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Semiotic Analysis of the Commodification of Islamic Teachings in Sharia Bank Advertisements in Indonesia

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ABSTRACT

This research aims to analyze the semiotics of the commodification of Islamic teachings in Islamic bank advertising in Indonesia. The research focuses on using C. S. Pierce's semiotics approach to analyzing and explaining three main aspects: the meaning of Islamic signs in bank advertisements, the commodification of Islamic teachings, and the pattern of commodification of Islamic teachings in advertisements of BCA Syariah, Bank Mega Syariah, BSI, and BTPN Syariah. The research method employed is qualitative research that involves three key informants and three main informants. The data collected is analyzed using triangulated data interpretation to get a deeper sense. His findings from that research revealed several important points. First, it is clear that the meaning of Islamic signs in Islamic bank advertisements in Indonesia does not clearly depict any Islamic symbols. This raises questions about the authenticity of that commitment of the Islamic bank with Islamic principles in its advertisements. Second, the semiotic analysis shows that the message structure, format, content, and source of the Islamic bank advertisements in Indonesia are inconsistent incorporating signs or symbols that represent Islamic teachings. This suggests that this advertising focuses again on business and marketing aspects more precisely than conveying Islamic values to the public. Third, it identified a pattern of commodification in this study not directly related to Islamic teachings but rather connected to its enhanced dual role of employees in Islamic banking. This suggests that in the process of commodification, factors e.g., labor became again dominant rather than religious values it should be the main focus of the Islamic bank. This research provides a deeper understanding than that of the commodification of Islamic teachings in Islamic bank advertising in Indonesia. These findings could serve as a basis for critiquing the marketing practices of Islamic banks and reconsidering the application of Islamic values in their marketing strategies.

Keywords: C.S. Pierce semiotics, commodification of Islamic teachings, advertising for Islamic banks

ABSTRAK

Penelitian ini bertujuan untuk menganalisis semiotika mengenai komodifikasi ajaran Islam pada iklan bank syariah di Indonesia. Fokus penelitian menggunakan pendekatan semiotika CS Pierce untuk menganalisis dan menjelaskan tiga aspek utama, yaitu makna tanda syariah pada iklan bank, komodifikasi ajaran Islam, dan pola komodifikasi ajaran Islam pada iklan BCA Syariah, Bank Mega Syariah, BSI, dan BTPN Syariah. Metode penelitian yang digunakan ialah penelitian kualitatif dengan melibatkan tiga informan kunci dan tiga informan utama. Data yang dikumpulkan dijelaskan menggunakan interpretasi data triangulasi untuk mendapatkan pemahaman lebih mendalam. Hasil penelitian menunjukkan beberapa temuan penting. Pertama, pemaknaan tanda syariah pada iklan bank syariah di Indonesia terbukti tidak ada tanda syariah yang ditampilkan dengan jelas. Hal ini menimbulkan pertanyaan mengenai keaslian komitmen bank-bank syariah terhadap prinsip-prinsip Islam dalam iklan mereka. Kedua, analisis semiotika menunjukkan bahwa struktur pesan, format pesan, isi pesan, dan sumber pesan pada iklan bank syariah di Indonesia tidak memuat tanda atau simbol yang secara konsisten menggambarkan ajaran Islam. Hal ini mengindikasikan bahwa iklan-iklan tersebut lebih fokus pada aspek bisnis dan pemasaran daripada menyampaikan nilai-nilai Islam pada masyarakat. Ketiga, pola komodifikasi yang ditemukan dalam penelitian ini bukan terkait dengan ajaran Islam, melainkan terkait dengan peningkatan

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peran ganda karyawan perbankan syariah. Hal ini menunjukkan bahwa dalam proses komodifikasi, faktor-faktor seperti tenaga kerja menjadi lebih dominan daripada nilai-nilai agama yang seharusnya menjadi fokus utama bank syariah. Penelitian ini memberikan pemahaman yang lebih mendalam tentang komodifikasi ajaran Islam pada iklan bank syariah di Indonesia. Temuan-temuan ini dapat menjadi dasar untuk mengkritisi praktik pemasaran bank syariah dan mempertimbangkan ulang penerapan nilai-nilai Islam dalam strategi pemasaran mereka.

Kata Kunci : Semiotika C.S. Pierce, komodifikasi ajaran Islam, Iklan bank syariah

INTRODUCTION

His way of life is not only that it is considered by several individuals and groups, but he is also implemented by various institutions and financial organizations in Indonesia. He is not unusual to meet complex problems in this case of things, furthermore with the development of the millennial era, Islamic banking in Indonesia is undergoing changes, and important solutions are needed to bring about a great transformation.

