



AICIF

PROCEEDING 7TH ASEAN UNIVERSITIES

International Conference on Islamic Finance

Revival of Islamic Social Finance To Strengthen Economic
Development Towards A Global Industrial Revolution

Co Host:



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**PROCEEDING OF 7TH ASEAN UNIVERSITIES INTERNATIONAL
CONFERENCE ON ISLAMIC FINANCE (AICIF) 2019
“REVIVAL OF ISLAMIC SOCIAL FINANCE TO STRENGTHEN
ECONOMIC DEVELOPMENT TOWARDS A GLOBAL INDUSTRIAL
REVOLUTION”**

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“REVIVAL OF ISLAMIC SOCIAL FINANCE TO STRENGTHEN ECONOMIC
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FOREWORDS

PROF. DR. AMAL FATHULLAH ZARKASYI, M.A.
Rector of University of Darussalam Gontor

Assalamu'alaikum warahmatullahi wabarakaatuh

As the Rector of University of Darussalam Gontor, it is a great honour for us to welcome our distinguished guests from neighbourhood countries. Hence, I feel very grateful to Allah, I would like to thank you for your kind willingness to attend and participate in our 7th ASEAN Universities International Conference on Islamic Finance (AICIF) 2019.

The development of Islamic economics and finance not only concerns on commercial issues, but also social finance (such as zakah, infaq and waqf). Since the Prophet Muhammad Rasulullah period, Waqf has been developed and played a major role in the socioeconomic of Muslim. On his arrival at Madinah in the first year of Hijrah, he constructed a mosque known as Quba. Subsequently, the Prophet built a new mosque known as Masjid an-Nabawi due to the increasing number of people who converted to Islam. In addition, the example of waqf in practical level when the Prophet encouraged Utsman ibn 'Affan to buy Rumah well of water and finally he declared it as waqf to provide water for all citizens. Currently, this heritage has been extended to accommodate the need of society from across the world.

Based on the historical foundation, it would be extremely necessary supported by education and research related to Islamic social finance in an attempt to increase the welfare of the Ummah. Hopefully this conference will be one of the efforts in providing enlightenment and insight related to Islamic social finance and Islamic economics continues to grow worldwide, and provide benefits and prosperity for all mankind as well as the entire universe (rahmatan lil Alamein).

Therefore we all have a duty and responsibility to develop education and research related to Islamic economics. Let us pray to God for asking His assistance and guidance to carry out this duties and responsibilities together.

Finally, I congratulate all the faculty members in the Faculty of Syariah and Faculty of Economics & Management as well as all members of AICIF for organizing this conference. For the committees who have worked hard in preparing this conference, I suggested them to service all the guests very well. Make them feel like in their own homes. I would like to say good luck in joining the conference until completion. Thank you very much.

Wa'alaikumsalam warahmatullahi wabarakaatuh



INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA

All praises due to Allah (swt), the Most Merciful, the Most Compassionate. May His peace and blessings be upon our beloved Prophet Muhammad (saw), his companions, descendants and all those who follow his steps.

On behalf of the IIUM Institute of Islamic Banking and Finance (IiBF), International Islamic University Malaysia, I would like to congratulate the University of Darussalam, UNIDA Gontor, for the successfully organizing and hosting the 7th ASEAN Universities International Conference on Islamic of Islamic Finance (AICIF 2019). IiBF, as the pioneering institution in organizing the AICIF, is indeed, very happy to note that the AICIF has already reached its 7th year of organization, with the consortium of universities joining the conference has increased to seven from only one when the IiBF first hosted it in Kuala Lumpur in 2013.

The theme of the conference “Revival of Islamic Social Finance to Strengthen Economic Development Towards A Global Industrial Revolution” highlights the remarkable contributions and guidance of our beloved Prophet Muhammad (saw) on his various efforts on social welfare and sustainable social development policies. These efforts have led to the remarkable economic development of Islamic societies, which needs to be emulated by our leaders today in the Islamic banking and finance industry. While there is a remarkable growth and expansion of the Islamic finance industry today, a pertinent issue to highlight is the role and contribution of Islamic finance in the achievement of socio-economic goals of the society. Islamic financial institutions need to continuously innovate and go beyond their traditional role in providing financing just to the bankable. Efforts should be intensified to expand their scope of services and aim to achieve better financial inclusion to all levels of the society.

The importance of technology in Islamic social finance could not be over-emphasized. Several important global cases borne out of the synergised approaches involving Islamic social finance with sustainable digital technology. The International Federation of Red Cross and Red Crescent Societies (IFRC) has recently developed an online blockchain technology application providing organizations and individuals with the ability to track and follow up their contributions in highly complex humanitarian settings. This has helped in providing transparency and laying a platform for increased trust between humanitarian organizations and those in Islamic social financing activities. This digital innovation has received universal acceptance and recognition and is the IFRC’s first foray into Islamic finance, advancing their cause to develop Islamic social finance strategies and fundraising tools in support of IFRC’s humanitarian aid programs.

Islamic social finance supported by mobilisation of digital technology has also brought about the effective distribution of zakat contributions from the Malaysian state of Perlis towards a relief project in Kenya. The project became successful and profitable as the cash value of the crop grown exceeded the value of the seeds purchased, which in turn allowed subsistence farmers to acquire a certain amount of disposable income that can be channelled towards other social impact areas focusing on food, healthcare, and education.

I would have to mention, however, that our goal of revitalizing and rejuvenating Islamic social finance and socially responsible finance may not be achieved without well-coordinated inter-countries synergy and cooperation. We are very much aware of the remarkable progress recorded in ASEAN, and especially Malaysia and Indonesia, in terms of Islamic banking and finance innovation and Islamic finance in general, which have proven to be veritable tools for social development of the Ummah. We hope that efforts are made for new inter-countries' cooperation within ASEAN and other destinations across the globe. It is high time that these vast experiences being shared to other parts of the world with more universities to join this consortium in efforts to remain abreast in the dynamic area of Islamic banking and finance.

Thank you. Wabillahi-tawfiq wal-hidayah, Wassalamu alaikum warahmatullahi wabarakatuh.

ASSOC. PROF. DR. SALINA KASSIM

Dean

IIUM Institute of Islamic Banking and Finance



STATE ISLAMIC UNIVERSITY SUNAN KALIJAGA YOGYAKARTA

Assalamualaikum Warahmatullah Wabarakatuh

Welcome to 7th AICIF 2019. We are very happy for the enthusiasm of all colleagues and participant to take part of the 7th ASEAN International Banking & Finance or 7th AICIF 2019. We are wholeheartedly grateful to University of Darusaalam Gontor Indonesia for organizing this event. AICIF has been held seven times in the Southeast Asia region. This event will took theme which highlighted the Revival of Islamic Social Finance to Strengthen Economic Development Toward a Global Industrial Revolution. We expect, this activity will increase the knowledge, abilities and role of stakeholders in facing the 4.0 industrial revolution. By strengthening the knowledge of Islamic social finance, hopefully it will be able to improve analytical skills to improve the welfare of Muslims. The challenges of Muslims today are very diverse, not only eradicating usury but also creating world welfare and hereafter. That's why, it is very important to understand Islamic social finance clearly.

Besides, we also looking for the academic result from this event such as increasing the transfer of knowledge of in Islamic economics, cooperation in the field of research, journal publications, guest lectures, student exchange and etc.

We also would like to thank all co-organizer who were invited to attend this conference and members of the procedural committee. We are deeply grateful for enthusiastic support from all units and individuals, and we appreciate all the participant who undertake preparation and reception services during the conference. We hope you granted benefit from the exchange of ideas and research at 7th AICIF 2019 through discussions with colleagues, participants and conference sessions and activities. We would like to take this opportunity to fulfill our success stepping stone as co-organizers. It is our sincere hope that this collaboration will continue in the future. May Allah SWT bless us and continue to guide us in all our efforts. Aamiin. Wassalamualaikum Warahmatullah Wabarakatuh

DR. H. SYAFIQ M. HANAFLI, S.Ag., M.Ag.
Dean of Faculty Islamic Economics and Business



SULTAN AGUNG ISLAMIC UNIVERSITY, SEMARANG INDONESIA

Assalamu'alaykum warahmatullahi wabarakatuh

A warmest word of welcome to the organizers and participants of the 7th Asian Conference on Islamic Finance (AICIF) 2019. Our honored to the main organizer of the 7th AICIF University of Darussalam (UNIDA) GONTOR, Indonesia.

