

Dr. Edi Suandi, M.M.



**STRATEGY
KEUNGGULAN
BERSAING UNTUK MENCIPTAKAN KINERJA**

**Bank
Syariah
YANG KOMPETITIF**



TENTANG PENULIS



Dr. Edi Suandi, M.M., Lahir di Ampalu pada 01 Desember 1977 Nagari Sungai Tunu Kec. Ranah Pesisir Kabupaten Pesisir Selatan. Menyelesaikan Pendidikan S-2 di Program Study Magister Manajemen Fak Ekonomi Univ. Andalas Konsentrasi Manajemen Strategik, lulus 2010. Tahun 2019 melanjutkan S-3 di Program Doktor Ilmu Manajemen (PDIM) Fak. Ekonomi Univ. Andalas tetap memilih Konsentrasi Manajemen Strategik dan pada lulus 25 Agustus tahun 2022.

Penulis pernah menjadi Wartawan LKBN ANTARA di Bangka Belitung, Pernah juga bekerja di industri perbankan syariah dari tahun 2010- 2012. Setelah tidak di perbankan syariah lagi penulis aktif sebagai konsultan menjadi Supervisor Wilayah Area V Project Management Unit (PMU) Tabur Puja Yayasan Dana Sejahtera Mandiri (YDSM) dari 2014 – 2018 untuk wilayah Sumatera Barat. Sebagai pekerja sosial penulis diberi amanah oleh Pemerintah Provinsi Sumatera Barat sebagai Ketua Harian Lembaga Koordinasi Kesejahteraan Sosial (LKKS) Provinsi Sumatera Barat pada 2021 – 2026.

Sebagai akademisi penulis adalah Dosen Tetap Prodi Manajemen Fakultas Ekonomi Universitas Baiturrahmah dari tahun 2022 – Sekarang. Sebelumnya penulis Dosen Tetap Sekolah Tinggi Ekonomi Syariah (STES) Manna Wa Salwa pada 2018 – 2021. Di samping itu penulis banyak di minta mengajar sebagai Dosen Luar biasa di berbagai universitas di Sumatera Barat seperti Universitas Tamansiswa Padang, Universitas Islam Negeri Imam Bonjol Padang. Dosen MBKM KMMI Ritel Universitas Andalas dan Dosen STEI Ar-Risalah.

Penulis juga memiliki publikasi ilmiah ada delapan (8) di jurnal terindex SINTA dan dua (2) di jurnal terindex SCOPUS. Di antaranya Journal of Islamic Marketing www.emerald.com (Scopus Q2) dengan judul *An empirical investigation of Islamic marketing ethics and convergence marketing as key factors in the improvement of Islamic banks performance* terbit tahun 2022. Dan di Journal of Financial Services Marketing www.springer.com terbit tahun 2022 (SCOPUS Q2) Dengan judul *Evaluating the relationship between entrepreneurial marketing, competitive advantage, and Islamic banks performance*.

Penulis aktif sebagai pengurus di berbagai organisasi kemasyarakatan, diantaranya Pengurus Komite Olahraga Nasional Indonesia (KONI) Provinsi Sumatera Barat, Pengurus Karang Taruna Prov. Sumbar pada, Ketua Lembaga Perlindungan Anak (LPA) Kota Padang Panjang. Ketua Hima Program Doktor Ilmu Manajemen Fakultas Ekonomi Dan Bisnis Universitas Andalas pada. Ketua Bidang Pemberantasan Tindak Perdagangan Orang Forum Komunikasi Wilayah Partisipasi Masyarakat Untuk Pemberdayaan Perempuan Dan Perlindungan Anak Provinsi Sumatera. Diorganisasi profesi penulis pernah menjadi pengurus KADIN (Kamar Dagang dan Industri Indonesia) Prov. Sumatera Barat Sekretaris Umum DPD APRINDO (Asosiasi Pengusaha Ritel Indonesia) Sumatera Barat.