The emergence of various mitigations through its utilization and development of Islamic banks in Indonesia takes into account various internal and external aspects to attract the public to their proprietary programs. Internally, human resources have never been empowered to act as product representatives and execute contracts on that Islamic bank. Externally, advertising activities are carried out out by utilizing the media, with diverse practices that predominantly focus on internal and external factors, leading to its commodification of Islamic teachings through an assortment of signs (Warehouse, 2023).

The development of such information technology is one of that condition that changes and increasing it uses media,(Gustaf; Wijaya et al., 2022) then increasingly visible in fact, The phenomenon that occurs in Islamic banks in Indonesia is always related to the development of advertisements containing religious elements. Even so they are substantially derived from the same Sharia principle and continuously maintained, they carry religious meaning but yet fully meet its informative needs. Meanwhile, the communication process and development has not been able to save upwards with its challenge of the gift of time, and there is still a significant difference between it assumed expectation and that intentional purpose (Primary & Gischa, 2020).

His concept of commodification primarily targets Muslim followers, involving the participation of the Islamic community in the phenomenon of its "market influence." Inevitably, the phenomenon of the Islamic market undergoes commodification of processes (Haryanto., 2012). Advertising aims to persuade and influence individuals into taking beneficial action to that advertiser. In advertising, the focus is on promoting products, services, and offerings to the Indonesian public to increase assets beyond the previous level.



Figure 1. The Market Share of the Total Assets of Sharia Banks in Indonesia
Source: OJK Data, 2022

In above Figure 1, it can be seen that the achievement assets obtained by Sharia Banks in Indonesia through advertising have reached a significant level of development amounting to USD 91.49 billion. The data in Figure 1 shows that one of the ways to transport messages (information and communication processes) in advertising is through pulling jingles, slogans, and unique visual images into it quickly and accurately attracting attention. (Jefkins, 2003)

Advertising uses semiotic signs (symbols, verbal, and iconic) as well as indexical imitations. Advertising banks are different from ordinary products and have longer corporate nuances (Sobur, 2012). The observation has found problems in expressions of commodification in displays of advertisements by Sharia Banks in Indonesia. Even advertisements aimed at that commodification of Islam are not necessarily so meet hope. (Azra, 2008) In fact, the confusion lies in the semiotic aspect as a symbol to be a problem for Sharia banks in Indonesia that use it by an assortment of Sharia banks And sales are connected to its purpose of creating advertising and its other impacts. First, there is the problem with its core benefits sought by consumers when buying a product, which may not be found in advertisements containing its commodification of Islamic teachings. Second, Islamic bank advertising is to remain connected to religion, making it difficult to find a solid foundation when viewed from that public ball maturing into diverse human perspectives, public

interpretations, and non-Muslim expectations. Third, even Muslim communities differ in their understanding of how Islamic banks in Indonesia associate Islam with their advertising. This behind expectations is said to contradict the teachings of Islam, which should play a role in the lives of its followers within its Sharia framework. The religious response that arises from this is largely due to the fact that advertising has diverse human perspectives, public interpretations, and expectations in Indonesia, both in terms of application and evaluation. (Noviani, 2022) (Hafil, 2020) (Jonah, 2014)

Generally the advertisements of Islamic banks have brought it the meaning of its commodification of Islam. Ideally, advertising should only serve as marketing and promotional equipment for banking. (Princess & Gischa, 2020) because in order not to reap the complexity that is getting older is the same as the old religious teachings, so the conflict between religious people is as old as the religious people themselves. (Jonah, 2014)

In the context of semiology according to R. Barthes, Islamic bank advertising not only serves as marketing and promotional equipment for banking but also carries the meaning of that commodification of Islam. Through the symbols and signs used in this advertisement, it commodifies Islam into part of its story. This shows how religious values are transformed into objects that can become traded and commercialized, (Asrofah, 2014) it could be because this view reveals that Islamic values basically provide a mutually embracing arrangement between various fields of human life, such as social, political, economic and cultural life, besides that. The implications of Islamic values in everyday life are needed as a form of awareness in the community. Especially if it is considered that in cultural traditions there is a relationship with values. (Kuntowijoyo, 1998). But, it must be clarified in semiotic analysis, it is important to critique and question such as the construction of meaning, as well as understanding how advertising plays a role in shaping our perception and understanding of Islamic and Sharia banking practices.

