



## **Islamic marketing and customer interest: Bridging theory and practice from an Islamic economic perspective**

*(Pemasaran Islami dan minat pelanggan: Menjembatani teori dan praktik dari perspektif ekonomi Islam)*

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### **ABSTRACT**

Competition between Banks continues to develop. Banking management requires a competitive strategy in increasing the number of customers. it is then interesting to investigate how the limits of Islamic marketing strategies in increasing interest in becoming customers in Banking. This writing uses qualitative research by looking at phenomena that occur through observation. The data collected is relevant to the needs that focus on identifying Islamic marketing strategies that are in context with current needs. The data obtained is then classified, arranged and listed. The validity of the data uses a credibility test with source triangulation with data analysis which is used as a reference using stages and linkages which include data reduction, data presentation, and drawing conclusions or verification. The results of this study indicate the efforts of BTN Syariah Parepare in increasing customer interest by introducing products through socialization and promotion by BTN Syariah employees using brochures or face-to-face BTN Syariah Parepare in marketing applying sharia principles, namely employees believe that Allah Swt will always be there in every activity so that it is implemented in a fair and honest manner in marketing, employees are friendly and polite in serving customers, employees have an adaptive and proactive attitude and absorb the human side in marketing their products. All of these principles are framed in a work culture, abbreviated as AKHLAK. Thus we support the view that the relationship between Islamic Banking and risk depends on the regulatory framework that applies in the Banking work culture.

**Keywords:** Ethics, Islamic banking, Islamic, marketing, strategy.

### **ABSTRAK**

*Persaingan antar Bank terus mengalami perkembangan. Manajemen perbankan membutuhkan strategi bersaing dalam meningkatkan jumlah nasabah. Hal ini yang kemudian menarik untuk diselidiki terkait dampak strategi pemasaran Islami dalam meningkatkan minat menjadi nasabah pada perbankan. Penelitian ini menggunakan pendekatan kualitatif dengan melihat fenomena yang terjadi melalui observasi. Data yang dikumpulkan relevan dengan kebutuhan yang difokuskan menemukan strategi pemasaran Islami yang konteks dengan kebutuhan saat ini. Daat diklasifikasikan,*

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disusun, dan diverifikasi. Keabsahan data menggunakan uji credibility dengan triangulasi sumber. Analisis data yang dijadikan acuan menggunakan tahapan Miles dan Huberman yang mencakup reduksi data, penyajian data, serta penarikan kesimpulan atau verifikasi. Hasil penelitian ini menunjukkan bahwa upaya BTN Syariah Parepare dalam meningkatkan minat nasabah dengan mengenalkan produk melalui sosialisasi dan promosi oleh karyawan BTN Syariah menggunakan brosur atau face to face BTN Syariah Parepare dalam pemasarannya menerapkan prinsip syariah yaitu karyawan meyakini bahwa Allah SWT akan selalu ada dalam setiap aktivitasnya sehingga diimplementasikan dalam sikap adil dan jujur dalam pemasarannya, karyawan bersikap ramah dan sopan santun dalam melayani nasabah, karyawan memiliki sikap adaptif dan proaktif serta mengedepankan sisi kemanusiaan dalam memasarkan produknya. Prinsip tersebut dibingkai dalam budaya kerja yang disingkat AKHLAK. Dengan demikian kami mendukung pandangan bahwa hubungan antara perbankan syariah dan resiko tergantung pada kerangka peraturan yang berlaku dalam budaya kerja perbankan.

**Kata Kunci:** Etika, perbankan syariah, syariah, pemasaran, strategi.

## Introduction

The development of banking in Indonesia is accelerating. The Islamic finance industry, which is firmly rooted in Islamic law (sharia), will undoubtedly have a greater impact on modern finance in the coming years. Since its official establishment in the 1970s, the industry has grown to US\$2.2 trillion, with growth rates that surpass conventional finance (Hassan, 2019). This has the effect of increasing the number of competitors in banking, including Islamic banking. Islamic banking management needs to try to design various strategies in marketing products and attracting customers to invest.

