Marketing Strategy in Increasing Sales of Muslim Clothing Products at the Petisah Market in Medan City

Atika Aini Nasution¹, Aryani Sairun², Sugito³

^{1, 2} Battuta University, Indonesia

³ Medan Area University

Correspondence Author: atikanasutionn@gmail.com

ABSTRACT

The level of competition in the business world requires every seller to be able to carry out his marketing activities more effectively and efficiently. This study aims to determine the marketing strategy for Muslim fashion products at the Petisah Market in Medan City in increasing sales, and to find out the obstacles encountered in marketing Muslim fashion products at the Petisah Market in Medan City. This research is a field research (*field research*) which is descriptive qualitative in nature. The results of the study show that the marketing strategy carried out by Muslim clothing traders at the Petisah Market in Medan City is to do good *segmentation* , *targeting* and *positioning* , by carrying out a marketing mix related to *product* , *price* , *place* , *promotion* , *people* , *process* , and *physical evidence*. The obstacles faced in marketing Muslim fashion products at the Medan City Petisah Market, including the lack of capital, delays in the arrival of goods ordered from suppliers, lack of employees and minimal promotion, namely only relying on social media which also has various limitations.

Keywords: Reliability, Assurance, Empathy, Tangible Responsiveness, Satisfaction Consumer.

INTRODUCTION

Islamic dress patterns, especially for women in covering their private parts, are the most important part of preaching in Islamic teachings, especially in Petisah. If the Muslim community in Medan City realizes that clothing covering the genitals is truly noble, then in considering its beauty and aesthetic value it must be adjusted to Islamic rules. Covering the genitals is one of the basic characteristics that distinguishes humans from other creatures. Therefore, when Prophet Adam alaihissalam violated Allah's prohibition, their nakedness was visible. So instinctively he immediately covered his private parts with the leaves of heaven (Albani and Nashiruddin, 2011). One phenomenon that is quite interesting to the attention of researchers and may also attract the attention of many people is the current fashion trend.

With a variety of creative ways to make clothes for Muslim women more beautiful and more and more in demand by consumers, especially women. But regardless of the reason behind the phenomenon, more and more Muslim women are increasingly elegant and beautiful wearing modern Muslim clothing. The enthusiasm of women to wear the headscarf can be found in almost all public areas, both in the government and in the private sector. This phenomenon is a positive impact of the media which provides information about other public *figures* who realize the importance of implementing one of the Islamic teachings regarding covering the genitals (Endi and Neity, 2014). The phenomenon that occurred at the Petisah market was just the opposite, when Muslim clothing became a fashion trend, Muslim clothing traders at the Petisah Market in Medan experienced a slight decrease in turnover. This is caused by various factors, including *online sellers*. Consumers are more interested in shopping *online* because of convenience, privacy, saving time, relatively low prices, more varied goods, unlimited stock and of course discount sales. Consumer interest in shopping at the Petisah market has decreased because consumers have to spend a lot of time, jostling, dirty, smelly and also hot when the air conditioner at the Petisah market turns off. Another problem is the limited stock of clothes and the lack of variety in colors, sizes and motifs. The value or price of an item in this market is based on the bargaining process and there is no standard.

e-ISSN: 2961-712X

DOI: 10.55299/ijec.v1i2.246

Market conditions are increasingly complex and competition with online merchants requires Muslim clothing product traders to have a good and reliable marketing strategy, so that their products are not only sold in the market, but are also able to compete and survive in the existing competition. By using the marketing strategy, traders of Muslim clothing products are also expected to be able to find out all forms of product strengths or weaknesses and the internal conditions of the store, so that they are able to carry out good management of their trading business. The level of competition in the business world requires every seller to be able to carry out his marketing activities more effectively and efficiently. These marketing activities require a fundamental marketing concept in accordance with the interests of marketers and the needs and desires of customers/consumers. There is no single business, which can freely enjoy sales and profits, because there will be competition that wants to enjoy it too. In fact, what often happens is a very cruel competition, competition knows no mercy. Thus, in increasing sales of Muslim clothing in Petisah Market, a good marketing strategy is needed, because in this changing era like now, marketing is the heart of various businesses. This should be considered as the main support for the life of Muslim fashion traders in Petisah Market. The modern marketing concept is recognized for its role as a direct contributor to profit and sales volume for Muslim fashion clothing, so that it can survive in a market that is sensitive to changes that are full of competition today.