The researcher's objective is to conduct a study on Islamic bank advertising in Indonesia specifically focusing on analyzing the semiotics of the commodification of Islamic teachings in Islamic bank advertising in Indonesia. In the future, with its answer from this research, it is expected to contribute to the discourse theoretically related research to the semiotics of the commodification of Islamic teachings in Islamic bank advertising in Indonesia. He is also expected to serve as a reference for appropriate advertising to develop appropriate semiotic values in the future. In addition, the hope is to increase the reader's insight and knowledge, which is also a benefit of this research. (Kuntowijoyo, 1998)

RESEARCH METHOD

This qualitative research utilizes an analytical content close to analyzing the data collected. This approach is based on the critical paradigm that aims to gain depth of understanding from its observable content. With this approach, the researcher seeks to look beyond the literal meaning and discover hidden dimensions, as well as analyze how narratives and symbols are used in the content of social influence construction and we understand from reality.

About paragraph (1) The interpretation of Sharia signs in advertisements of Sharia banking in Indonesia is analyzed using Charles Sanders Peirce semiotics, it includes Icon it has a relationship with it similarity to religious object it Can be represented by an icon, Index it has cause And affect maturity to it existence of advertising contains essentially religious elements, Symbol that has compliance with Islamic Sharia, Qualisign as the quality it shows into that community, Legisign as a conversion of the content it shows it understands from the Muslim community, Rheme it presents the image as the Islamic religion code, and the Distinction it shows the actualization contains a proposition that can draw attention to its existence from Sharia, as well as Argument it produces a conclusion Islamic law implemented through advertising.

Paragraph (2) Commodification of Islamic teachings applied in advertisements of Sharia banking in Indonesia is analyzed using Charles Sanders Peirce semiotics, it includes its message structure informs that the average public chooses the product by visiting the nearest branch of Islamic bank, the message format can be understood understand and can be followed And implemented by all interested parties in opening a new account, and its message content includes responses — it ensures continued adherence to Islamic principles, and its message sources include human resources that have friendly, trustworthy appeals.

In other hands, semiology critiques on point (3) the pattern resulted from the commodification of Islamic teachings in advertisements of Sharia banks in Indonesia, including attributes of sharia that displayed an individualistic Islamic lifestyle and religion as an agent that involved imaging products that generated its appeal as a commodity consumable. In critical context of semiotics by R.Barthes.

RESULTS AND DISCUSSION

1. Results and discussion on the Interpretation of Shariah Signs in Advertisements of Sharia Banks in Indonesia

The research presented findings is based on Charles Sanders Peirce's semiotic analysis of its interpretation of Sharia signs in advertisements of Sharia Banks in Indonesia. The researcher interprets his data using a systematic approach and content analysis approach. Empirically, there is a connection in the interpretation of the signs in advertisements of Sharia Banks in Indonesia, as follows:

The results indicate that the interpretation of the signs in the advertisement of the Sharia Banks in Indonesia is characterized by a "visualized meaning Where the product is in the content of the advertisement is not corroborated." This way it uses from electronic media as its means of conveying that the content in advertisements used by Sharia Banking in Indonesia does not reinforce or convey anything meaningful representation of Islamic Sharia. However, it is criticized using the semiology of R. Barthes in Sobur (2013). Furthermore, these findings, discussions, and criticisms are explained in following points:

The Meaning of Message Structure in Sharia Commercial Bank Advertisements in Indonesia

That the structure of the message obtained a sign "The average consumer who sees an advertisement of an Islamic Bank has not visited the nearest Bank office enough or there is a visit to the office of the Islamic Bank because the suboptimal response of the message that is understood all does not meet the maximum requirements". The results of this study show that the meaning of the message structure has led to the content of the message conveyed, although the advertisement is less effective and has a structured Islamic bank advertising message in Indonesia, but it is less optimal due to limited advertising locations. In accordance with the opinion that the message structure in advertising (Islamic banks in Indonesia) refers to the way advertising messages are delivered to audiences. A well-structured advertising message will be easier for the audience to understand and can more effectively reach the intended target market. (Belch & Belch, 2009) (Onero, 2023) But this is not enough to guarantee the success of the ad if the ad location is still limited. Broad advertising locations are very important in advertising marketing because they can affect the number of people exposed to those ads. Although the advertising message is well structured, if the location of the ad is limited, the potential audience that pays attention to the ad will also be limited. (Rachmawati & Oka Widana, 2019) Therefore, it is important to consider the right advertising location so that the ad can reach the target market optimally.

Researchers can say that the message structure in Islamic bank advertisements in Indonesia is only one factor that influences the success of advertisements. The right location of the ad is also very important in increasing the effectiveness of the ad. (Rachmawati & Oka Widana, 2019) Therefore, it is necessary to carry out a broader and measurable marketing strategy to maximize audience reach so that advertising messages can be conveyed more effectively.