Economic development in this digital age creates new challenges for Islamic finance especially Islamic social finance institutions in the ASEAN countries. The increase of market competition demanding the Islamic industry to innovate continuously so that it is able to serve customers and create maslahat. Financial technology (Fintech) is also part of the challenges that must be faced. In this case, the Islamic social finance industry must be able to answer the advancement of financial technology while maintaining applicable sharia principles. On this occasion, the 7th AICIF raised the theme of Revival of Islamic Social Finance to Strengthen Economic Development towards a Global Industrial Revolution. This theme is very urgent to be discussed today as in its system, Islamic finance is not only seen from a commercial point of view, but also a social point of view. Contemporary Muslim society in particular is an important subject that must be prepared to support this revival and make Islamic social finance as a milestone in the power of Islam in giving rahmat for everyone in today's era. 7th AICIF is part of an effort to push the Islamic social finance system achieving betterment. I am sure that with the collaboration of experts, researchers, academics and practitioners in this forum, various innovations will emerge. Issues from various national and cultural backgrounds relating to Islamic social finance will be discussed here. Thus, each other can exchange ideas and provide inspiration in order to form decisions and policies that are needed both for educational institutions and government as well as leaders of Islamic institutions. In addition, this forum is also an effort to strengthen good cooperation between various parties who have high concern in order to develop the Islamic social finance system.

Therefore, I do appreciate and thank you for significant contribution of many parties including the main organizer, co-organizers, support organizations and sponsors for the success of the 7th AICIF 2019. To all the speakers and participants, we wish you all the best for your perspective involvement. I hope that you will have pleasant and enjoyable learning experiences in the Forum. Finally, I wish that the participants will put to new journeys of learning, sharing, and growing for a common reason "to make our system, a better one".

We are really honored for your participation and we look forward to meet you again in 8th AICIF 2020. Terima Kasih

Wassalamu'alaykum warahmatullahi wabarakatuh

PROF. OLIVIA FACHRUNNISA, Ph.D
Dean of Faculty of Economics, UNISSULA
Indonesia



First of all, I would like to take this opportunity to welcome you all to the 7th ASEAN Universities International Conference on Islamic Finance (7th AICIF) and to extend out deepest gratitude to Universitas Darussalam Gontor, Indonesia for hosting this year's 7th AICIF held on 3rd and 4th December 2019.

Universiti Islam Sultan Sharif Ali (UNISSA), Brunei Darussalam, realized that this yearly conference served as an important platform with researchers, professionals coming in from all parts of the world in gaining further insights into the frontier of knowledge as well as understanding the broader scope of Islamic Finance.

I sincerely hoped that this conference will continue to play its role as an important platform for all stakeholders to meet and addressed issues related to Islamic Finance especially in this era of globalization where Islamic Finance industries have witnessed a significant growth over the past years. I also hope that this conference will be able to help in promoting and strengthening the networking and collaboration between researchers, academicians and professionals.

On behalf of UNISSA, I would like to extend my sincerest appreciation to the Main Organiser, Co-Organisers, sponsors and many thanks to everyone involved in organizing such a successful conference. To all participants and presenters attending this year's AICIF, I hope you will be able to benefit greatly from this conference and take part in strengthening the role of Islamic Finance so that it can contribute to a more sustainable and well-balanced economic growth in the society.

Sincerely,

DR ABDUL NASIR BIN HAJI ABDUL RANI

Dean

Faculty of Islamic Economics and Finance

Universiti Islam Sultan Sharif Ali, Brunei Darussalam



MINDANAO STATE UNIVERSITY PHILIPPINES

Assalamu Alaykom Warahmatullahi Wa Barakato.

My heartfelt congratulations to the organizers or people behind the 7th ASEAN International Conference on Islamic Finance (AICIF). People see only the finished product and are not likely to have an idea of the enormous behind-the-scene work that preparations for a grand activity like this entails.

The conference theme “Revival of Islamic Social Finance to Strengthen Economic Development Towards a Global Industry Revolution” cannot be more timely and auspicious. Hurting into a future of prodigious and rapid change, the Islamic world should take stock and determine how we are holding up, coping, and keeping apace with the challenges of a global industry revolution. Although Islamic Finance is anchored on principles and core values enshrined in the Holy Qur’an and the Sunnah, which are practically etched in stone, we recognize the fact that failure to adapt to present realities stands to leave us stranded and marooned on the shore, or lagging behind while the rest of the world eagerly sets sails or takes great strides in the march of progress.

On the other hand, the taking of stock seems crucial to ascertain how faithful we have been to the philosophical underpinnings of Islamic Finance, which means we go back to the primary sources. Much as we wish for seamless transitions or smooth passages from where we stand now to a global industry, for example, these do not come easy. In fact, there are issues and gray areas that I hope will be taken up in this Conference like the enforcement of zakah and how, and how it can help in alleviating poverty, the questions of profit, competition and control in business, and the line between halal and haram in investment (when does a halal investment become haram?).

It is my hope, too, that the Conference will be more productive of answers than of questions, and the discourses of the speakers bring greater enlightenment to the participants and all stakeholders.

Finally, the Mindanao State University looks forward to more collaborative efforts of this kind. Meaningful high-level discourse expected to ignite sparks can generate critical ideas for a more stable Islamic Finance and greater economic development.

My best wishes for the success of the Conference.

HABIB W. MACAAYONG
DPA President MSU System



Assalamu'alaikum Warahmatullah Wabarakatuh

It is a privilege for Tazkia University College of Islamic Economics to be co-hosted at the 7th ASEAN Universities International Conference on Islamic Finance that held on December 3rd & 4th 2019 at University of Darussalam Gontor. Tazkia University College of Islamic Economics is a pioneer of the development of Islamic economics and finance in Indonesia. Our joining in this event was a manifestation of our vision to become a world class university in 2025.

Tazkia University College of Islamic Economics has contributed to the development of Islamic Economics and Finance in Indonesia since 2 decades ago. We helped convert the 25 banks and conventional insurance to full fledged Islamic Banking. Besides that, Tazkia University College of Islamic Economics also empowers the grassroot by creating "Tazkia Islamic Village" located in Babakan Madang, Bogor Regency.

In the future, our joining in AICIF will contribute to strengthening Islamic Economic & Financial resilience in ASEAN through collaborative research, so that research is appropriate and supports the advancement of science in ASEAN moreover in the World.

We congratulate University of Darussalam Gontor as a Host from this conference and wish for the smooth running of this event so that the 7th AICIF theme is "Revival of Islamic Social Finance to Strengthen Economic Development Towards a Global Industry Revolution" can be achieved together.