Sarastuti (2017), conducted research which concluded that *Queenova's Muslim fashion marketing communication strategy* uses the *Above The Line and Below The Line channels*, with a focus on sales promotion and *banner* ad placement on *Facebook*. Furthermore, the results of Maldina's research (2017) on Islamic marketing strategy concluded that the Calista boutique has appropriately implemented Islamic marketing strategy theories and concepts and has implemented Islamic content which consists of the first three main points, the application of Islamic marketing characteristics; second, the application of Islamic business ethics; third, imitating the marketing practices of the Prophet Muhammad SAW. Research conducted by Wibowo (2015), concluded that a good and efficient marketing strategy has an impact on increasing total sales from year to year and is used as a reference for the effectiveness of marketing strategies in competition between batik companies in MSMEs. The results of research conducted by Monigir (2016) show that the marketing strategy used by Multi Mart can increase sales volume while upholding the store's motto and by providing member cards to customers.

METHODOLOGY

The descriptive research method is the method used to analyze events that occurred during the research. As for what is meant by descriptive research is a research method carried out to obtain an overview of the conditions that occur in the present or are ongoing. Therefore, in this study, every symptom associated with the marketing of Muslim clothing at Petisah Market will be studied thoroughly and in depth and efforts will be made to provide a deep meaning about the phenomena found. Thus between one symptom with another symptom will be interrelated.

RESEARCH RESULTS AND DISCUSSION

Definition of Marketing Strategy

Conceptually a strategy can be understood as an outline of a direction in acting to achieve a predetermined goal. Strategy can also be understood as all the means and power to deal with certain targets under certain conditions in order to obtain the maximum expected results (Arifin, 2008). Strategy can be defined from at least two different perspectives: from the perspective of what an organization will do, and also from the perspective of what an organization ultimately does, whether its actions were originally planned or not. From the first perspective, strategy is the broad program for defining and achieving organizational goals and carrying out its mission. The word program in this definition implies an active, conscious and rational role played by managers in formulating corporate/organizational strategy. From a second perspective, strategy is the pattern of an organization's response to its environment over time. In this definition, every organization has a strategy, although it does not always have to be effective, even though the strategy has never been formulated explicitly (Stoner and Edward, 2010).

Strategy is the determination of the company's mission, setting organizational goals by increasing external and internal strengths, formulating policies and implementing them appropriately so that the main goals and objectives of the organization will be achieved. According to John and Richard (2014), the term *strategy* is defined by managers as a large-scale, long-term oriented plan to interact with the competitive

environment to achieve company goals. A strategy is a game plan that will be carried out by the company. A strategy reflects a company's awareness of how, when, and where it competes; against whom in the competition; and for what purpose a company competes. Strategy is the determination of long-term goals that are the basis of an organization and the selection of alternative actions and the allocation of the resources needed to achieve these goals. With regard to strategy, Suryana (2013) suggests that there are five aspects or 5Ps contained in a strategy, namely:

- a. Strategy is planning (plan)
 - The marketing concept is inseparable from aspects of planning, direction or reference for the company's steps to achieve a goal in the future. However, strategy is not always planning for the future that has not been implemented. Strategy also concerns everything that has been done in the past, for example patterns of business behavior that have been done in the past.
- b. Strategy is a pattern (patern)
 - Strategies that have not been implemented and are future oriented or intended strategies and are called realized strategies because they have been carried out by the company.
- c. Strategy is a position
 - Placing certain products to certain targeted markets. This strategy tends to look down, that is, to the point of view where a particular product meets the customer, and to look outside, that is, to examine various aspects of the external environment.
- d. Strategy is a perspective (*perspective*)

 In this strategy, the perspective is more inward, that is, to the organization.
- e. Strategy is a game (play)
 - Strategy as a certain maneuver to deceive opponents or competitors. In general, the strategy must be derived from an analysis of three elements, namely: problems and opportunities, targets as well as resources and competencies. Strategies must be consistent with objectives, achieved with existing and expected resources, and take into account the opportunities and threats that may arise in the environment.