0858 5343 1992
eurekamediaakhara@gmail.com
Jl. Banjaran RT.20 RW.10
Bojongsari - Purbalingga 53362



ECC00202316510

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UNTUK MENCIPTAKAN KINERJA BANK
SYARIAH YANG KOMPETITIF**

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MENCIPTAKAN KINERJA BANK SYARIAH YANG
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Surel : eurekamediaaksara@gmail.com

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KATA PENGANTAR

Puji syukur saya panjatkan kepada Allah, SWT, Tuhan Yang Maha Esa, karena atas berkat dan rahmat-Nya, saya dapat menyelesaikan buku ini. Penulisan buku merupakan buah karya dari pemikiran penulis yang diberi judul **“STRATEGY KEUNGGULAN BERSAING UNTUK MENCIPTAKAN KINERJA BANK SYARIAH YANG KOMPETITIF”**. Saya menyadari bahwa tanpa bantuan dan bimbingan dari berbagai pihak sangatlah sulit bagi saya untuk menyelesaikan karya ini. Oleh karena itu, saya mengucapkan banyak terima kasih pada semua pihak yang telah membantu penyusunan buku ini. Sehingga buku ini bisa hadir di hadapan pembaca.

Buku ini mencoba membahas faktor-faktor yang menentukan keunggulan bersaing dan kinerja bank syariah di Indonesia. Mulai dari pemanfaatan kualitas teknologi bank syariah. Untuk itu, perlu ada upaya untuk memanfaatkan teknologi untuk pemasaran produk dan layanan bank syariah secara efektif dan efisien.

Penulis menyadari bahwa buku ini masih jauh dari kesempurnaan. Oleh karena itu kritik dan saran yang membangun sangat dibutuhkan guna penyempurnaan buku ini. Akhir kata saya berharap Tuhan Yang Maha Esa berkenan membalas segala kebaikan semua pihak yang telah membantu. Semoga buku ini akan membawa manfaat bagi pengembangan ilmu pengetahuan.

Penulis

Dr. Edi Suandi, M.M

DAFTAR ISTILAH DAN SINGKATAN

ASV	<i>Average Shared Squared Variance</i>
ATM	Anjungan Tunai Mandiri
AVE	<i>Average Variance Extracted</i>
BMI	Bank Muamalat Indonesia
BOPO	Beban Operasional terhadap Pendapatan Operasional
BPRS	Bank Pembiayaan Rakyat Syariah
BSI	Bank Syariah Indonesia
BUS	Bank Umum Syariah
CAR	<i>Capital Adequacy Ratio</i>
CR	<i>Composite Reliability</i>
EPI	Etika Pemasaran Islam
FDR	<i>Financing to Deposit Ratio</i>
ICMI	Ikatan Cendekiawan Muslim Indonesia
KB	Keunggulan Bersaing
KBS	Kinerja Bank Syariah
KV	Koefisien Variasi
KYW	Kepemimpinan Waspada
LDO	Literasi Digital Organisasi
LDR	<i>Loan to Deposit Ratio</i>
MMR	<i>Mudharabah-Musyarakah Ratio</i>
MSV	<i>Maximum Shared Squared Variance</i>
MUI	Majelis Ulama Indonesia
NIM	<i>Net Interest Margin</i>
NPL	<i>Non Performing Loan</i>
OJK	Otoritas Jasa Keuangan
PKV	Pemasaran Konvergensi
PKW	Pemasaran Kewirausahaan
RBV	<i>Resource Based View</i>
ROA	<i>Return on Asset</i>
ROE	<i>Return on Equity</i>
UMKM	Usaha Mikro Kecil dan Menengah
UUS	Unit Usaha Syariah
VRIO	<i>Valuable, Rare, Inimitable, dan Organizable</i>

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BAB 1 | PENDAHULUAN

Perbankan syariah merupakan segmen industri keuangan global yang tumbuh paling cepat saat ini (Ur Rehman, Aslam, dan Iqbal, 2021). Pertumbuhan perbankan dan keuangan syariah di dunia pada periode 2010-2018 mencapai 14-20% (Ur Rehman *et al.*, 2021) dan diprediksi akan tumbuh rata-rata 8% per tahun hingga 2025 (Refinitiv, 2021). Nilai aset industri keuangan syariah di tahun 2020 mencapai \$3,37 triliun dan akan mencapai \$4,95 triliun di tahun 2025 (Refinitiv, 2021). Indonesia sendiri dinyatakan sebagai negara dengan kualitas keuangan syariah kedua terbaik di dunia (Refinitiv, 2021).