Best Regards,

DR. MURNIATI MUKHLISIN M. ACC

RECTOR OF STEI TAZKIA

TABLE OF CONTENT

FOREWORDS	vi
TABLE OF CONTENT	xv
ISLAMIC SOCIAL FINANCE	
TYPES OF CHICANERIES REGARDING MURABAHA CONTRACTS IN ISLAMIC BANKS: AN ANALYTICAL STUDY	
Abdulmajid Obaid Hasan Saleh ¹ , Anwar Hasan Abdullah Othman ² and Abdoul Razzak Kaba ³	1
الوقف وأهمية تفعيله كأداة في التمويل الاجتماعي المعاصر	
El Fedil Abdullah Eldersevi ¹ and Fatime Muhammed Cuneyt Eldersevi ²	4
تحليل سلوكيات المستهلكين العناية بالبشرة المنتجات الخدمة في قانون المستهلك وحماية الفتوى جمعية العلماء الإندونيسيين	
Amin Fitria ¹ , Annisa Silfi Kusumastuti ² , and Euis Nurkholifah ³	5
أسلمة أخلاقية العمل	
Euis Nurkholifah ¹ and Annisa Silvi Kusumastuti ²	6
دور مؤسسات المالية الإسلامية في تحقيق أهداف التنمية المستدامة : البنك الإسلامي للتنمية نموذجا	
Hazim Sasse ¹ and Azman Mohd Noor ²	7
دور الوقف في مواجهة الثورة الصناعية الرابعة	
Aulia Maulida ¹	8
ZAKAH EXECUTION ANS ITS INFLUENCE ON THE RECIPIENTS AS PERCEIVED BY THE FIRE PERSONNEL OF LANA O DEL SUR	
Naim S. Noor and Monara M. Maruhom	9
ESTABLISHING WAQF STUDENT HOUSE	
Furqonul Haq ¹ and M. Zainul Wathani ²	10
SOCIAL ACTIVITIES EFFECT ON HOUSEHOLD ENTERPRISE, A DESCRIPTIVE ANALYSIS FORM EAST INDONESIA	
Riswanti Budi Sekaringsih ¹	11
AWARENESS OF MAIN OBJECTIVE OF ZAKAT TO ALLEVIATE POVERTY	
Muhd Zaki Hj Zaini	12
ISSUES AND CHALLENGES IN FINANCING THE POOR: LESSONS LEARNED FROM ISLAMIC MICROFINANCE INSTITUTIONS	
Salina Kassim ¹ and Norizan Satar ²	13

A MODEL TO IMPROVE ISLAMIC COMMUNITY SOCIAL IDENTITY AND SMES PERFORMANCE Ardian Adhiatma, Riski Aska Nafsian	14
CRITICAL THINKING FRAMEWORK OF ZAKAT REGULATION TO SUPPORT TAX COMPLIANCES: COMPARISON OF INDONESIA AND MALAYSIA Provita Wijayanti ¹ , Wahyu Setyawan ² , and Dian Esa Nugrahini ³	15
INCREASING THE ACCEPTANCE OF ZAKAT BASED ON ZAKAT LITERACY AND GOOD CORPORATE GOVERNANCE Mochammad Tholib ¹ and Mutamimah ²	16
IMPACT OF WAKAF IN THE PEOPLE'S ECONOMIC WELFARE Syamsuri and Amin Fitria ²	17
THE INSTRUMENTATION OF SHADAQAH FUNDS AS A MEANS OF MOSQUE BASED COMMUNITY EMPOWERMENT Widiyanto bin Mislan Cokrohadisumarto ¹ and Yuli Indah Sari ²	18
ISLAMIC SOCIAL REPORTING DISCLOSURE : SHARIA ENTERPRISE THEORY (SET) PERSPECTIVE Hani Werdi Apriyanti	19
ACHIEVING ISLAMIC SOCIAL FINANCE GOALS THROUGH ZAKAT, WAQF, AND SADAQA IN SELECTED COUNTRIES: ISSUES AND CHALLENGES Dzuljastri Abdul Razak ¹ & Qosdan Dawami ²	20
SOCIAL ENTERPRISE AND WAQF: AN ALTERNATIVE SUSTAINABLE VEHICLE FOR ISLAMIC SOCIAL FINANCE Noor Suhaida Kasri ¹ and Siti Fariha Adilah Ismail ²	21
WAQF PRACTICES AND ITS SUSTAINABILITY: THE CASE OF UNIVERSITI SAINS ISLAM MALAYSIA Mariam Saidona Tagoranao ¹ , Alizaman D. Gamon ² and Lutfi Muhammad Zain ³	22
A REVIEW OF ZAKAT PRACTICES OF ISLAMIC FINANCIAL INSTITUTIONS IN MALAYSIA Moutaz Abojeib ¹ , Burhanuddin Lukman ² , Mezbah Uddin Ahmed ³ and Mahadi Ahmad ⁴	23
PROFILING THE COMPETENCY OF NAZHIR WAQF: A CONCEPTUAL PAPER Yayan Firmansah ¹ , Lathiefa Rusli ² , Hartomi Maulana ³	24
KAMISEDEKAH: AN INNOVATION PROGRAM IN ISLAMIC SOCIAL FINANCE INSTRUMENTS Nihayatul Masykuroh ¹ and Asep Dadan Suganda ²	25

ZAKAT COMMUNITY DEVELOPMENT AS THE KEY OF PRESSING POVERTY NUMBERS IN BANYUASIN REGENCY, SOUTH SUMATERA (<i>MAQASHID SYARI'AH APPROACH</i>)	
Abdullah Sahroni.....	26
EXPLORING POLICY FORMULATION IN INDONESIAN WAQF SECTOR: AN ORGANIZATIONAL LEGITIMACY PERSPECTIVE	
Lisa Listiana ¹ , Syed Musa Alhabshi ² , Ahmad Zamri Osman ³	27
EFFORTS TO FULFILL SHARIA HOUSE OWNERSHIP; BANKLESS SOCIAL SYSTEM (STUDY ON 2 SHARIA HOUSING IN BOGOR, INDONESIA)	
Asfi Manzilati ¹ , Fawri Nashr ²	28
THE INFLUENCING OF WAQF UNDERSTANDING THROUGH INTERNATIONAL CENTER FOR AWQAF STUDIES INDONESIA	
Ahmad Fanani ¹ and Norhazlin Muhammad ²	29
A CONCEPT OF ZAKAT IN ISLAMIC ECONOMIC PERSPECTIVE (HISTORICAL STUDY)	
Soritua Ahmad Ramdani Harahap ¹ , Muhammad Ulul Azmi ² , Dadang Irsyamuddin ³ , Mohammad Ghozali ⁴ , Syamsuri ⁵	30
ROLE OF FAY 'IN BUILDING THE ISLAMIC PUBLIC FINANCE (SHARIA ECONOMIC HISTORICAL STUDY)	
Mohammad Ghozali ¹ , Syamsuri ² , Muhammad Ulul Azmi ³ , Dadang Irsyamuddin ⁴ , Soritua Ahmad Ramdani Harahap ⁵	31
ANALYSIS ON STRATEGIES IN OPTIMIZATION ZAKAT AS DEDUCTION OF TAXABLE INCOME AT BAZNAS YOGYAKARTA	
Salsabilla Ayu Wardhana.....	32
ENHANCING STRATEGY FOR ISLAMIC MICRO FINANCIAL INCLUSION IN INDONESIA.....	33
Dzikrina Fikrotus Salma ¹ & Thuba Jazil ²	33
ISLAMIC ECONOMICS	
INVESTIGATING THE LEVEL OF INTEREST TO LEARN ISLAMIC ECONOMIC PRINCIPLES IN LANA DEL SUR	
Jawad Z. Salic ¹ and Shahid Q. Manalundong ²	34
HOUSEHOLD SAVINGS, INDEBTEDNESS, AND ECONOMIC GROWTH: HOW ISLAMIC ECONOMIC IMPLEMENTED IN OECD COUNTRIES	
Galuh Tri Pambekti ¹ and Rizaldi Yusufiarto ²	35
ISLAMIC POLITICAL ECONOMY AND SUSTAINABLE SOCIAL DEVELOPMENT POLICIES: AN ANALYTICAL STUDY	
Auwal Adam Sa'ad ¹ , Sayed Musa Alhabshi ² & Salina Kassim ³	36