The recent expansion of Islamic banking raises questions about its economic implications. The challenge for Islamic banking is how Islamic banking has a distinct advantage in attracting customers in financing products, given the research results (Léon & Weill, 2018) suggest that Islamic banking does not entirely reduce financing barriers, but can act as a substitute for conventional banking.

The impact is that prospective customers are not interested in becoming Islamic banking customers. This condition must be found a solution. because so far, ordinary people think that the name Islamic institutions are always synonymous with low prices. So that if there is a sale of goods by an Islamic bank at a higher price than the selling price of a non-sharia bank, then the Islamic bank is considered more un-Islamic. In fact, once upon a time this could indeed happen. Therefore, it is necessary to find an Islamic marketing strategy that is most in context with the needs of the community as potential customers.

Some strategies need to be done in an effort to maintain growth one of them is by implementing an effective and efficient marketing ethic. The application of appropriate and effective marketing strategies can encourage customer interest in using the products or services offered by Islamic banking. In addition, marketers of Islamic banking products are required to be creative and innovative in carrying out their marketing activities. Personal service, sms Banking, internet Banking and so on are ways to serve and provide convenience for customers. The series of attitudes and behaviors of Bank officers in accepting the

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presence or communication with customers directly or indirectly is a very important quality of service to customers in order to encourage to contribute to customer welfare in the long term (Hassan, 2017) and can support the industry in the long term (Riaz et al., 2017).

The service is closely related to ethics. Ethics in Islamic teachings is all aspects of human life behavior, each individual is faced with various ethical problems both in everyday life and in business activities. business is an activity or activity that is simply for the achievement of life's needs to reap physical and mental well-being. The outer seeks to realize the material as commanded by Allah SWT, the Lord of the Universe as the khalifah on earth, while realizing inner happiness is a manifestation of the ukhrawiyah aspect as a servant of Allah (Baedowi, 2011). In sharia marketing ethics, the whole process must not contradict Islamic principles and as long as the business process is guaranteed not to deviate from sharia principles, then any transaction in marketing can be allowed. Everyone may have a set of knowledge about values, but the knowledge that directs and controls the behavior of Muslims is only two, namely the Al-Quran and hadith as the source of all values and guidelines in every aspect of life, including in business (Juliyani, 2016).

Basically the marketing concept which includes Islamic marketing principles that guide marketers includes theistic (*rabbaniyah*), a marketer must fortify himself with spiritual values because marketing is familiar with fraud, perjury, bribery and corruption. Ethical (*akhlaqiyah*), is a marketer who prioritizes moral issues in all aspects of his life. These principles include the types of businesses and transactions that must follow the norms of Islamic sharia (Sakinah, 2015).

From the description above, ethics has a very important role in a company to be able to improve the quality of its company, especially in the world of Islamic banking. Bank Tabungan Negara (BTN) Syariah Parepare is the locus of research activities, to see how marketing management is practiced to face challenges. Other challenges that must be faced in implementing the principles of Islamic business ethics in Islamic banking so that the synergy of stakeholders, both external and internal, is needed in overcoming these various challenges (Putritama, 2018). For this reason, based on the background of the problem, the authors are interested in discussing further about how the Islamic marketing strategy at BTN Syariah Parepare.

## Research Methods

This writing uses a type of qualitative research that focuses on in-depth observation of the phenomena that occur. Qualitative research in this study emphasizes descriptive analysis. The data collected is relevant to the needs focused on identifying Islamic marketing strategies in context with current needs. Data collection techniques using observation (observation), interviews and documentation. The data obtained is then classified, organized and verified. Data validity in this study is carried out as an effort to reduce the gap between the data obtained by researchers and the data obtained in the field. So that a credibility test is needed by matching the concept with the research results. The credibility test uses source triangulation to cross-check each answer given by the informant. After that, data analysis is carried out by organizing it through patterns and categories where data analysis is used as a

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reference using the miles and hubermen stages which include data reduction, data presentation, and conclusion drawing or verification.