1) Message Format in Islamic Bank Advertisements in Indonesia

That the message format marked “Ads can be understood by the people of Indonesia is enough to do more attractively, represent and strengthen Text ads are the right color to watch”. The results showed that the meaning of the message format in advertising is that the advertising product is quite selective in the already strong message of the text and color of the ad. In accordance with those who say that the messages in the advertisement that can be understood by the Indonesian people appropriately will have a positive impact on the effectiveness of the advertisement. Researchers can say that a well-structured message will be easier for the audience to remember and convey, so the ad will have a higher appeal. In addition, (Walisyah, 2019b)(Ekasaputra & Widayatmoko, 2019) saying colors in ads is also very important to attract the attention of the audience.

2) The Content of the Message in the Advertisement of Islamic banks in Indonesia

That the content of the message is marked “New account products in response to existing ads remain interested in trustworthy offers”. The results showed that the meaning of the message content has a concept that will be determined by the content of the message in the form of opening a new account, basically advertisers are still looking for consumers by offering trustful sales. In accordance with the opinion that explains that the content of the message (in Islamic bank advertisements in Indonesia) must have a clear concept, so that the audience easily understands the purpose of the advertisement. The concept determined must relate to the services offered by Islamic banks, for example opening a new account. This will provide clarity to the public about what is offered and what benefits can be obtained by using these banking services. Researchers can say that a good concept must be combined with a trustworthy message, so that advertisers can continue to seek consumers by offering trustworthy sales and providing benefits to consumers. In this case(Fill, 2018)(Zaimar., 2018), Islamic banks must also provide concrete evidence of their trust to consumers so that public trust in banking services will increase.

3) Source of Islamic Bank Advertising Messages in Indonesia

That the source of the message received a sign “Our duration is limited in cost is true then empowering a number of employees in advertising as a new model applied to satisfy HR as well as increasing new account opening”. The results showed that the meaning of the source of the message is the role of HR or supporting employees is able to become an advertising model and make employees more attractive. In accordance with the opinion that the source of messages in Islamic bank advertisements can come from various factors, one of which is the role of HR or support employees. Employees are an important asset in an organization including Islamic banks, and have a vital role in creating a positive image of the company. In this case, (Widana et al., 2020)(Setiawan & Suryawati, 2021) said employees can become advertising models and make them more attractive by becoming brand ambassadors. Researchers can say that the supporting role of employees in creating attractive advertising messages can be done in various ways, such as improving the quality of service to customers, participating in social activities, and conducting direct promotions to potential customers. This will help create a strong relationship between employees and customers, thereby increasing customer loyalty and a positive image of the company(Kotler & Armstrong, 2010)

Based on the results of the analysis of the four points above, it can be concentrated on the findings of this study on the meaning of sharia signs. Researchers reject with “No meaning of sharia sign” from no “distinctive content”, and in contrast to the meaning of sharia sign it is said that advertisements containing Islamic messages must show advertisements with distinctive content, and the rejection of “No meaning of sharia sign” from no “inclusion label” issued by the Indonesian Ulema Council on the advertised product, and in contrast to what is said that advertisements contain Islamic messages namely the use of Halal Labels, and rejection of “There is no meaning of sharia signs” from the number “Da’wah Mission”, Walisyah (2019) said the advertisement contains Islamic messages, namely carrying out the mission of da’wah. This means that the existence of advertisements carried out by Islamic banks in Indonesia although representing the commodification of Islam, but cannot represent theoretically and significantly, meaning that these advertisements do not contain Islamic messages that can change Islamic society to enter on the grounds of religious teachings. (Walisyah, 2019a)(Walisyah, 2019)(Art, 2019).

In the semiological perspective of R. Barthes, the researcher criticizes the results of the analysis which concludes that seeing the signs used in advertising shapes our understanding of sharia and that meaning is in accordance with the meaning that should be contained in the concept of sharia.. Researchers revealed that the signs used in such advertisements can

reduce or ignore the elements of sharia that should be present, as well as question the construction and representation that occurs in such advertisements. Thus, the meaning of sharia signs in Islamic bank advertisements in Indonesia is questioned and critically analyzed through R. Barthes' semiological approach, whose meaning is based on three more dominant sign meanings in Islamic bank advertisements in Indonesia that contain financial objectives. Namely the existence of products offered by Islamic banks, so that generally advertisements expect various rewards or in other words compensation that may be obtained financially or just running a banking company business. The results of this study are in accordance with the opinion that says in this case the goal of Islamic banks in Indonesia to be achieved is only to double profits. This is interpreted because advertising activities have consumed a lot of financial value. So that the advertising orientation is only to invest and expect the coffers of money back to double.(Sobur, 2004)(Sobur, 2012)(Walisyah, 2019)