ENERGIZING INTELLECTUAL CONCEPT : ON THE PERSONALITY ULUL ALBAB SOLUTION TO ECONOMIC CRISIS Zulkifli ¹ , Tatiek Nurhayantie ² ,Widodo ³ , and Ayu Widya Wardani ⁴	37
IMPACT OF ISLAMIC RELIGIOUS REVENUES ON ECONOMIC DEVELOPMENT ACROSS STATES IN MALAYSIA Abdul Ghafar Ismail, Syahrul Annuar Ali, and Muhammad Hasbi Zaenal	38
THE INFLUENCE OF ISLAMIC ECONOMIC LITERACY ON THE PURCHASING POWER OF UNIDA’s STUDENTS IN UNIT USAHA UNIDA (U3) Ahmad Lukman Nugraha ¹ , Arie Rachmat Soenjoto ² , and Adib Susilo ³	39
POTENTIAL OF SHARIA FINANCIAL INSTITUTIONS IN SUPPORTING INDONESIA'S ECONOMIC GROWTH Annas Syams Rizal Fahmi ¹ and Fikri Muhammad Arkhan ²	40
DEFINITION OF ISLAMIC MUTUAL FUNDS AS AN INDICATOR OF THE ECONOMY OF THE UMMAH Annas Syams Rizal Fahmi ¹ , May Shinta Retnowati ² , Muhammad Ilham Amrullah ³	41
DISTRIBUTION AND COLLECTION’S ETHICS OF KHARRAJ FOR ISLAMIC PUBLIC FINANCE (A HISTORICAL STUDY OF LAND TAX FROM THE ROMAN EMPIRE TO THE ABBASID ERA) Mohammad Ghozali ¹ , Dadang Irsyamuiddin ² , Muhammad Ulul Azmi ³ , and Soritua Ramdhani Harahap ⁴	42
THE INFLUENCE OF MONETARY INSTRUMENT TOWARD MONEY DEMAND M2 UNDER DUAL BANKING SYSTEM IN INDONESIA PERIOD 2015-2018 Imam Haryadi ¹ and Vinny Kurniati ²	43
ISLAMIC BANKING, FINANCE, AND CAPITAL MARKET	
POTENTIAL OF ISLAMIC DEBT SALE-BASED FINANCING IN A FORM OF BAY’BITHAMAN AJIL (BBA) AND MURABAHAH IN RECONSTRUCTING AND REBUILDING MARAWI CITY AFTER THE SIEGE Minombao Ramos-Mayo, Salma Esmael and Abdalcader M. Ayo.....	44
SUKUK FINANCING: A VIABLE STRATEGY TO FINANCE THE RECOVERY AND REBUILDING OF MARAWI AFTER THE SIEGE Abdalcader M. Ayo ¹ , Atty. Saaduddin M. Alauya, Jr. ² and Minombao Ramos-Mayo ³ ..	45
AWARENESS ON ISLAMIC ACCOUNTING AMONG FIRST YEAR ACCOUNTANCY STUDENTS IN MARAWI CITY, PHILIPPINES Papala P. Masorong	46
SHARIAH AUDIT FOR ISLAMIC FINANCE INDUSTRY IN REVOLUTION INDUSRTY 4.0: A PART OF RELIGIOUS CONFESSION Abdurrahman Raden Aji Haqqi.....	47

DETERMINANTS OF ATTITUDE AND INTENTION OF BANK EMPLOYEES TOWARDS CONVERSION TO FULL-FLEDGED ISLAMIC BANKING IN LIBYA Mohamed A. M. Abdelrahim El-Brassi ¹ , Syed Musa Alhabshi ² , Anwar Hasan Abdullah Othman ³	48
THE ESTABLISHMENT OF ISLAMIC FINANCE AND ITS IMPACT IN THE BANGSAMORO AS PERCEIVED BY SELECT ULAMA AND PROFESSIONALS IN LANAO DEL SUR Anwar M. Radiamoda.....	49
KNOWLEDGE AND ATTITUDES TOWARDS ISLAMIC BANKING IN THE PHILIPPINES Sahraman D. Hadji Latif	50
DO BANK CUSTOMERS PREFER PROFIT SHARING INVESTMENT ACCOUNTS? A PROPOSED CONCEPTUAL FRAMEWORK Romzie Rosman, Isah Ya’u and Anwar Hasan Abdullah Othman	51
AN ANALYSIS ON THE CHANGING OPERATIONAL NATURE OF BAITUL MAAL INSTITUTIONS IN INDONESIA Adi Saifurrahman ¹ and Salina Kassim ²	52
CHALLENGES FACED BY MALAYSIAN ISLAMIC BANKS IN TREATING SHARIAH NON-COMPLIANCE EVENTS Hani Nabila Omar ¹ and Prof. Dr. Rusni Hassan ²	53
ISSUES AND CHALLENGES IN ISLAMIC ESTATE PLANNING IN MALAYSIA Azi Haslin Abdul Rahman ¹ and Rusni Hassan ²	54
ACHIEVING THE MAQASID OF ISLAMIC FINANCE THROUGH SOCIAL IMPACT BONDS (SIB) AND SUSTAINABLE AND RESPONSIBLE INVESTMENT (SRI) SUKUK Syed Marwan ¹ , Aslam Haneef ² , Engku Rabiah Adawiah ³ and Suhaiza Ismail ⁴	55
EXTERNAL FINANCING AND FINANCIAL LITERACY THE IMPLICATIONS FOR PERFORMANCE IMPROVEMENT (A CASE STUDY IN FURNITURE SMES CENTRAL JAVA JEPARA INDONESIA) Ibnu Khajar.....	56
RETHINKING THE PARADIGM OF ISLAMIC BANKING: INTEGRATED OF PROFIT AND SOCIAL ORIENTED Nurizal Ismail ¹ and Siti Aisyah ²	57
ZAKAT MANAGEMENT FOR POVERTY ERADICATION Budhi Cahyono.....	58
PREDICTING RENTAL YIELD FOR THE BENCHMARK PRICING OF EQUITY HOME FINANCING Nur Harena Redzuan ¹ , Salina Kassim ² , Rosylin Mohd Yusoff ³ , and Anwar Hasan Abdullah Othman ⁴	59

THE EFFICIENT FINTECH OF INDONESIAN ZAKAT INSTITUTION BASED ON MUZAKKI'S PSYCHOLOGY Farikha Amilahaq	60
THE ROLES OF SHARIAH GOVERNANCE AND REGULATORY FRAMEWORK FOR DEVELOPMENT FINANCIAL INSTITUTION: THE CASE OF EXPORT-IMPORT BANK OF MALAYSIA (MEXIM) Hafiza Harun ¹ and Muhammad Hafiz Shmsuddin ²	61
COMPARATIVE ANALYSIS OF FINANCIAL PERFORMANCE OF ISLAMIC BANKS AND CONVENTIONAL BANKS Bahrain Pasha Irawan	62
DOES ISLAMIC FINANCING REALLY BENEFICIAL FOR MSMEs IMPROVEMENT? – EMPIRICAL EVIDENCE OF MSMEs IN SEMARANG, INDONESIA Mutoharoh ¹ and Naila Najihah ²	63
ANALYSIS OF SHARIAH ENTERPRISE THEORY IN FINANCIAL STATEMENT FOR ISLAMIC ENTITIES (BASED ON SHARIA FINANCIAL REPORTING STANDARD IN INDONESIA) Naila Najihah ¹ , Mutoharoh ² and Maya Indriastuti ³	64
AN ANALYSIS OF FACTORS AFFECTING ISLAMIC SOCIAL REPORTING (EMPIRICAL STUDY ON JAKARTA ISLAMIC INDEX (JII) IN INDONESIA ON 2014-2016) Sri Dewi Wahyundaru ¹	65
COMPARATIVE ANALYSIS OF CALCULATION OF INCOME TAX ARTICLE 21 AND ZAKAT Tutut Adiningsih ¹ and Ronan Roby Cahyandi ²	66
THE ROLE OF THE INTERNATIONAL ORGANIZATION OF SECURITIES COMMISSION (IOSCO) AND ISLAMIC FINANCIAL SERVICES BOARD (IFSB) IN PROGRESSING SUKUK IN BRUNEI DARUSSALAM Haji Suhaili Bin Haji Momin	67
ANALYSIS OF TOP UP BANKING TRANSPARENCY REVIEWED FROM ISLAMIC ECONOMICS Rahma Yudi Astuti	68
BUILDING THE OPTIMAL LEVEL OF PRESSURE FOR THE RESILIENCE OF ISLAMIC BANKING IN INDONESIA Dimas Bagus Wiranatakusuma, Jarita Duasa and Satria Malik	69
OPERATIONAL RISK ANALYSIS IN ISLAMIC MICRO FINANCIAL INSTITUTION BASED ON GRAMEEN MODEL Hana Maulina Musyirah ¹ and Ascarya ²	70