The Nature of Marketing

Marketing is the main activity of a company in introducing and communicating its products and services to consumers in order to achieve a goal. According to marketing experts described as follows:

- a. Kotler and Armstrong (2012) define marketing as a social and managerial process in which individuals and groups obtain what they need and want through creating and exchanging products and value.
- b. Private and Irawan (2010) argue that marketing is a system of interconnected activities aimed at planning, determining prices, promoting and distributing goods and services to buyers.
- c. American Marketing Association in Alma (2011) " marketing is the process of planning and executing the conception, pricing, promotion and distribution of ideas, goods, services to create exchanges that satisfy individual and organizational goals" (marketing is the process of planning conception, price, promotion and distribution of ideas, goods or services, creating opportunities that satisfy individuals in accordance with organizational goals).
- d. Stanton in Oentoro (2010), marketing is a whole system related to the purpose of planning and determining prices to promoting and distributing goods and services that can satisfy the needs of actual and potential buyers.
- e. Lamb and Mc Daniel (2005) reveal marketing is a process of planning and executing concepts, prices, promotions and a number of ideas, goods, and services to create exchanges that are able to satisfy individual and organizational goals. Based on the thoughts of the experts above, it can be concluded that marketing is a social and managerial process that involves the interests of both individuals and groups in fulfilling needs and wants through the exchange of goods or services to customers from producers.

Marketing strategy

Marketing strategy can be understood as marketing logic with business units hoping to achieve their marketing objectives Kotler and Armstrong (2012). So that it can be understood that the marketing strategy is a comprehensive, integrated and unified plan in the field of marketing, which provides guidance on the activities to be carried out in order to achieve the marketing objectives of a company (Assauri, 2011). According to Kertajaya and Sula (2006) marketing strategy is a statement (both explicit and implicit) about

how a brand or product line achieves its goals. Marketing strategy as a fundamental tool that is planned to achieve organizational or institutional goals by developing sustainable advantages through the markets entered and marketing programs used to serve these target markets. According to Kotler (2009), marketing strategy is a mindset that will be used to achieve marketing goals in a company, it can be about specific strategies for target markets, positioning, marketing mix (marketing mix), and the size of a marketing expenditure. Thus, it can be concluded that the marketing strategy is a series of goals and objectives, policies and rules that provide direction to marketing efforts from time to time, at each level and references and their allocation, especially as a company response in facing the environment and competitors. which is always changing.

Marketing Mix

The marketing strategy for each company is an overall plan to achieve the company's goal of satisfying consumers. A successful marketing strategy is generally determined by one of its marketing attribute variables, namely the *marketing mix*. Alma (2007) states that marketing mix is a strategy to mix marketing activities, so that the maximum combination is sought so as to get the most satisfying results. The marketing mix is the elements of the company's organization that can be controlled by the company in communicating with guests and to satisfy guests.

Meanwhile, according to Kotler and Armstrong (2012), the marketing mix is a good marketing tool that consists of the 4Ps, namely: product, price, promotion, distribution, then combined to produce the desired response from the target market. The four strategic variables greatly affect marketing, so that all of them are important as a single unit of reference strategy or mix. To achieve company goals in the field of marketing, guidelines that company leaders can rely on are important. Therefore, a marketing strategy (marketing mix) that uses the fourth variable element is very necessary in marketing activities (Assauri, 2007). Based on these definitions, it can be concluded that marketing mix is a variable used by companies to drive companies to achieve the goal of satisfying consumers. The marketing mix is a good marketing tool within a company, where the company is able to control it in order to influence the response of the target market. In the marketing mix there is a set of marketing tools known as 4P, namely product, price, place or distribution channel, and promotion. The marketing mix scheme can be seen in the following figure:



Marketing Mix Image

Product

Products are anything that can be offered by producers to be noticed, requested, searched for, purchased, used or consumed by the market to fulfill the needs or desires of the relevant market. The products offered include physical goods, services, people or individuals, places, organizations, and ideas. So products can be in the form of tangible or intangible benefits that can satisfy customers (Tjiptono, 2002). Product is anything that can be offered to a market for attention, acquisition, use or consumption that might satisfy a want or need. According to Kertajaya and Sula (2006), a product is anything that can be offered to the market to get attention, be owned, used or consumed, which includes physical goods, services, personality, location, organization and ideas or thoughts. Whereas Swatha (2000), the definition of a product is as a complex trait, both tangible including packaging, color, price, percentage of companies and retailers, company and retailer services received by buyers to satisfy their needs and desires. To plan offers or

products, marketers need to understand product levels, according to Alma and Ratih (2008) product levels are as follows:

- a. The main/core product (*core benefit*), namely the benefits that are actually needed and will be consumed by customers from each product.
- b. Generic products (*generic products*), namely basic products that are able to fulfill the most basic product functions (minimum product design to function).
- c. *Expected product*, namely a formal product that is offered with various attributes and conditions that are expected and agreed to be purchased.
- d. Complementary products (*augmented products*), namely various product attributes that are complemented or added to various benefits and services, so that they can provide additional satisfaction and can be differentiated from competing products.
- e. Potential *product*, namely all kinds of additions and changes that might be developed for a product in the future. Products that are diversified and varied will form a positive image of a company or corporation. In addition, patents also need to be done by corporations or companies to protect or give power to products.

Price

According to Kotler (2009), price is the only element of the marketing mix that generates revenue, the other elements generate costs. Price is one of the most flexible elements of the marketing mix, prices are easily changed quickly, unlike product displays and distribution agreements. In economic theory, the notions of price, *value* and *utility* are interrelated concepts. What is meant by *utility* is the attribute attached to an item, which allows the item to meet needs , wants , and satisfy *consumers* . *Value* is the value of a product to be exchanged with other products. Value can be seen in a situation of barter, but already using money as a measure called price. So, price (*price*) is the value of an item expressed in money (Alma and Ratih, 2008).

In brief, according to Kotler and Armstrong, written in Alma's book (2011), the principles of pricing are as follows.

- a. Considering a number of factors in setting prices, including: selecting pricing objectives, determining demand levels, cost estimates, analyzing set prices and products offered by competitors, selecting pricing methods, and determining final prices.
- b. It does not always have to seek maximum profit through fixing the maximum price, but it can also be achieved by maximizing current revenue, maximizing market share or other possibilities.
- c. Marketers should understand how responsive demand is to price changes.
- d. Various types of costs must be considered in setting prices, including direct and indirect costs, fixed costs and variable costs, as well as other costs.
- e. Competitors' prices will affect the level of demand for the services offered, so competitors' prices must also be considered in the pricing process.
- f. Various methods or variations of existing pricing include markup, acquisition targets, acceptable value, psychological factors, price discounts, promotional prices, and product mix prices.

Place _

In order to achieve the target for products that will be ready to be marketed to the wider community, the product uses a facility called a distribution channel. Distribution is an activity carried out by a company to distribute, distribute, and convey the goods it sells to consumers. Distribution channels are indispensable, that it is not possible for producers to allocate directly to consumers, distribution channels can be defined as follows: Distribution channels are a series of interdependent organizations involved in the process of making a product or service ready for use or consumption (Kotler and Armstrong, 2012). The place in the marketing mix is usually called the distribution channel or marketing channel, the channel where the product reaches the consumer. The definition of Sumarni and Soeprihanto (2010) regarding distribution channels is the channel used by producers to distribute these products from producers to consumers or industrial users. Most producers do not sell their goods directly to end users, there are marketing channel intermediaries (also called trading channels or distribution channels) that transport products to consumers. According to Kotler and Keller (2009) marketing channels are dependent organizations involved in the processes that make products or services available for use or consumption.

Promotional activities can play a very important role in increasing sales and as a marketing communication tool. Promotion or marketing communication according to Kotler and Keller (2009) is a means used by companies in an effort to inform, persuade, and remind consumers directly or indirectly about the products and brands they sell. According to Tjiptono (2008), in essence promotion is a form of marketing communication. What is meant by marketing communications is marketing activities that seek to disseminate information, influence or persuade, and remind the target market for its products to be willing to accept, buy, and be loyal to the products offered by the company concerned. Furthermore, Jaiz (2014) argues that promotion is communication from sellers who inform, persuade, and remind potential buyers of a product in order to influence their opinion or obtain a response. Kotler and Keller (2009) classify the marketing communication mix as consisting of six main ways of communication, including:

- a. Advertisement
- b. Sales promotion.
- c. Special events and experiences.
- d. Public relations and news, various programs designed to promote/protect the image of the company or its products.
- e. Direct marketing, the use of mail, telephone, facsimile, e-mail, or the Internet to communicate directly with customers.
- f. Personal selling, face-to-face interaction with one or more potential buyers for the purpose of making presentations, answering questions, and obtaining orders.