The researcher analyzed Charles Sanders Peirce's semiotics about the meaning of sharia marks in advertisements of Sharia Commercial Banks in Indonesia which resulted in dimensional findings of Sharia Commercial Bank Advertisements in Indonesia, namely "Message structure, message format, message content and message source, to provide informative information from the results of the study, then the researcher elaborated more specifically into the affirmation of Charles Sanders Peirce's semiotic analysis theory, as follows:

1) Analysis of Islamic Bank Advertising Icons in Indonesia According to CS Peirce's Semiotics

The results of the analysis of the icon displayed in Sharia Bank Advertisements in Indonesia, namely Representamen has a relationship with the object represented because there are similarities, showing that the representative has similarities with the object it represents. The results of this analysis are in accordance with Peirce's assessment that icons are a resemblance of a sign tool to its object (). Based on the results of research produced statements from Peirce, it can be explained that an icon is a sign that has similarities or representations of shape with the objects it represents. In this case, the icon not only indicates the relationship between the sign and the object being represented, but also indicates the presence of a resemblance of shape or certain features between the sign and the object. Its meaning indicates the concept of icon in semiotics and sign is used to refer to a sign or symbol that has a resemblance or resemblance to the object being represented(Noth, 2016)(Suyanto, 2014).

2) Analysis of Islamic Bank Ad Index in Indonesia According to CS Peirce Semiotics

The results of the index analysis displayed in Sharia Commercial Bank Ads in Indonesia are existential causal relationships between existing and objects within reach. The results of this analysis are in accordance with the assessment, there is a close relationship between the sign and object, which is the object referred to by the sign. In this context, Zoest reveals that there is no sign without the presence of object that this relationship plays an index in advertising. (Zoest, 2013) In semiotics, an index is a type of sign that has a physical or causal relationship with the object to which it refers. Based on the results of the resulting research the statement gives an idea that in the concept of index, the relationship between the sign and object (the object represented) is also adjacent or close together. But unlike icons, indexic relationships are not based on the similarity of certain shapes or physical features between signs and objects represented, but rather on cause-and-effect relationships or context. That is, it shows the concept of Index which is understood as the relationship between smoke and cars represented next to or close together because smoke is a direct result of the movement of cars that are nearby. (Walisyah, 2019b) Therefore, the concept of index posits that the relationship between the sign and the object represented is very close and adjacent to each other, although it is based on causal relationships or context, not similarities in form or physical characteristics.

3) Analysis of Symbols in Sharia Bank Advertisements in Indonesia According to CS Peirce's Semiotics

The symbol displayed in the Sharia Commercial Bank Advertisement in Indonesia is The relationship between signs and objects gives approval with certain regulations, The results of this analysis are in accordance with the assessment showing that the relationship between signs and objects is determined by generally accepted regulations (Zoest, 2013). Based on the results of the research produced by the Statement, it is explained that the symbol used in advertisements of Sharia Commercial Banks in Indonesia shows the relationship between signs and objects that give approval to certain regulations. In the concept of semiotics, a symbol is a sign that has a meaning or meaning that has been conventionally agreed upon by a community or society. (Aclinda & Maldo, 2021) The meaning shows the concept of symbols used in Islamic bank advertisements in Indonesia, showing the relationship between signs and objects that give approval or approval to certain regulations relating to sharia principles and the Islamic financial system.

4) Qualisign Advertises Sharia Banks in Indonesia According to CS Peirce's Semiotics

Qualisign displayed in Islamic Bank Advertisements in Indonesia is The quality of the form serves as a sign, the results of this analysis are in accordance with the assessment of Qualisign to be a sign when formed and has a form (' *manifest* '), indicating the quality of the sign. (Zaimar., 2018)Based on the results of the study, a statement was produced that explained that in the concept of semiotics, qualisign is a sign that indicates something that has qualities or characteristics to be used as a sign. Qualisign itself is one of three types of signs according to the theory of semiotics proposed by Charles Sanders Peirce. Qualisign shows that many things around us have the potential to be a sign even though it is not yet clearly visible as a sign. By paying attention to certain qualities or properties in an object or objects, we can identify the potential to make it a meaningful sign in a particular context or situation. Therefore, the use of the concept of qualisign in semiotics can help in identifying and understanding the different types of signs that are around us (Walisyah, 2019b).