TRADING OF SHARES VIA SALAM CONTRACT: AN EXPLORATORY STUDY Silmi Binti Mohamed Radzi ¹	71
THE CHOICE BETWEEN BOND AND SUKUK: EVIDENCE FROM ASEAN-3 COUNTRIES Ryan Kusuma Wardhana ¹ and Rahmat Heru Setianto ¹	72
CONVERSION OF SAVINGS AND LOAN COOPERATIVES INTO SYARIAH IN THE PERSPECTIVE OF EMPLOYEES AND BOARD OF DIRECTORS BY ADKAR MODEL Mukhamad Yasid ¹	73
INTRODUCING MUSAWAMAH TO INDONESIAN RETAIL ISLAMIC BANKING SYSTEM: A PRELIMINARY INVESTIGATION Muchammad Taufiq Affandi ¹ , Setiawan Bin Lahuri ² , Y Suyoto Arief ³ , Mulyono Jamal ⁴ , and Royyan Ramdhani Djayusman ⁵	74
ISLAMIC MANAGEMENT AND FINTECH	
IMPACT OF DIGITAL SHARIA BANKING SYSTEMS ON CASH WAQF AMONG MILLENNIAL GENERATIONS Izra Berakon ¹ , Hendy Mustiko Aji ² , and Muhammad Riza Hafizi ³	75
THE RELATIONSHIP BETWEEN ENTREPRENEURSHIP AND IMPROVING YOUTH EMPLOYMENT: A STUDY OF EAST AND SOUTH ASIA Nurul Nabilah Haji Ali	76
SERVICE QUALITY ON CUSTOMERS' SATISFACTION AND LOYALTY: SURVEY EVIDENCE ON MEDIATION ROLE OF TRUST IN ISLAMIC BANKS Razali Haron ¹ , Noradilah Abdul Subar ² and Khairunisah Ibrahim ³	77
ISLAMIC LONG-LIFE LEARNING (I3L): A POWERFULL STRATEGY TO INCREASE ADAPTIVE SELLING CAPABILITY Ken Sudarti ¹ , Olivia Fachrunnisa ² , Wahyono ³	78
SPIRITUAL-INNOVATIVE LEADERSHIP AS A DRIVER FOR KNOWLEDGE SHARING AND EMPLOYEES SPIRITUAL WELL-BEING IN THE DIGITAL ERA Nurhidayati ¹	79
INTEGRATED SUKUK BASED WAQF IN PESANTREN: A MODIFIED GENERIC MODEL Atika Rukminastiti Masrifah ¹ and Khoirul Umam ²	80
THE DETERMINANT OF EARNING PERSISTENCE IN COMPANIES LISTED ON JAKARTA ISLAMIC INDEX Winarsih ¹ and Rachmadu Krissie ²	81
THE ROLE OF ISLAMIC CORPORATE GOVERNANCE IN PREVENTING FRAUD Nunung Ghoniyah ¹ and Sri Hartono ²	82

NEW INTEGRATED FINANCIAL TECHNOLOGY MODEL ON ISLAMIC SOCIAL FINANCE FOR ECONOMIC DEVELOPMENT Mutamimah ¹ and Hendar ²	83
THE INGREDIENTS OF MARKETING MIX (4C'S) AND COMPLIANCE SHARIA IN CONJUNCTION TO CUSTOMER PURCHASE INTENTION ON THE PRODUCT OF SMALL MEDIUM ENTERPRISE (AREA OF RESEARCH IN CULINARY) Sutopo ¹ , Yaser Syamlan ² , and Syamsul Huda ³	84
EYE CATCHING PROMOTION, ALLIGNING HUMOUR ENDORSEMENT TOWARDS PURCHASE INTENTION OF MOSLEM MERCHANDISE MA Irfan Rahmana ¹	85
OPTIMIZATION OF HUMAN RESOURCES PERFORMANCE WITH INFORMATION TECHNOLOGY AS MODERATING VARIABLE Diah Ayu Kusumawati	86
THE ROLE OF MUSLIM FAMILY AWARENESS FOR HUMAN DEVELOPMENT: A CASE STUDY OF SOKOTO STATE, NIGERIA Sambo Shehu	87
THE EFFECT OF BUDGET CLARITY, ACCOUNTING CONTROL AND REPORTING SYSTEM ON ACCOUNTABILITY OF GOVERNMENT PERFORMANCE IN PATI Ahmad Rudi Yulianto ¹ and Osmad Muthaher ²	88
ROLE OF ISLAMIC LEADERSHIP ON TEACHER PERFORMANCE Siti Sumiati ¹ and Erni Yuvitasari ¹	89
DEVELOPMENT OF THE EQUILATERAL AGILITY CONCEPT TO IMPROVE THE ADVANTAGES OF COMPETITIVE SHARIA BANKS IN SEMARANG CITY Lutfi Nurcholis ¹ and Budhi Cahyono ²	90
AN EMPIRICAL STUDY OF TAX WILLINGNESS Devi Permatasari	91
ROLE OF ISLAMIC WORKING ATTITUDE IN MODERATING THE RELATIONSHIP BETWEEN REGIONAL FINANCIAL ACCOUNTING SYSTEM AND INTERNAL SUPERVISION ON LOCAL GOVERNMENT PERFORMANCE Khoirul Fuad ¹ and Retno Tri Handayani ²	92
SERVICE-DOMINANT ORIENTATION ON MARKETING CAPABILITY AND BUSINESS PERFORMANCE Hendar ¹	93
ENABLING SUSTAINABILITY THROUGH KNOWLEDGE MANAGEMENT OF ISLAMIC SOCIAL FINANCE: THE EXPERIENCE OF UNIVERSITAS DARUSSALAM GONTOR, INDONESIA Suhaimi Mhd Sarif ¹ , Yayan Firmansah ² , Muhammad Kurnia Rahman Abadi ³	94

PERFORMANCE ASSESSMENT OF EMPLOYEE ON LIBRARY AT UNIVERSITY OF IBNU SINA USING THE GAP FUZZY ANALYSIS METHOD BASED ON EXPERT SYSTEM	
H. Mustaqim Syuaib ¹ and B. Herawan Hayadi ²	95
HUMAN RESOURCE DEVELOPMENT AND EMPLOYEE PERFORMANCE IN UNIVERSITY OF IBNU SINA	
Sabri ¹ , Sumardin ² , and Mulyadi ³	96
ANALYSIS OF MACROECONOMICS FACTOR AFFECTING JAKARTA ISLAMIC INDEX	
Tri Wijayanti Septiarini ¹ , Muhamad Rifki Taufik ¹ , Mufti Afif ¹ , and Atika Rukminastiti Masrifah ¹	97
COMPARISON OF ACCOUNTING STUDENT PERFORMANCE HAVING PERSONALITY INFLUENCE ON TYPE A AND B IN UNIVERSITY OF IBNU SINA	
Andi Auliya Ramadhany ¹ , Andi Hidayatul Fadlilah ² , and Muhammad Sapuan ³	98
BUSINESS MODEL IN ISLAMIC MICROFINANCE : SUPPORTING BMT INNOVATION	
Fajar Surya Ari Anggara ¹ and Roghiebah Jadwa Faradisi ²	99
THE INFLUENCE OF ISLAMIC BUSINESS ETHICS ON PARTNERSHIP PERFORMANCE (CASE STUDY ON OMAR SMART BRAIN COMPANY 2018)	
M Arief Hidayat ¹ , Abdul Latif ² , Azidni Rofiqo ³ , and M. Alfian Rumasukun ⁴	100
FINTECH CHALLENGES IN INDONESIA AND CONTRIBUTIONS TO FINANCIAL INCLUSION	
M. Kurnia Rahman Abadi.....	101
DOES RELIGIOSITY MODERATE THE INFLUENCE OF TRUST ON THE INTENTION TO USE SHARIA BANKING PRODUCTS	
Budi Setyanta ¹ and Dhika Amalia Kurniawan ²	102
ANALYSIS OF MAQASHID SHARIA INDEX (MSI) AGAINST CONSUMER BEHAVIOR PATTERNS	
Miftahul Huda ¹ , Achmad Fajaruddin ² , Arie Rachmat Sunjoto ³ , Mufti Afif ⁴ , Andi Tryawan ⁵ , Ahmad Lukman Nugraha ⁶	103
FORMING WAQF BEHAVIOUR BASED ON THEORY OF PLANED BEHAVIOUR: A CONCEPTUAL PAPER	
Muhammad Fazl Rahman Anshori.....	104

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ISLAMIC LONG-LIFE LEARNING (I3L): A POWERFULL STRATEGY TO INCREASE ADAPTIVE SELLING CAPABILITY

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ABSTRACT

This study aims to develop a concept of Islamic Long-Life Learning (I3L) to increase Adaptive Selling Capability (ASC). The strategic position of salesperson in Sharia insurance products becomes a bridge between customers and organizations so that it requires them to have high adaptive selling capability. A very dynamic market condition also requires them to adjust their selling activities. Some studies had tried to explore the factors that bring it up, but not much of them used the perspective of intrinsic motivation based on Islamic values as methodological approach. Therefore, this paper offers a new concept, namely Islamic Long-Life Learning (I3L) which is expected to be a cornerstone to improve adaptive selling capability. Spirit doing the best, continuous improvement, asking others, and helping others become I3L dimensions which are thought to be able to increase adaptive selling capability, especially for salesperson in Sharia insurance. In-depth literature of this study is expected to contribute in the development of manifest needs theory and social capital concepts.

