that An important element that needs to be considered in Integrated Islamic Education is that teaching and learning are activities that are integrated between the mind and heart. In the end, it produces individuals who are not only academically superior but also honorable and responsible, and able to make a good contribution to society[31].

## 4. Conclusion

The HR development program at PT Asuransi Takaful Keluarga Jakarta is by holding education/training: first, sharia training conducted every month and second, special training for marketers with four levels of training, namely: fast start, basic training, intermediate training, and leader advance training, the material for sure is sharia economics/fiqh muamalah. In addition, there is also a tahsin program, for both brothers and sisters. Sharia training still exists even though during the pandemic it is still carried out through Zoom media, which is carried out regularly once a month.

The HR development model of sharia companies based on Islamic religious education for marketers at PT Asuransi Takaful Keluarga Jakarta is to make sharia marketers who act as mujahid da'wah, then deepening the Islamic Worldview material is a necessity, while to improve the quality of reliable marketers, the concept of soul marketing must be an additional element. existing marketing, so that soul marketing becomes a moral force in marketing, and becomes a differentiator from non-sharia marketers.

The implementation of the HR development model for sharia companies based on Islamic religious education for marketers at PT Asuransi Takaful Keluarga Jakarta is to make marketers more sincere, love customers (love customers), do not market by cheating, and feel that they are mujahid da'wah, and build mental awareness by soul marketing. After the marketing soul becomes the basis of the mindset of a marketer, the soul will become the basis of the company's movement and become the core of the implementation of the marketing strategy that will be carried out. If it has been implemented on an ongoing basis, then the concept of soul marketing can become a marketing morale for marketers. And this is the essence of Islamic religious education itself.

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