5) Sinsign Against Sharia Bank Advertisements in Indonesia According to CS Peirce's Semiotics

Sinsign displayed in Sharia Bank Advertisements in Indonesia is a sign that functions as a representation that can be interpreted, The results of the analysis in accordance with the assessment show that Sinsign is a representation that is formed but has not functioned as a meaningful sign. Research shows that in semiotics, a sign is an entity that has the potential to become a sign but does not yet have a specific interpretation or object. This illustrates that many things around us do not yet have meaning without being connected to interpretation in a particular context.(Hermawan, 2012)Therefore, in semiotic analysis, sinsign is often used as a starting point to identify and understand the various types of signs around us.(Zaimar., 2018)

6) Analysis of Legisign on Sharia Bank Advertisements in Indonesia According to CS Peirce's Semiotics

The legisign displayed in the Sharia Bank Advertisement in Indonesia is a representation of the agreed code if it is changed to a sign containing understandable language, The results of this analysis are in accordance with the assessment showing the sign because language is a code agreed upon by the community (convention).(Wulandari & Rakhmawati, 2019)Based on the results of the study, a statement was produced explaining that in the concept of

semiotics, legisign is a sign that indicates the existence of a code or language rule that is agreed upon by the community as a communication convention. In this case legisign indicates that language signs (such as words, phrases, and sentences) only have a certain meaning or meaning because they have been agreed upon and regulated in the language code applicable in a society. (Triandjojo, 2008) Its meaning indicates that the concept of Legisign helps in understanding how language is used as a means of communication, so that it can be understood by all members of society who use the language. Thus, language becomes an important means of understanding and socio-cultural interaction between individuals in society.

7) Analysis of Rheme Advertising of Islamic Banks in Indonesia According to CS Peirce's Semiotics

Rheme displayed in Islamic Bank Advertisements in Indonesia is a substitute sign for a single qualitative object that can describe right or wrong, The results of the analysis are in accordance with the assessment showing that Rheme is a substitute sign that describes the possibility of the object qualitatively. Based on the results of the study, a statement was produced that explains that in the concept of semiotics, rema is a sign that almost all words are singular except yes or no. Rema is also called a substitute sign or simple sign, which represents a certain object, event, or idea in a short and simple form. Meaning by displaying the concept of Rheme helps in narrowing down the meaning of an object or event into a simpler and effective form in communicating. Rheme also helps in identifying and understanding different types of signs that are around us more easily and quickly. Therefore, the use of the concept of rheme in semiotics can help in the understanding of language and communication in general (Noth, 2016).

8) Differences in Sharia Bank Advertisements in Indonesia According to CS Peirce's Semiotics

The difference displayed in Islamic Bank Advertisements in Indonesia is that there is a sign that contains actual information as the reason for the existing proposition, The results of the analysis are in accordance with the explanation, showing a sign that has actual existence, the postulate provides information, but does not explain. Based on the results of the study produced a statement explaining that in the concept of semiotics, discent is a sign that has a real or concrete form, but the evidence given does not provide a detailed explanation. Distinction falls under one of the three types of signs according to the theory of semiotics put forward by Charles Sanders Peirce. Meaning indicates the concept of discent

is a sign that provides basic information about a particular situation or object, but does not provide a complete or detailed explanation of the meaning.(Zaimar, 2014)(Euis, 2014)

9) Analysis of Islamic Bank Advertising Arguments in Indonesia According to CS Peirce's Semiotics

The argument presented in the Sharia Bank Advertisement in Indonesia is that the premises that are carried out can produce and conclude in accordance with the law, The results of the analysis are in accordance with the assessment showing that the law states the life journey of Islamic Banks. Premise to conclusion tend to produce truth (based on research). Argumentation itself is one of three types of signs according to the semiotic theory proposed by Charles Sanders Peirce. That is, the concept of argumentation must follow the standards of logic and rationality, so that it can be accounted for scientifically or objectively. Thus, argument becomes an important tool in the development of knowledge and understanding of the world, both in academic and social contexts (Noth, 2006).