## **Result and Discussion**

### **Marketing Strategy of BTN Syariah Parepare**

Islamic marketing as the recognition of a God-conscious approach to marketing, from the point of view of marketers and consumers drawn from the drivers or traits associated with Islam. The pluralistic and dynamic nature of Islam implies marketing with a model that is certainly dynamic and multidimensional with the goal of happiness (*falah*). Bank Tabungan Negara (BTN) Syariah Parepare uses various strategies in marketing that are considered as an effort to increase the number of customer.

#### ***Product strategy***

Islamic banking has a positive impact on access to financing when the development of conventional banking is still low (Léon & Weill, 2018). BTN Syariah Parepare sees this opportunity. The products offered include: Subsidized mortgage loans, non-subsidized or platinum mortgages, multi-benefit financing products, multi-service financing and motor vehicle financing.

There are several requirements at BTN Syariah Parepare that must be prepared by customers, including: BTN iB Subsidized People's Credit (KPR): Customer is an Indonesian citizen, Have an Identification Card (KTP), Attach a family card or marriage certificate, Attach the NPWP, The customer's basic income is a maximum of IDR 4,000,000 per month and Attach the last 3 months salary slip and BTN iB Home Build Financing, The requirements to apply for a Home Build Loan are, among others: Monthly income of Rp3,000,000, Minimum age limit of 21 years old and maximum 65 years old at the time of repayment, Applications can be made by citizens who are Indonesian citizens (WNI) or foreign citizens (WNA), This loan is intended for employees, self-employed, entrepreneurs/professionals, For employees, the last three months' salary slip is required and for entrepreneurs, a business financial report is required.

One requirement that must be present is that the land ownership is owned. This land ownership must be proven with a legal document in the form of a land certificate. Thus, other requirements include the following documents: Identity Card (KTP) and Family Card, taxpayer Identification Number (NPWP) if the loan is more than Rp100,000,000, mutation of passbook accounts for the last 3 months, marriage certificate for those who are married, building construction permit (IMB), list of construction cost budget plan including building plan. BTN iB Home Building Financing can be applied for with a nominal loan according to your wishes and needs with a period of up to 10 years.

#### **1. KPR BTN Platinum iB**

The BTN Platinum iB KPR has a margin of 6.75% per year, which is low compared to other banking institutions. You can be sure that the monthly admin fee will be minimal which

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will facilitate the repayment process. Terms and Condition: Indonesian citizen (WNI), minimum age of 21 years or married, at the time of financing is paid off the age is not more than 65 years old, minimum working / business period of 1 (one) year, do not have problematic credit / financing (IDI BI clear) and have NPWP or SPT Psl 21.

## 2. BTN iB Multimanual Financing

The requirements and completeness for multi-benefit financing include: Indonesian citizens (WNI) who are at least 21 years old or married and authorized to take legal action, employee or employee of at least 1 year of work, complete the Financing Application and required data, such as photocopy of family card, photocopy of marriage or divorce certificate, passport photo, photocopy of the last 3 months bank account and other data required in accordance with applicable terms and conditions.

Debtors who want to apply for multimanual financing at BTN Syariah Parepare Bank, first have to fill out a financing application form after that, the debtor completes the required documents set by BTN Syariah Parepare.

## 3. BTN iB Motor Vehicle Financing

There are 3 groups for the requirements of submitting this financing application, namely employees, self-employed and professionals. Terms and Conditions: Indonesian citizen (WNI), minimum age of 21 years or married, at the time of financing is paid off the age is not more than 65 years old, minimum working / business period of 1 (one) year and do not have problematic credit/financing (IDI BI clear).