JEL Classification: D64

Keywords: *Islamic Long-Life Learning, Adaptive Selling Capability, Salesperson.*

I. INTRODUCTION

A business environment that has full of uncertainties makes companies more difficult to implement their business strategies. Adaptability, flexibility, and reconfiguration of resources need to be done continuously to deal with changes in market tastes, technological changes, the speed of customer response, the speed of competitor response, the emergence of product substitution, and the emergence of product similarity.

In facing this market situation, companies are required to increase their capabilities including adaptive capability. Pehrsson(2014) defines adaptive capability as a company's ability to adapt in responding to market changes including changing customer needs and desires then allocating its resources to provide value-added to overcome customer problems. An adaptive company will follow and meet customer expectations and establish a close relationship with them. This adaptive ability must also be owned by the salesperson. As a party that deals directly with the customer, the salesperson functions as a bridge between company and customer. The specific work of salesperson makes their activities different from other employees because they not only represent the company to customers but also represent customers to the company (Ferreira, 2017).

As the companies representative dealing directly with customers, salespersons are very instrumental in meeting customer expectations (Wang & Wang, 2016). They also often face various "moment of truth" that demand adaptive selling. Adaptive selling is defined as the ability of salespersons to adjust their sales methods based on the information they receive as a result of their interactions with customers (Spiro & Weitz, 1990). A salesperson who has high adaptability will be better able to serve customers effectively. Conversely, low adaptability has a negative impact, such as customer disappointment, non-equal satisfaction and the emergence of negative word of mouth. All of these have a negative effect on marketing performance such as declining sales, unreachable profits, and the number of customers moving to competitors (Blut, Beatty, Evanschitzky, & Brock, 2014). Thus, many studies try to explore the leverage factors of adaptive selling. Unfortunately, not much previous studies that link adaptive selling capability with salesperson motivation, especially those that internalize Islamic values. Islamic motivation is believed to be more powerful because its dimensions are not only worldly but have led to the motivation of worship.

A salesperson who has an orientation to work as part of social worship will base all of his activities solely on fulfilling his obligations with fellow humans and only hoping for a reward from God. Allah says (Holy Qur'an, 103: 2-3) that

"indeed man is in a state of loss, except for those who believe and work on virtue and advise one another for truth and patience". This motivation will direct salespersons to the command to work in a team. This is very important for a teamwork because in many cases, individuals who want to achieve the highest results only focus on themselves (Polley & Ribbens, 1998) and there is no concern for the people around them, there is no effort to encourage each other to move forward together, also help and strengthen each other. In other words, not many people use the spirit of a team to improve performance. The spirit of a team is related to relationships that are established among team members because the relational relationships within the team will create cooperative norms, namely the willingness to respect diversity, openness to critical thinking, the hope of reciprocity and cooperation (Yu, Hao, Dong, & Khalifa, 2013). The power of teamwork is very powerful in increasing performance. This statement is supported by the Word of God in the Holy Qur'an: "Being a team (united) is compassion (mercy) and division is torment" (Ali Imran: 102-103). So, Allah SWT affirms and instructs people of faith and devoted to hold fast to the ropes of Allah's religion and live in a team and strictly prohibits divorce.

Therefore, to overcome the individualistic phenomena by salesperson and not yet implementing Islamic values in their sales activities, this study offers a new concept, Islamic long-life learning (I3L) which is defined as the spirit of salesperson to do their best and carry out continuous improvement while asking and helping sales team members to be able to do their best. This concept is unique and comprehensive. This uniqueness is reflected, *first*, from the time dimension namely in the world and hereafter. Someone who has the spirit to continue learning throughout life will be eager to do their best because of the intention to worship. They believe that what they get in the world is only as a referee for their lives in hereafter. In the Holy Quran (2: 148), it has been explicitly stated that every Muslim is obliged to be steadfast in doing good. *Second*, the spirit of being better does not stop when performance standards have been met, it is better to strive to make continuous improvements. *Third*, in order to achieve the best performance, other people are not considered as competitors that must be turned off but are considered as partners and objects to do benchmark. *Fourth*, someone who has this motivation not only thinks of themselves but also asks and helps others in their efforts to do good. With some of this uniqueness, it is hoped that this concept will be able to increase adaptive selling capability both for themselves and for members of the sales team. The results of this study are expected to strengthen the manifest needs theory and social capital.

II. LITERATURE REVIEW

2.1. Islamic Long-Life Learning (I3L)

Individuals will meet their needs in different ways, for various reasons both internal and external (Chetri, 2014). In other words, many forms of motivation encourage someone to do something. A motive is the cause or reason for an action, whereas motivation is all the reasons (consciously or not) that cause someone to take a certain action or tend to achieve certain goals (Hauser, 2014). There are many forms of motivation including extrinsic, intrinsic, psychological and achievement motivation. The concept of motivation is the basis for the emergence of the concept of Islamic Long-Life Learning. This new concept is the result of a synthesis of manifest needs theory, Islamic values, and social capital. Manifest needs theory produces dimension of doing the best spirit, Islamic value produces dimension of continuous improvement spirit, and the concept of social capital produces dimensions of asking others spirit and helping others spirit. The first two dimensions show the maximum efforts of the salesperson to increase his potential, while the other two dimensions show the salesperson's concern for the sales team members.

First dimension of the I3L concept is doing the best spirit. This dimension is derived from the Manifest Needs Theory or rather achievement motivation as one of the dimensions of manifest needs theory (Khan, Breitenacker, & Schwarz, 2015). This motivation is more interpreted as an attitude to reach achievement and not the achievement itself. Achievement motivation is an important factor in career success (Annen, Kamer, & Bellwald, 2005). Achievement motivation is defined as an attempt to achieve success in competition with a measure of excellence that can be in the form of other people's achievements or one's achievements (Chowdhury, 2008).

A salesperson who has achievement motivation is someone who is motivated because he wants to do the best. The best for a salesperson is achieving sales targets and customer satisfaction. According to Islamic teachings, hard work (doing the best) is considered necessary to realize social welfare. As the Prophet Muhammad said, hard work frees human sins, besides that the best food a person eats is what he eats from his work. Allah says: "And each person has a level according to what they do" (Holy Qur'an, 6: 132). " Humans only get what they have fought for" (Holy Qur'an, 53: 39).

Salespersons who have the spirit of Islamic Long-Life Learning believe that Allah oversees everything he does, the intention to work only seeks the blessing of Allah, and they also believe that work is obligatory for every Muslim,

work is one manifestation of a Muslim's obedience to God. Giving the best must be seen from the perspective of the hereafter and worldly. Something has done and obtained in the world only as a referee for the afterlife. Someone who has an Islamic Long-Life Learning spirit always wants to give their best by using resources as efficiently as possible and not forbidding something. Destroying something is forbidden in Islam (Holy Qur'an, 25:67). On the other hand, a person must do his best before humans by carrying out his work obligations, achieving the targets set, avoiding mistakes and having a high work ethic and providing total service.