Walau secara global dianggap sebagai juara, nilai Indonesia dalam rating pembangunan kuantitatif tergolong sangat lemah. Nilai pembangunan kuantitatif keuangan syariah Indonesia menurut Islamic Finance Development Report 2021 hanya sebesar 27, jauh dibawah Malaysia yang mencapai skor 98 (Refinitiv, 2021). Kondisi ini mencerminkan apa yang telah lama terjadi di Indonesia pada sektor perbankan syariah. Selama 20 tahun beroperasi, berbagai ukuran penilaian kinerja industri perbankan seperti CAR, ROA, BOPO, LDR, NIM, NPL, bank syariah selalu lebih rendah dibawah bank konvensional (Kementerian PPN/Bappenas, 2018). Selama itu pula, pangsa pasar bank syariah tidak bergeser dari kisaran 5% walaupun telah dilakukan berbagai kebijakan yang suportif (Kementerian PPN/Bappenas, 2018; Panjaitan, 2017). Bank syariah pun teridentifikasi selalu bermain aman dengan mengutamakan akad *mudharabah* (jual beli) ketimbang akad-akad lain yang dapat dikelolanya.

BAB

2

KINERJA BANK SYARIAH

A. Kinerja Organisasi

Kinerja organisasi didefinisikan sebagai hasil atau output aktual dari sebuah organisasi sebagaimana diukur terhadap output yang dimaksudkan oleh organisasi tersebut (Otoo dan Mishra, 2018). Ia dapat dibedakan menjadi kinerja yang berkaitan dengan sumberdaya manusia, operasional, dan finansial (Garavan, McCarthy, Shanahan, Sheehan, Lai, Saunders, Clarke, Carbery, dan Shanahan, 2019). Kinerja yang berkaitan dengan non-finansial seperti sumberdaya manusia dan kinerja operasional merupakan faktor-faktor pendukung bagi peningkatan kinerja yang bersifat finansial lewat faktor-faktor motivasional (Rafiq, Zhang, Yuan, Naz, dan Maqbool, 2020).

Kriteria yang lebih spesifik mengenai kinerja organisasi tergantung pada tujuan-tujuan spesifik dari organisasi tertentu (Salman, Ganie, dan Salim, 2020). Sebagai contoh, konsep kinerja organisasi pada konteks organisasi publik akan berbeda dengan organisasi swasta (George, Walker, dan Monster, 2019). Begitu pula, konsep kinerja pada dunia perbankan akan berbeda dengan organisasi bisnis lainnya. Walau bagaimanapun, secara umum, konsep kinerja organisasi akan tetap berada seputar kinerja yang bersifat finansial dan non-finansial serta objektif dan perseptual. Studi pada level unit (cabang) sulit menggunakan pendekatan finansial karena parameter keuangan umumnya tidak tersedia pada level cabang. Karenanya, studi ini menggunakan kinerja dalam bentuk perseptual.

BAB 3

ETIKA PEMASARAN ISLAM

A. Etika Islam

Etika adalah Norma moral yang mengatur tentang kehidupan manusia dalam hubungannya dengan manusia lainnya. Etika Islam tentu merupakan etika yang bersumber dari ajaran Islam. Etika dalam ajaran Islam berhubungan dengan masalah, yaitu kesejahteraan individual dan masyarakat (Mostafa dan ElSahn, 2016) Mostafa dan ElSahn (2016) berpendapat bahwa etika Islam merupakan salah satu aspek terpenting ketika mempelajari persepsi masyarakat terhadap perbankan Islam.