Pretest and Posttest Data Normality Test Results

The development of sales will be greatly assisted by the skills of the store owner from the marketing strategy. It is impossible to separate the role of consumers and sellers in facilitating consumer needs and offering various sources of Muslim clothing models that will encourage the development of all elements of marketing development from sales.

Table of Normality Test of Pretest and Posttest Values

Action	L0	Lt	A	n	Criteria
Pretest	93.3333	0.164	0.05	20	Ho accepted
posttest	53.6000	0.164	0.05	20	Ho accepted

It can be seen in the table above that the pretest has a calculation of the Liliefors Test of 93.3333 and the posttest has a calculation of 53.6000. Based on these data it can be concluded that the pretest and posttest values are normally distributed, so the next calculation uses parametric statistical techniques.

Table of Pretest and Posttest Mean Difference Tests

Data	t hitung	t tabel	A	Dk	Information
Pretest					Ha accepted
Posttest	129,333	1,672	7%	58	

Based on these data obtained $t_{h\ itung}$ that is 129,333 greater than and t_{tabel} that is 1.672 then Ha is accepted. So it was concluded that the marketing strategy in increasing sales of Muslim fashion products had an effect on increasing turnover or income in the Medan City Petisah market.

CONCLUSION

Based on the results of the research and the findings above as the authors describe about Marketing Strategies in Increasing Sales of Muslim Clothing Products at Medan's Petisah Market, the authors can draw the following conclusions:

- a. The marketing strategy carried out by Muslim clothing traders in Petisah Medan is to do good segmentation, targeting and positioning, by carrying out a marketing mix related to product, price, place, promotion, people, process, and physical evidence.
- b. Obstacles faced in marketing Muslim fashion products in Petisah Medan, including lack of capital, delays in the arrival of goods ordered from suppliers, lack of employees and minimal promotions, namely only relying on social media which also has various limitations.