2. Results and Discussion on the Commodification of Islamic Teachings Applied to Sharia Bank Advertisements in Indonesia

a. Content Commodification Analysis

In the analysis of research results on the commodification of Islamic teachings in Sharia Commercial Bank Advertisements in Indonesia, based on the following results:

Displaying advertisements for products offered is an offer to open a new account, the results of this analysis are in accordance with the success of Islamic bank advertisements in Indonesia on Commodification Content analysis contains the meaning of products that are marketed in such a way that attracts people to open new accounts. This means that Islamic bank advertisements that offer new account opening are one way to promote banking services to the public. (Madirova & Zambroc, 2016)The message in the advertisement must be clear and easily understood by the target market in order to increase consumer interest in using the service. Based on the results of this study shows Commodification of Content as a process of changing messages from a collection of information into a system of meaning in the form of marketable products associated with banking business, but in Islamic teachings there is no message content. signs or symbols meaning sharia related to Islamic teachings. Researchers can say in advertising offers to open new accounts, the message conveyed must contain benefits and benefits that can be obtained by potential customers. In this

case, Islamic banks can display superior features of the products or services offered, such as profitable savings interest, ease of online transactions, and friendly and professional service. In addition, in advertising new account opening offers, it is also important to convey information about the requirements and procedures for opening an account clearly and completely.(Sharia, 2021) This will help prospective customers to more easily understand how to open a new account at an Islamic bank. So that Content Commodification can be an effective marketing strategy in increasing brand awareness and attracting consumers to buy certain products or services. However, in this case, keep in mind that it is important to maintain the integrity of media content so as not to seem too promotional or manipulative.(Aclinda & Maldo, 2021)

b. Audience Commodification Analysis

In the analysis of research results on the commodification of Islamic teachings in Sharia Commercial Bank Advertisements in Indonesia, based on the following results:

Mshows contain values and points submitted with transaction rules that can be followed by people who are interested in Islamic bank advertising products in Indonesia. In analysis, Audience Commodification shows the modification of the reader/audience role carried out by banks with advertisers who deliver products for further sale. This meaning is only limited to the process of mutually beneficial transactions between sharia violators from advertising, but in Islamic teachings there is no audience with signs or symbols of sharia meaning related to Islamic teachings.

c. Attributes of Islam

Attributes are signs that are commonly used and contain direct interpretations of religion (religious), according to which Religiosity is an important aspect of daily life shown through lifestyle. Religiosity is no longer defined by performing religious rituals specifically, but the way a person consumes a product is also part of the form of religiosity itself.(Fadli, 2018)However, unlike Islamic bank advertisements in Indonesia, the commodification of Islamic teachings does not contain Islamic attributes or contain Islamic religious interpretations. Although in the advertisement there are actors wearing hijab but do not include religious signs, this is more individualism which does not reflect the meaning of Islamic sharia advertisements, According to Gokarikel, in the Islamic cultural industry it is specifically intended for Muslim women in terms of knowledge and commodities because it

can act as a producer as well as a consumer, advertising model actors are employees or human resources who are empowered and the character of the advertising model is indeed Islamic.(Yuswohady, 2014)(Waninger, 2015)

d. Religion as a Tool of Agency

An agency is an Islamic bank that advertises and is sometimes associated with the tool used, namely religion as an agent, but in Islamic bank advertisements in Indonesia there is no symbol issued by a particular board that supports it.(Said et al., 2022) According to Gokarikel in several advertising images made so aggressively by the industry, the goal is that consumers are persuaded to consume a commodity, even so sometimes people buy the product not because of its use value or level of need, but to emphasize its social status. This indicates a shift from use value to symbol value.(Waninger, 2015)

Based on the analysis of the above research, Pierce's theory groups signs into three components: representation, object, and interpretation. The representative must be understandable and serve as a sign that represents something. Objects are components represented by signs, they can be material, mental, or imaginary. Interpretation is the meaning or interpretation of a sign, considered also a sign by Pierce. (Wulandari & Rakhmawati, 2019)The theory also uses terms such as "significant", "significance", and "interpretation" for interpretation.(Alex, 2012)

3. Semiological R. Barthes on the Pattern Due to Commodification of Islamic Teachings in Sharia Commercial Bank Advertisements in Indonesia

The pattern of commodification in the analysis of research results criticized using semiology by R. Barthes is a pattern obtained from the analysis of commodification research results on Islamic bank advertisements in Indonesia categorized as a pattern of labor commodification in Islamic bank advertisements in Indonesia. (Asrofah, 2014) This means that the relationships mediated in Islamic bank advertising in Indonesia are programmed by banking leaders under marketing and communication, including human resources or employees and workers, either visually or through relevant interview results. Therefore, this pattern or form of commodification of labor is responded by media workers by combining media to represent broad segments of the workforce. (McKercher, 2012) Islamic bank advertisements in Indonesia are included in business advertisements aimed at the benefit of commercial producers. Commodification of labor is a pattern of using communication systems and technology to increase control over labor and commodify the process of labor

utilization contained in the communication industry. This strategy is commonly used by companies today, (Saudi, 2018) In line with the view By utilizing the right technology and communication systems, companies can improve the efficiency and productivity of their workforce. Researchers can argue that in the communication industry, this pattern can also be applied by utilizing technology to facilitate the production process or delivery of information to the audience. An example of applying this pattern is to use animation or augmented reality technology in video ads to provide viewers with a more interactive experience. (Byrne, 2016) (Walisyah, 2019b) Therefore, the pattern that can be applied or applied is to use HRIS (Human Resource Information System) which facilitates the management of human resources, such as managing employee data, attendance, salaries, and others. In addition, companies can also implement teleconferencing or video conferencing systems to improve collaboration between employees who are in different locations.