Konseptualisasi etika Islam dalam tataran ilmiah cukup luas. Sarjana Mesir, Rice (1999) mengkonsepsikan etika Islam ke dalam tiga prinsip yaitu tauhid (kesatuan), adil (keadilan), dan khilafah (dijadikan wakil oleh Tuhan) (Rice, 1999). Sementara itu, Saeed *et al* (2001) juga membahas mengenai etika Islam tetapi konsep ini tidak dikembangkan dalam kerangka konseptual tersendiri. Saeed *et al* (2001) mengerangka etika Islam ke dalam aspek-aspek bauran pemasaran tradisional 5P (*product, price, promotion, place, people*) (Saeed *et al.*, 2001). Uddin (2003) mengkonsepsikan Lima komponen etika Islam: tauhid, keadilan, kebebasan, produktivitas, dan khilafah. Uddin (2003) mengutip Rice (1999) tetapi tidak mempermasalahkan perbedaan antara kerangkanya dengan kerangka Rice. Jelas bahwa Uddin (2003) telah menambahkan kebebasan dan produktivitas dalam kerangka Rice tetapi tidak menjelaskan mengapa dua hal ini

BAB 4

PEMASARAN KEWIRAUSAHAAN

A. Konsep Pemasaran Kewirausahaan

Pemasaran kewirausahaan merupakan konsep yang dikembangkan oleh Morris *et al* (2002). Morris *et al* (2002) mendefinisikan pemasaran kewirausahaan sebagai “identifikasi proaktif dan eksploitasi kesempatan untuk mendapatkan dan mempertahankan konsumen yang menguntungkan lewat pendekatan inovatif pada manajemen risiko, pengangkatan sumberdaya, dan penciptaan nilai”. Tabel 4 menunjukkan perbedaan antara pemasaran tradisional dan pemasaran kewirausahaan.

Tabel 4 Perbedaan Pemasaran Tradisional dan Pemasaran Kewirausahaan

	Pemasaran Tradisional	Pemasaran Kewirausahaan
Premis dasar	Fasilitasi transaksi dan pengendalian pasar	Keunggulan bersaing berkelanjutan lewat inovasi yang menciptakan nilai
Orientasi	Pemasaran sebagai ilmu yang objektif dan netral	Peran penting hasrat, subjektivitas, persistensi, dan

BAB 5

PEMASARAN KONVERGENSI

A. Konsep Pemasaran Konvergensi

Wind *et al* (2002) memperkenalkan pemasaran konvergensi sebagai bentuk pemasaran yang berusaha menangkap segmen konsumen yang disebut sebagai sentaur, atau disebut dalam berbagai literatur sebagai milenial, generasi Z, atau pribumi digital. Wind *et al* (2002) mengistilahkan sentaur sebagai konsumen yang melek teknologi dan unik sebagai manusia. Sejalan dengan milenial, yaitu generasi yang dibesarkan pada era kemunculan internet, atau generasi Z yang lahir pada era kemunculan internet dan dibesarkan pada era Web 2.0, atau pribumi digital, yaitu generasi yang sebagian besar hidupnya dalam dunia digital.

Pemasaran konvergensi pada dasarnya adalah strategi pemasaran yang berusaha mengeksploitasi sentaur untuk meningkatkan pendapatan, mereduksi biaya, dan menciptakan kesempatan-kesempatan baru (Wind *et al.*, 2002). Konsep konvergensi mengemuka sebagai bentuk penyatuan antara dunia digital dengan kehidupan manusia. Adanya kehidupan manusia dalam dunia digital membuat pemasaran harus melakukan adaptasi dan membangun strategi untuk memanfaatkan konvergensi yang terjadi tersebut. Sebagai contoh, *e-banking* dan *m-banking* pada dasarnya adalah upaya pemasaran untuk memanfaatkan konvergensi, dan karenanya, termasuk dalam bidang manajemen konvergensi.