REFERENCES

- Atmoko, TPH (2018). Marketing Strategy To Increase Sales Volume At Cavinton Hotel Yogyakarta. *Journal of Indonesian Tourism, Hospitality and Recreation*, 1 (2), 83–96.
- Ayu, WR (2020). marketing strategy in increasing sales at bag corner ponorogo stores. IAIN Ponorogo.
- Cahyono, P. (2016). Implementation of a marketing strategy using the swot method in an effort to increase sales of accident and death insurance products at PT. Prudential Lamongan Branch. *JPIM (Journal of Management Science Research)*, 1 (2), 10--Pages.
- Cay, S., & Irnawati, J. (2020). Marketing Strategy to Increase Sales (a case study of MSMEs in South Tangerang). *Independent Journal: Science, Art, And Technology*, 4 (2), 160–170.
- Dwiyana, L., & Aslami, N. (2022). Marketing Strategy Analysis to Increase Sales of Sharia Insurance Products. *Campus Forum: Journal of Islamic Education and Religion*, 21 (1), 53–62.
- Elsandra, Y., & Yulianto, AA (2013). Marketing strategy to increase small and medium enterprises based on creative industries through ICT. *Journal of Business Management Studies*, 2 (1).
- Evasari, AD (2020). Islamic Marketing Strategy With Social Media To Increase Product Sales. *ISTITHMAR: Journal of Islamic Economic Studies*, 4 (1).
- Febrina, SF, & GS, AD (2017). MARKETING STRATEGY TO INCREASE MEDICAL DEVICE SALES AT UD. PUTRA PRATAMA 14 SURABAYA. *JPM17: Journal of Community Service*, 2 (02).
- Harapan, B. (2019). Application of the K-Means Algorithm to Determine Best Selling Building Materials (Case Study at UD. YD Indarung Building Stores). *Ready Star*, 2 (1), 394–403.
- Harapan, B. (2021). K-Means Analysis in Grouping Abilities of Battuta University Informatics Study Program Students. *INFOKUM*, 10 (1), 351–359.
- Harapan, B. (2022). The Effect of Image Media on Learning Outcomes of Class V MIS Students in Siboruangin Village in Information Communication Technology (ICT) Subjects. *Journal of Informatics*, 1 (1), 12–19.
- Hariyanti, NT, & Wirapraja, A. (2018). The influence of influencer marketing as a modern era digital marketing strategy (a literature study). *Executive*, 15 (1), 133–146.
- Hartono, H., Hutomo, K., & Mayangsari, M. (2012). The Effect of Marketing Strategy on Increasing Sales at the Company "By Setting Bina Nusantara University Alumni and Students as Research Objects. *Binus Business Review*, *3* (2), 882–897.
- Hidayah, I., Ariefiantoro, T., Nugroho, DWPS, & Suryawardana, E. (2021). Analysis of Marketing Mix Strategy in Increasing Sales Volume (Case Study of Pudanis in Kaliwungu). *Solution* , *19* (1).
- Hutabarat, E. (2018). Analysis of Marketing Strategy in Increasing Sales of Suzuki Satria FU Motorcycles at PT. Sunindo Varia Motor Gemilang Medan. *Scientific Journal of Methonomi*, *3* (1).
- Kereh, F., Tumbel, AL, & Loindong, SSR (2018). Analysis of Marketing Strategy in Increasing Sales of Yamaha Mio Motorcycles at Pt. Eternal Desire Yamaha Sam Ratulangi Outlet. *EMBA Journal: Journal of Economics, Management, Business and Accounting Research*, 6 (2).
- Kumalasari, NR (2020). Analysis of Marketing Strategy in Increasing Product Sales Volume at Ismart Stores and Indomaret Ponorogo . IAIN PONOROGO.
- Maldina, EY (2016). ISLAMIC MARKETING STRATEGY IN INCREASING SALES AT CALISTA BOUTIQUE. [THESIS]. UIN RADEN FATAH PALEMBANG.
- Mubarok, N. (2017). Islamic Marketing Strategy in Increasing Sales at Calista Boutique. *I-ECONOMICS: A Research Journal on Islamic Economics*, 3 (1), 73–92.
- Munadi, FA, Economics, F., & Gunadarma, U. (2008). Marketing Strategy Analysis to Increase Motor Vehicle Sales at CV Turangga Mas Motor. *Journal of Economics*, 1–14.
- Nasution, AA, Harahap, B., & Ritonga, Z. (2022). The Influence of Product Quality, Promotion and Design on Purchase Decisions for Yamaha Nmax Motor Vehicles SPSS Application Based. *International Journal of Economics (IJEC)*, 1 (1), 01-13.
- Niswa, NL (2020). Marketing strategy to increase sales of Muslim fashion products at the Antaradinhijabs store on Shopee . UIN Sunan Ampel Surabaya.

- Poluan, FMA, Mandey, S., & Ogi, IWJ (2019). Marketing Mix Strategy in Increasing Sales Volume (Study on Alvero Instant Health Drink). *EMBA Journal: Journal of Economics, Management, Business and Accounting Research*, 7 (3).
- Son, MA (2015). Marketing Strategy in Increasing Sales Volume at CV. Waty Graphic Medan. *INTEGRITY Scientific Journal Vol*, 1 (3).
- Rusdi, M. (2019). Marketing Strategy to Increase Sales Volume at Genting Company UD. Jaya's blessing. *Journal of Management and Business Studies*, 6 (2), 83–88.
- Sopian, A., Parmo, P., Putra, ZM, & Wijaya, MS (2021). Increasing Sales of Processed Catfish Products During the Pandemic with Packaging Technology and Online Sales in Cogreg Parung Village, Bogor. *Journal of Humanist Community Servants*, 3 (1).
- Ulyah, N. (2016). *Marketing Strategy Analysis To Increase Sales At Pt. Bhirawa Steel* . STIE Perbanas Surabaya.
- Wibowo, DH, & Zainul Arifin, S. (2015). Analysis of marketing strategies to increase the competitiveness of MSMEs (Studies on Batik Diajeng Solo). *Journal of Business Administration (JAB)*, 29 (1).
- Widharta, WP (2013). Preparation of strategies and sales systems in order to increase peace shop sales. *Journal of Marketing Strategy* , 1 (2), 1–15.
- Widodo, S. (2019). Marketing Strategy in Improving the Product Life Cycle. JEpa, 4 (1), 84–90.
- Zevi, I. (2018). *Analysis of Marketing Strategy in Increasing Product Sales Volume at Pt. Proderma Success Mandiri*. Jakarta: Faculty of Economics and Business UIN Syarif Hidayatullah Jakarta.