Economics and Politics

Research findings show that the commodification process involves labor, where they are also commodified while being commodified. Commodification is concerned with the transformation of goods and services into commodities that have an exchange value in the market. These findings suggest that starting capital by describing a commodity can yield significant gains. In the context of media, media workers are involved in production and distribution to meet consumer needs. Commodification of media will provide added value if it is able to meet individual and social needs. Commodification is the process by which goods or services that have use value are converted into commodities that have an exchange value in the market. (Boltanski & Chiapello, 2015)

In this context, labor can also be commodified in the process of commodification, where labor is seen as an asset that can be utilized to maximize company profits. Researchers can argue that in this dual process, labor not only acts as an actor in the processing of goods or services but also becomes an object of economic transactions in the labor market. (Sharia, 2021) In this case, the wages received by labor are considered as the exchange rate of the labor commodity. However, the commodification of labor also raises various social and ethical problems, such as the lack of rights and protections for workers, and the risk of labor exploitation. Therefore, there is a need for proper regulation and supervision by the government and relevant organizations to protect workers' rights. (Ibrahim, 2014)

Furthermore, if we align perceptions with advertising laws in terms of signs and meanings haram or contrary to the commodification of Islamic teachings, then advertisements containing elements of fraud or gharar are considered haram (forbidden) according to Islamic law. The argument that confirms the haram of deception is the hadith that states, “Whoever deceives us is not among us” (HR Muslim, no. 164). If an Islamic bank conducts excessive advertising that is not in accordance with the essence of its product, the consumer has the right to return the product and the product is considered defective. The buyer also has the option to return the goods or seek compensation according to the reduced value. Research shows that this statement carries a moral and ethical meaning in the way we treat others.(Full, 2022)

Memphasized that lying and deceiving are unacceptable acts in certain groups or societies. In the context of Islam, the expression “moral and ethical meaning” can also be understood as the prohibition of fraud and dishonesty in various aspects of life. As Muslims, we must remain honest and trustworthy in all our activities(Arifin, 2015). Researchers can argue that this is considered a form of business ethics that prioritizes integrity and honesty in running a business. The principles of good business ethics should be practiced by all business actors to build trusting relationships between consumers and producers.(Ibrahim, 2014)

CONCLUSION

Based on research findings, the interpretation of sharia symbols in Islamic bank advertisements in Indonesia tends to explore products with the aim of offering and attracting interest in opening new accounts. It can be seen as an effective communication development method used by Islamic banks in advertising. Although Islamic teachings are commodified in advertisements by displaying their attractiveness, there is no special dominance of commodification of Islamic teachings, such as the use of Islamic symbols, indexes, structures, or sources of Islamic teachings (postulates and hadiths) of Islam in the advertisement. good category”.

Furthermore, the commodification pattern seen in Islamic bank advertisements in Indonesia focuses on the commodification of labor with the aim of increasing the dual ability of employees. This reflects the efforts of Islamic banks in improving the quality of their workforce. In conclusion, this study shows that Islamic banks in Indonesia use the interpretation of Islamic symbols in their advertisements to attract interest in opening new accounts. Although there is a commodification of Islamic teachings in these advertisements,

there is no special dominance over the commodification of Islamic symbols, indexes, structures, or sources of religious teachings. In addition, the pattern of commodification of labor is also seen in Islamic bank advertisements that aim to increase the dual ability of employees.

Recommendations for future research include conducting a more in-depth study of consumer responses to the interpretation of Islamic symbols in Islamic bank advertisements. In addition, research can be conducted to explore the impact of commodification of Islamic teachings in advertising on consumer perceptions. Islamic banks are also advised to pay close attention to the use of Islamic religious symbols so as not to create the impression of dominating commodification that may not be appropriate. Furthermore, Islamic banks can expand the commodification pattern by considering other aspects that can increase added value for their employees and consumers. Recommendations and suggestions can be given to Islamic banks to consider better communication strategies in their advertisements, while taking into account ethical and moral values in the use of Islamic symbols, as well as expanding commodification patterns that focus on improving the quality of labor.

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