BAB 6

KEUNGGULAN BERSAING

A. Pengertian Keunggulan Bersaing

Konsep keunggulan bersaing memiliki beberapa pengertian yang bermasalah (Sigalas dan Economou, 2013). Teori Kekuatan Industri Porter sebenarnya sudah lebih dahulu merumuskan konsep keunggulan bersaing, tetapi tidak memiliki makna yang operasional. Di satu sisi, Porter mengartikan keunggulan bersaing berdasarkan sumbernya, yaitu kepemimpinan harga dan diferensiasi (Porter, 1985). Porter juga mendefinisikan keunggulan bersaing sebagai bentuk kinerja dengan menyatakan bahwa keunggulan bersaing tumbuh dari nilai sebuah perusahaan yang mereka ciptakan pada para pembelinya (Porter, 1985). Secara umum, berbagai definisi berputar pada sekedar memberikan arti keunggulan bersaing berdasarkan sumbernya atau berdasarkan kesamaannya dengan kinerja. Contoh definisi dari sisi sumber adalah (Ansoff, 1965) yang menyatakan keunggulan bersaing sebagai “kesempatan yang unik dalam bidang yang ditentukan oleh ruang lingkup produk-pasar dan vektor pertumbuhan”. Contoh dari sisi kinerja adalah definisi dari Winter (1995) yang menyatakan keunggulan bersaing sebagai “kinerja keuangan yang superior”. Jika dinyatakan sebagai sumber atau sebagai kinerja, kita memiliki masalah konseptual karena pada gilirannya, kita tidak benar-benar mendefinisikan apa itu keunggulan bersaing. Konsep seperti ini membawa pada penalaran sirkuler bahwa keunggulan bersaing adalah kinerja dan kinerja adalah

BAB 7 | POLA KEPEMIMPINAN DAN LITERASI DIGITAL

A. Kepemimpinan Waspada (*Vigilant Leadership*)

Day (2011) berpendapat bahwa kepemimpinan waspada adalah pemungkin yang mendasar bagi adaptasi dan pembangunan kapabilitas pemasaran di era yang terus berubah. Secara lengkap, agar organisasi dapat beradaptasi pada lingkungan yang sangat turbulen, organisasi harus memiliki tiga syarat: kepemimpinan waspada, model bisnis yang responsif, dan struktur organisasi yang sejalan dengan pasar. Kepemimpinan waspada dapat mencapai kebutuhan ini karena mengembangkan iklim yang suportif bagi pengumpulan, pembagian, dan pelaksanaan informasi dari berbagai sumber (Day, 2011).

Menurut Day (2011), kepemimpinan waspada berbeda dengan kepemimpinan yang tidak waspada karena kepemimpinan waspada menggunakan orientasi dari luar ke dalam dan berjuang untuk prestasi strategik, sementara kepemimpinan yang tidak waspada berorientasi dari dalam ke luar dan berjuang semata untuk mengejar prestasi operasional. Karena orientasi tersebut, kepemimpinan waspada lebih fleksibel dan berjangkauan luas. Tiga karakteristik utama dari kepemimpinan waspada adalah: (1) berfokus eksternal yaitu terbuka pada berbagai perspektif, (2) memiliki visi strategis, yaitu melihat pada efek-efek orde kedua, dan (3) memungkinkan eksplorasi, yaitu menciptakan budaya penemuan (Day, 2011).

BAB 8 | PENUTUP

Secara umum, kajian ini menemukan bahwa etika pemasaran Islam, pemasaran kewirausahaan, dan pemasaran konvergensi merupakan faktor-faktor yang menentukan keunggulan bersaing dan kinerja bank syariah di Indonesia. Faktor industri tidak berperan penting dalam kinerja bank syariah. Variabel kepemimpinan waspada tidak memoderasi pengaruh strategi terhadap kinerja bank. Sejalan dengan ini, penelitian sekarang tidak mendukung argumen IO bahwa faktor industrial sepenuhnya menjelaskan kinerja bank. Penelitian selanjutnya tentu masih mungkin memeriksa ulang temuan ini dengan menjadikan variabel kepemimpinan waspada bukan sebagai moderator, tetapi sebagai prediktor atau anteseden keunggulan bersaing dan atau kinerja bank.