In Islam, there is also a command to reach achievement. Good and bad standards in Islam are based on Islamic principles (Al-Qur'an and Al-Hadith) (Al-Aidaros, Shamsudin, & Idris, 2013). This appeal is found in Holy Quran (2: 148) which means: "... then you are competing in goodness ...". The command to compete for goodness in Islam is not meant to be a deadly competition for one another, but a spirit to give the best. In the concept of competition, it contains meaning "the other person as an enemy, the ultimate goal is to win, feel better than the others, and feel separated from the others". But in Islam, looking at other parties as objects to do benchmark. To be the best, they do not consider others as competitors who must be defeated or destroyed, but as partners who strengthen each other. Indicators that can be used to measure the first dimension are: (1) working is part of worship, (2) working professionally, (3) using resources as efficiently as possible, (4) making sales team members as partners.

Second dimension of Islamic Long-Life Learning is to do continuous improvement spirit. It means, a person will not feel enough if he has done his best, but this desire continues to be maintained and evaluated. They realize that the best measure is dynamic so that changes are made for the better by making adjustments and improvements. Someone who has a continuous improvement spirit will be eager to develop their potential because they realize that Allah will not change the fate of a people if the people do not try to change what is in themselves (Holy Qur'an, 13:11). This verse motivates a salesperson to change himself in a better direction so that others also change with God's help because changing yourself is easier than changing others. Indicators that can be used for this dimension are (1) eager to develop their best abilities continuously, (2) eager to be the "better" and not to be the "best", (3) take lessons from the successes and failures of themselves and sales team members, (4) makes the failure and success of sales team members as a very valuable lesson.

Third dimension is asking others spirit, which is the spirit to invite others to do their best as they do. A Muslim is obliged to invite to the good and prevent

munkar (bad thing) (Holy Qur'an, 3: 104), exchanging messages with patience and affection (Holy Qur'an, 90: 17-18). The Prophet said: "Anyone who sees *munkar*, he should change with his hands, if he is not able, he must change verbally, if he is incapable, he must change with his heart, and that is the weakness of faith" (HR: Bukhari Muslim). So, to do good, a good environment must be built, that is, an environment that can encourage to do good because one's behavior depends on where that person is located.

To ask people to do good, there is an element of *da'wah* (preaching). By doing *da'wah*, humans will improve their quality of life. Preaching is a matter of communication. Thus, using the right language in the right place for the right person is very important. By giving an example first, it becomes an important factor so that the contents of preaching can be accepted. Allah says "O believers, why do you say something that you do not do? That is very despised in the sight of Allah" (Holy Qur'an, 61: 2-3). Indicators that can be used to measure the dimensions of asking others are (1) enthusiastic in asking others to do their best, (2) using good language when asking others to do their best, (3) the spirit of asking to do their best by giving an example first.

Fourth dimension is helping others spirit. Someone who has the spirit of Islamic Long-Life Learning sees himself as part of a community that needs one another. He was sure he could not work alone and felt that he was not perfect so he had to complement each other by helping each other. In the Holy Qur'an (103: 1-3), Allah says "For the sake of time, humanity is really at a disadvantage, except for those who believe and work on virtue and advise one another for truth and patients". In the Holy Qur'an (Al Maidah: 2), Allah says: "And please help you in goodness ...". A Muslim must believe that the potential that exists in him is a mandate, it is not personal property because there are other people's rights entrusted by God to him.

In the existing literature, OCB is known as the concept of helping others outside their role. Altruistic becomes one of the OCB dimensions. People who wish to help usually have pro-social motivations both implicit and explicit. Team members must understand each other's duties and obligations and not behave individually. If team members behave individually, they will disturb the harmony of the team (Maroofi, Sadeghi, Mirzavandi, & Fathi, 2011). OCB behavior is initially only seen at the individual level, but (Nohe & Michaelis, 2016) confirm that OCB behavior can be applied at the team level.

(Olowookere & Adekeye, 2016) tried to relate a person's level of religiosity to OCB and concluded that someone who had high religiosity, they tended to do additional work beyond their obligations and had a strong

commitment to organizational goals. McGhee and Grant (2008) state that the higher a person's spirituality is, the more it tends to improve teamwork, the better, the fairer, the more concerned about the needs of others, the more trusting in the organization, the higher OCB, showing serving behavior and more sensitive to corporate social performance. Indicators that can be used in measuring others' dimensions are (1) eager to help sales team members in good terms, (2) willing to help sales team members without being asked, (3) willing to help sales team members without expecting anything in return, (4) willing to help sales team members even though they have nothing to do with the task.

2.2. Adaptive Selling Capability

In general, adaptive capability concerns the company's ability to adapt to the scope of the market aimed at responding to external opportunities, scanning the market, monitoring customers and competitors and allocating resources. Adaptive capability in the field of sales is called as adaptive selling. (Spiro & Weitz, 1990) defines adaptive selling as a change in sales behavior during interactions with customers based on information about the sales situation. The salesperson shows a high level of adaptive selling when they use different sales presentations throughout sales meetings and when they make adjustments during this meeting (Spiro & Weitz, 1990).

Adaptive selling can be increased through knowledge and motivation. This statement is supported by the results of the study of Sujana, Weitz, and Sujana (1988) who propose ten ways to increase salesperson productivity through smart work, namely by using scenarios in training, classifying customers based on personality or behavioral style and not outside measures such as age or gender, equipping salesperson with market research, integrating all company information such as products, sales presentation techniques based on customer classifications, using salesperson who are experts in training, making work fun by giving intrinsic and extrinsic rewards, rewards only as a consequence of the work and not the content, providing feedback, encouraging salesperson to analyze successes and failures, helping salesperson manage themselves and build a sense of mutual commitment (Malik & Naeem, 2010)

Many indicators are used by researchers to measure the adaptive selling capability of salesperson. The indicators used by (Kaynak, Kara, Chow, & Laukkanen, 2016b) are: believe that each customer is unique so that it requires a unique sales approach as well, easy to change the sales approach if the sales approach that was previously used is not successful, happy to experiment with

various sales approaches, very flexible in applying the sales approach used, easy to use a variety of sales approaches, easy to change sales presentations when the situation requires it, very sensitive to customer needs, understand that one customer is different from other customers, confident when having to change presentations that had been planned before when needed. (Limbu, Jayachandran, Babin, & Peterson, 2016) use several indicators such as: like to experiment with various sales approaches, flexible in using the sales approach used, and understanding the differences between one and another customer. From the results of explorations about previous adaptive selling indicators, it can be concluded that most researchers put more emphasis on the method and not on their interactions. (Wong, Liu, & Tjosvold, 2015b) measured adaptive selling by several indicators such as: when the sales approach used is not successful, easily change with other approaches, like to experiment with different sales approaches, very flexible in using sales approaches, easy to use a variety of sales approaches, trying to understand the differences between one and another customer.

Based on several indicators of previous studies, then to measure the variable adaptive selling capability, this study uses indicators such as: (1) conducting experiments using several different approaches, (2) very flexible in using selling methods, (3) responsive in changing selling methods, (4) easily modify selling methods.

2.3. Doing the Best Spirit and Adaptive Selling Capability

A salesperson who has the spirit of Islamic Long-Life Learning is always eager to do their best and professionally in their sales activities. This is done by using resources as efficiently as possible and regarding sales team members as partners. When carrying out its efforts to present its best activities, this salesperson realizes that excellent service to customers is one of the best performance indicators. On the other hand, they also realize that customers are so diverse that they require unique services. This awareness will encourage him to always experiment to find the best way to serve customers, flexible, responsive and modify sales methods when needed.

Efforts to improve the ability of adaptive selling are based on worship. According to Islamic teachings, hard work (doing the best) is considered necessary to realize social welfare. As the Prophet Muhammad said, hard work frees human sins, besides that the best food a person eats is what he eats from his work. Allah says: "And each person has a level according to what they do" (Holy Qur'an, 6: 132). "And Humans only get what he has fought for" (Holy Qur'an, 53: 39).