Among the several products offered by BTN Syariah Parepare, the most popular is the BTN Syariah Subsidized Mortgage Product. Often in the city of Parepare, BTN Syariah holds a special mass contract program for Subsidized KPR. This iB Subsidized KPR provides convenience for customers who want a house. In the iB Subsidized KPR product, the Bank cooperates with several housing developers in Parepare.

### ***Price strategy***

The price strategy used by Bank BTN Syariah Parepare is to use the murabahah contract model, namely the acquisition of prices obtained from sales where the seller offers his goods by mentioning the price which is the sum of the purchase price by adding a certain nominal as profit. In addition to using the murabaha contract model, Bank BTN Syariah Parepare in pricing its products also uses the prices of competing products so that Bank BTN Syariah Parepare can compete with competing markets and can adjust market prices.

In Subsidized Mortgage Products, the developer cooperates with banks. Indeed, the house is first purchased by the Bank and then bought again by the customer. before the sale and purchase agreement takes place, the Bank will explain the initial price and profit margin it gets, then payment is made in cash or in installments. Transparency in the contract is one of the advantages of the Islamic banking system.

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### ***Place strategy***

The target place in marketing the product depends on the Bank. The locations that are the target places for BTN Syariah Parepare marketing are agencies that have a cooperative relationship with BTN Syariah Parepare and developers. In particular, the institution becomes the target place for marketing so that the Bank can be closer to potential customers. BTN Syariah Parepare also conducts socialization in order to attract customers accompanied by the distribution of brochures.

### ***Promotion strategy***

Promotion strategy is one of the keys to increasing the number of customers, BTN Syariah promotes through various social media such as Instagram, Facebook, website, WhatsApp etc.

### ***People strategy***

People include employees, such as recruitment activities, education and training, motivation, rewards, and cooperation, as well as customers who become customers or prospective customers. marketing is carried out by all employees at BTN Syariah Parepare. People in this case employees who have a very good attitude can affect the increase in customers at Bank BTN Syariah Parepare mainly in the services provided to customers, so that customers become comfortable and cause a sense of trust to BTN Syariah Parepare.

### ***Physical environment strategy***

Indoor design and outdoor design of BTN Syariah Parepare. Completeness of supporting facilities include: completeness of bank equipment, availability of comfortable space for customers, availability of visitor waiting rooms, availability of clean toilets for visitors and availability of adequate parking. Physical evidence that is intended is that the BTN Syariah building consists of several rooms and there are also several facilities that are safe and comfortable for customers to use.

## **Implementation of Islamic Marketing Ethics at BTN Syariah Bank Parepare**

Religion has significantly influenced society throughout history and around the world (Kavas, 2020). BTN Syariah Parepare prioritizes ethics in marketing its products, some of the principles and practices of Islamic marketing ethics that are the basis for marketing at Bank BTN Syariah Parepare can be described as follows.

### ***Rabbaniyah***

In practice, BTN Syariah Parepare employees in running a business are based on an attitude of piety based on divinity which is realized by complying with established sharia laws. Islamic marketing is part of the Islamic economy which is an economy based on divinity (Novita Lidyana, 2015). BTN Syariah Parepare in marketing its products is also based on the attitude of not breaking promises by providing clear service or information to customers. The

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ethical standards applied must be based on sharia values, such as prioritizing an attitude of responsibility, must be honest, can work well together, must be disciplined also at work. Sharia marketing activities are not carried out under compulsion, but from awareness of religious values that are considered important and can color marketing activities so as not to fall into actions that can harm others. BTN Syariah makes written rules that allow employees to perform worship when prayer time arrives for 15 minutes. Islam as a teaching of *Rahmatan lil alamin* provides guidance to the lives of people, in order to create balance in the universe. For this reason, the Creator through the Prophet Muhammad SAW, provides guidance on the path of truth to every human being (An Ras Try Astuti, 2019).