Pemasaran kewirausahaan berpengaruh bukan saja pada keunggulan bersaing, tetapi juga pada kinerja bank. Dengan demikian, temuan ini mendukung gagasan bahwa pemasaran kewirausahaan relevan untuk diterapkan pada perbankan syariah dan karenanya, berkontribusi secara signifikan pada penelitian di bidang pengembangan teori diferensiasi pada teori RBV. Hubungan yang diungkapkan dalam kajian ini (yaitu pemasaran kewirausahaan berpengaruh pada keunggulan bersaing dan kinerja bank syariah) sesuai dengan RBV dan juga sesuai dengan teori diferensiasi. Peran mediasi dari keunggulan bersaing dalam pengaruh pemasaran kewirausahaan terhadap kinerja bank syariah mendukung teori RBV. Begitu pula, teori diferensiasi menyatakan

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TENTANG PENULIS



Dr. Edi Suandi, M.M., Lahir di Ampalu Nagari Sungai Tunu Kec. Ranah Pesisir Kabupaten Pesisir Selatan Provinsi Sumatera Barat pada 01 Desember 1977. Saat ini penulis tinggal di Komp. PGRI Tui Kuranji RT 03 / RW 03 Kel. Kuranji Kec. Kuranji Kota Padang Prov. Sumbar Kode Pos : 25561. Kontak Hp. 082171829504.

Email: edisuandi@fekonunbrah.ac.id & edisuandi18@gmail.com.

Penulis menyelesaikan Pendidikan S-2 di Fak Ekonomi Univ. Andalas Program Study Magister Manajemen Kosentrasi Manajemen Stratejik, pada tahun 2010. Dan melanjutkan S-3 di Program Doktor Ilmu Manajemen Fak. Ekonomi Univ. Andalas Konsentrasi Manajemen Stratejik lulus tahun 2022.

Pelatihan / kursus yang pernah diikuti antara lain Pelatihan Daring: Analisis Data Kuantitatif Dengan AMOS tahun 2020 yang diselenggarakan oleh MRCUI Management Reserch Center Fakultas Ekonomi Bisnis Universitas Indonesia di Jakarta. Pelatihan Daring: Dasar-dasar Pemodelan dan Simulasi Syistem Dinamic Dengan Powersim tahun 2020 yang diselenggarakan oleh MRCUI Management Reserch Center Fakultas Ekonomi Bisnis Universitas Indonesia di Jakarta. Training of Trainers Tata Kelola Wakaf tahun 2019 yang diselenggarakan oleh Bank Indonesia Perwakilan Sumatera Barat Bekerjasama Dengan Ikatan Ahlih Ekonomi Islam (IAEI) Univ. Andalas di Padang. Peningkatan Kapasitas SDM Fasilitator dan Pedamping KUMKM tahun 2016 yang diselenggarakan oleh Kementrian Koperasi Dan Usaha Kecil Dan Menengah Republik Indonesia di Jakarta. Pelatihan Pengembangan Posdaya dan Pemetaan Keluarga tahun 2016 yang diselenggarakan oleh Haryono Suyono Center di Jakarta. Pelatihan Pendataan Aplikasi WEB Posdaya tahun 2014 yang diselenggarakan oleh Univ. Tamansiswa Padang. Pelatihan Manager Kredit Bank Perkreditan Rakyat (Middle Supervisory Management Training) tahun 2010 yang diselenggarakan oleh Bank Indonesia Padang di Bank Indonesia Lapau Gadang Padang. Training Motivation & Service

Quality tahun 2010 yang diselenggarakan oleh BPRS Ampak Angkek di Bukittinggi. Bimbingan Teknis Strategi Perencanaan dan Evaluasi Kewajiban Pajak Serta Penyusunan SPT Tahunan 2010 tahun 2010 yang diselenggarakan oleh Mitranata Consulting di Padang.