P1: A salesperson who has the spirit of doing the best regards customer as one of the worship fields. This understanding motivates him to mobilize the best resources in conducting experiments and modifying his sales methods responsively to be able to serve customers flexibly according to the conditions encountered.

2.4. Continuous Improvement Spirit and Adaptive Selling Capability

A salesperson who has the spirit of Islamic Long-Life Learning does not feel enough if they have done their best, but this desire continues to be maintained and evaluated. They realize that the best measure is dynamic, so they must always make adjustments and improvements. A salesperson who has a spirit of continuous improvement will be eager to develop their potential, knowing that God will not change the fate of a people if the people do not try to change it (Holy Qur'an: 13:11). If this understanding has permeated the salesperson, then they will do benchmark to the sales team members in the framework of the process of exploitation and exploration of information about how to find new methods of serving customers by continuously experimenting and modifying the sales method until the best method is found.

To improve their adaptive selling capability, they responsively take wisdom from the mistakes and successes they and sales team do. This continuous improvement process will accumulate and form experiences that can be used as a basis to improve adaptive selling capabilities. Weitz, Sujan, and Sujan (1986) state that adaptive selling behavior increases with experience. Highly experienced salespersons will be able to make certain patterns that guide them in dealing with customers in similar situations.

P2: A salesperson who has the spirit to improve their selling methods will continuously get more and better knowledge through the process of exploration and exploitation of their resources so that they are more able to experiment and modify selling methods flexibly and responsively according to the conditions encountered.

2.5. Asking Others Spirit and Adaptive Selling Capability

A salesperson who has the spirit of Islamic Long-Life Learning is people who have high religiosity. They realize that each individual has advantages and disadvantages so that optimal performance can be achieved by mutual support

and complementarity. (Karakas, 2010) concluded that a person's level of spirituality would be able to improve their performance. As a religious person, a salesperson who has the spirit of Islamic Long-Life Learning is motivated to ask others in the form of knowledge sharing and knowledge donating. "Asking" is defined as a process of communication and relationships that are built to get feedback, ask and tell someone what is needed and ask why they do that, why they think like that and so forth. Thus, asking in this context is not just about sharing information but also the process of wanting to know how and why (Wamitu, 2015).

In asking, the salesperson is very enthusiastic about inviting the sales team members to do their best, reminding them by using good language and setting an example first. This is based on the spirit that when salesperson masters a unique knowledge of how to sell, then what they think is that members in one team must also master the same knowledge. In the long run, the accumulation of mastered knowledge that will be transmitted to each other will increase its capabilities including adaptive selling capability. Allah says: 'indeed those who hide what we have sent down from evidence and guidance after We explain it to mankind in this Holy Book, they are people who are cursed by Allah and cursed by those who curse (Holy Quran, 2: 159). This shows that Islam forbids hiding knowledge and encourages knowledge sharing.

By asking others, the salesperson gets information from many sources through the exchange of tacit knowledge so that they become more understanding what to do and what not to do in adaptive selling with all the consequences. This will realize that they must be flexible and responsive in using, changing, and modifying sales methods. A salesperson must be flexible in facing any changes that occur at any time in the field. This flexibility includes language style, voice, sales methods, and strategies. This flexibility is based on the understanding that each customer is unique and different from each other, both personality, capabilities, needs, desires and knowledge, especially tacit knowledge. Through asking others' activities, tacit knowledge about how to experiment and modify sales methods responsively and flexibly previously in the minds of each individual will be explored and spread among the sales team members.

P3: A salesperson who has the spirit of asking others more actively in inviting sales team members to do their best through knowledge sharing and knowledge donating practices will get more and better knowledge about how to experiment and modify selling methods responsively and flexibly according to the conditions encountered.

2.6. Helping Others Spirit and Adaptive Selling Capability

A salesperson who has the spirit of Islamic Long-Life Learning will do activities to help others, namely the spirit to help members of the sales team to do the best in their sales activities. This type of salespersons realize that as social beings cannot live alone, imperfect and have limited knowledge. Like a single building, they must complement and strengthen each other. They are aware that each individual has different adaptive selling capability. This difference is an accumulation of past experiences. Through the activities of helping others, each individual in the team can cover the shortcomings of other team members so that their adaptive selling capabilities are more perfect. This statement is reinforced by the study results of Organ (2006) that helping behavior can improve team performance through team spirit and morale, cohesiveness, coordination, and sales efficiency. (Rosopa, Schroeder, & Hulett, 2013) also stated that employees involved in altruistic behavior have greater potential for progress, value recommendations and are considered more emotionally stable, open, pleasant, and conscientious.

The activities of helping others can be realized in the activity of join visit. Join visit is the activity of several salespersons to jointly visit customers. In this activity, senior salesperson can provide tacit knowledge about how to deal with diverse customers. This activity will increase the salesperson's ability to understand the real situation so that he is more capable when dealing with similar sales situations. Increasing adaptive selling capability requires a long time. It means the ability to adjust selling methods based on situations and conditions requires several experiments to find the best formula for each customer. Through helping others, the experience gained by each individual can be transmitted to accelerate the increase in the adaptive selling capabilities of each sales team member.

- P4: Salesperson who has the spirit of helping others actively help members of the sales team without being asked and without expecting anything in return. Through this activity, there will be a process of mutual knowledge sharing and knowledge donating so that more information will enable him to experiment and modify selling methods flexibly and responsively according to the conditions encountered.

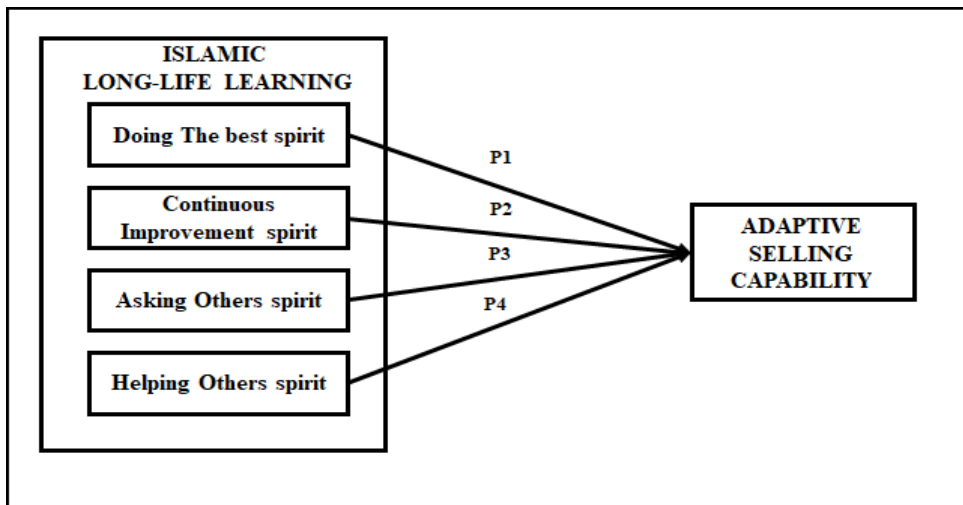


Figure: Proposition between Islamic Long-Life Learning and Adaptive Selling Capability

III. CONCLUSION

Islamic Long-Life Learning (I3L) is a new concept resulting from the synthesis of Islamic values, manifest needs theory, and social capital. This concept arises because of the individualistic phenomenon of salespersons and the neglect of Islamic values in their sales activities. This causes adaptive selling capability cannot be optimally enhanced. Doing the best and continuous improvement spirit as the dimension of I3L will increase the capabilities of each salesperson. The dimension of asking others and helping others spirit is a complementary dimension because it emphasizes more on efforts to explore and exploit the capabilities of sales team members so that tacit knowledge inherent in each individual can be donated to other individuals in the same team. Finally, if the four dimensions are owned by each salesperson, so that this not only does the increase in the salesperson's adaptive selling capability, but the strength of the teamwork through asking others and helping others spirit reciprocally will further enhance the salesperson's ability to experiment and modify selling methods flexibly and responsively according to the situation at hand.

Future research will be carried out by examining propositions submitted to Sharia insurance salespersons as pilot projects. Furthermore, the same test can be performed on other objects as a comparison, because basically, Islam is *rahmatan lil 'alamin* (a mercy to all creation).

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