Riwayat pekerjaan penulis sebagai berikut Wartawan LKBN Antara tahun 2004-2007. Pimpinan Cabang PT. HKK Group tahun 2007- 2008. Account Officer PT. BPRS Barakah Nawaitul Ikhlas dari Januari 2009 – Juni 2010. Kabid. Operasional PT. BPRS Barakah Nawaitul Ikhlas pada Juni 2010 – 2011. Manager PT. Bank Pembiayaan Rakyat Syariah Barakah Nawaitul Ikhlas Kota Solok pada Juni 2011 – 2012. Owner dan Direktur CV. Rahmadita Abadi dan CV. Tritex Karya dari 2012 – Sekarang. Representative Officer PT. SUDARA pada 2015 – 2016. Supervisor Wilayah Area V Project Management Unit (PMU) Tabur Puja Yayasan Dana Sejahtera Mandiri (YDSM) pada 2014 – 2018. Pemimpin Perusahaan PT. Jurnal Sumbar Mediatama (www.jurnalsumbar.com) pada 2016 – Sekarang. Dosen Tetap Sekolah Tinggi Ekonomi Syariah (STES) Manna Wa Salwa pada 2018 – 2021. Dosen Luar biasa Universitas Tamansiswa Padang dari 2021- Sekarang. Dosen Luar Biasa Universitas Islam Negeri Imam Bonjol Padang dari 2020 – Sekarang. Dosen MBKM KMMI Ritel Universitas Andalas pada 2021. Dosen Luarbiasa STEI Ar-Risalah pada 2022. Ketua Harian Lembaga Koordinasi Kesejahteraan Sosial (LKKS) Provinsi Sumatera Barat pada 2021 – 2026. Dosen Tetap Prodi Manajemen Fakultas Ekonomi Universitas Baiturrahmah mulai 2022 – Sekarang. Ketua Gugus Kendali Mutu (GKM) Jurusan Manajemen Fakultas Ekonomi Universitas Baiturrahmah. Kepala UPT KKN Universitas Baiturrahmah.

Publikasi Artikel Ilmiah (Jurnal) yang pernah dibuat oleh penulis antar lain Brand Analysis of Lazada Online Store Consumers in Padang City pada Journal <http://ijpsat.ijshjournals.org/index.php/ijpsat/article/view/1019/516> tahun 2019. Pembangunan Kapasitas: Studi Manajemen Pemberdayaan Keluarga Pada Pos Pemberdayaan Keluarga (Posdaya) Di Sumatera Barat pada Al-Imam -Jurnal Manajemen

Dakwah Volume 2 nomor 2 tahun 2019. Dialektika Paradigma Ilmu Sosial Dalam Strategi Research Marketing pada Jurnal Manajemen Dan Kewirausahaan Fak. Ekonomi Univ. Tamansiswa Padang Volume 10 No 03 2019. Relationship Between Blue Ocean Strategy, Customer Behavior, And Islamic Bank Performance Jurnal Ipteks Terapan (Research Of Applied Science And Education) <http://Ejournal.Lldikti10.Id/Index.Php/Jit/Article/View/5319> Terbit 2020/10/7 Jilid 14 Sinta 3. Analisis strategi marketing smarphone xiaomi di Kota Padang pada El-Kahfi | Journal of Islamic Economics <https://www.ejournal.mannawasalwa.ac.id/index.php/elkahfi/article/view/47> Tanggal terbit 2020/9/10. Ethical, Innovative, And Moble: Sharia Banks And Factors Affecting Ist Competitive Advantage pada Jurnal Ipteks Terapan (Research Of Applied Science And Education) <http://publikasi.lldikti10.id/index.php/jit/article/view/615> Terbit 2022/3/28 Sinta 3. An empirical investigation of Islamic marketing ethics and convergence marketing as key factors in the improvement of Islamic banks performance pada Journal of Islamic Marketing www.emerald.com <https://www.emerald.com/insight/content/doi/10.1108/JIMA-07-2021-0225/full/html> Terbit tahun 2022/8/4 (Scopus Q2). Evaluating the relationship between entrepreneurial marketing, competitive advantage, and Islamic banks performance pada Journal of Financial Services Marketing (2022) (SCOPUS Q2) melalui <https://link.springer.com/article/10.1057/s41264-022-00169-6>.

Pengalaman Organisasi dari penulis antara lain Ketua aktif sebagai Pengurus Masjid, Anggota Tim Asistensi Pelaksanaan Pembangunan Jamban Sehat Program Adopsi Nagari/Kelurahan Miskin LKKS Provinsi Sumatera Barat Tahun 2016. Ketua Pendiri Koperasi KSU Derami di Padang pada 2016. Anggota Pengurus Komite Olahraga Nasional Indonesia (KONI) Provinsi Sumatera Barat Bidang Kesejahteraan Pelaku Olahraga pada 2017 - 2021. Ketua Bidang Organisasi Pengurus Persatuan Olahraga Sepatu Roda Republik Indonesia (Porserosi) Prov. Sumbar pada 2017 - 2022. Anggota Bidang Pengurus Karang Taruna Prov. Sumbar pada 2017 - 2022. Ketua Lembaga Perlindungan Anak (LPA) Kota Padang

Panjang pada 2020 - 2023. Ketua Hima Program Doktor Ilmu Manajemen Fakultas Ekonomi Dan Bisnis Universitas Andalas pada 2020 - 2022. Ketua Bidang Pemberantasan Tindak Perdagangan Orang Forum Komunikasi Wilayah Partisipasi Masyarakat Untuk Pemberdayaan Perempuan Dan Perlindungan Anak Provinsi Sumatera Barat pada 2019 - 2022. Sekretaris Umum Pengurus GEN (Gerakkan Ekonomi Nasional) Provinsi Sumatera Barat pada 2020 - 2025. Di KADIN Prov. Sumatera Barat aktif sebagai wakil ketua bidang perpajakan. Ketua Bidang Anggaran KONI Sumbar pada 2022- 2026.

REPUBLIC INDONESIA
KEMENTERIAN HUKUM DAN HAK ASASI MANUSIA

SURAT PENCATATAN CIPTAAN

Dalam rangka perlindungan ciptaan di bidang ilmu pengetahuan, seni dan sastra berdasarkan Undang-Undang Nomor 28 Tahun 2014 tentang Hak Cipta, dengan ini menerangkan:

Nomor dan tanggal permohonan : EC00202316510, 23 Februari 2023

Pencipta

Nama : **Dr. Edi Suandi, M.M.**
Alamat : Komplek PGRI RT 03 RW 03 Blok J No 14 Kel. Kuranji Kec. Kuranji Kota Padang, Padang, SUMATERA BARAT, 25157
Kewarganegaraan : Indonesia

Pemegang Hak Cipta

Nama : **Dr. Edi Suandi, M.M.**
Alamat : Komplek PGRI RT 03 RW 03 Blok J No 14 Kel. Kuranji Kec. Kuranji Kota Padang, Padang, SUMATERA BARAT, 25157
Kewarganegaraan : Indonesia
Jenis Ciptaan : **Buku**
Judul Ciptaan : **Strategy Keunggulan Bersaing Untuk Menciptakan Kinerja Bank Syariah Yang Kompetitif**
Tanggal dan tempat diumumkan untuk pertama kali di wilayah Indonesia atau di luar wilayah Indonesia : 18 Februari 2023, di Purbalingga
Jangka waktu perlindungan : Berlaku selama hidup Pencipta dan terus berlangsung selama 70 (tujuh puluh) tahun setelah Pencipta meninggal dunia, terhitung mulai tanggal 1 Januari tahun berikutnya.

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adalah benar berdasarkan keterangan yang diberikan oleh Pemohon.

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Direktur Jenderal Kekayaan Intelektual
u.b.
Direktur Hak Cipta dan Desain Industri

Anggoro Dasananto
NIP.196412081991031002

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