### ***Ethical (Akhlaqiah)***

In conventional economic discourse, ethics in economic activity does not have an important role in its study and is even denied. This view is based on the scope of ethics which is different from the scope of economics. Ethics is more inclined to religious values that only talk about good-bad and the world hereafter. Meanwhile, economics deals with systems and material welfare. In contrast to conventional economics, Islamic economics views that ethics plays a role in economic activities, even ethics and economics cannot be separated. In Islamic economics, ethics or qur'ani morals contained in the Qur'an have an important role in the formation of the Islamic economic system (Iswandi, 2014). The presence of Islam with its beliefs and principles in it, this belief is built on the foundation of God with the consequences of the birth of the principles of *Nubuwwah*, *Khuluqiyah*, Justice, *Insaniah*, Help and Cooperation (Astuti, 2022).

### ***Having a spiritual personality (Taqwa)***

BTN Syariah Parepare employees in running their business are always based on devotion by always remembering Allah Swt, even when they are busy in activities serving customers, they still realize the priorities set by their religion, namely the awareness of Allah Swt which is the strength in all actions. For example, when hearing the call to prayer, they will stop their activities and immediately fulfill their worship obligations. It can be said that the human essence that fulfills the requirements as set by Allah Swt includes the type of human being who is *taqwa*.

### ***Being fair in business (Al-Adl)***

In practice BTN Syariah Parepare doing business is mandatory. As Allah Swt loves those who do justice and hates those who are tyrannical. The meaning of fairness is to be impartial and not give rights to those who are entitled to receive them without any deduction, and put all affairs in their proper place without any wrongdoing, and say the right words without anyone being feared except Allah SWT. All the objectives and basic principles implemented in Islamic economics cannot be separated from Allah's law (Ulum, 2017). The concept of fair value in BTN Syariah Parepare but also applies the transparency model to the work contract which is a derivative of fair value. Transactions carried out in each contract must have transparency between the customer and the bank, be it an explanation of the

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murabaha contract, let alone the distribution of the *nisbah*, must be in accordance with the initial agreement where there is a purchase price and profit. BTN Syariah Parepare employees in the implementation of murabaha financing always provide good service without differentiating one customer from another, also in the contract transaction is very transparent with the customer.

### ***Be serving and humble (Khidmah)***

Being of service is the main thing that must exist in BTN Syariah Parepare employees in terms of marketing. If there is no attitude of serving closely on him, it can be said that the employee does not have the soul of a marketer. Something that is closely in the attitude of serving includes politeness, and humility. For a Muslim must carry out the command to be generous, polite, and on good terms with his business partners. This trait takes the form of making it easy for others who are experiencing difficulties. Providing the best service to customers, so that customers feel comfortable and can remain customers here, and most importantly speed in serving customers. In an employee or a marketer must be able to reflect the attitude of serving. In providing the best service BTN Syariah Parepare certainly must have a polite attitude, the provision of customer satisfaction with a friendly attitude, ease of interaction and no coercion in offering its products.

### ***Keeping promises and not cheating***

When making an agreement, of course, it is based on mutual trust and a big responsibility to keep it. Promise accuracy is seen in terms of timeliness of delivery of goods and timeliness of payment and carrying out something in accordance with the agreed contract. For example, at BTN Syariah Parepare, if this day and date the customer will make a contract, the customer will be notified in advance of the time. The nature of installment payments also has a mutually agreed date at the time of signing the contract. For example, on the 28th, the customer is the latest.

## **Islamic Marketing Strategy and Customer Interest**

Islamic marketing guided by Islamic teachings is a complex and multidimensional phenomenon. The era of economic openness has shown the world community how the changing business strategy model continues to move dynamically so that business strategies also change and develop.

Bank Tabungan Negara (BTN) Syariah Parepare which is engaged in banking services continues to strive to implement Islamic marketing strategies. Based on the results of interviews conducted during research at PT. Bank Tabungan Negara (BTN) Syariah Parepare. In marketing its products carried out by the marketing department, where they must have a creative strategy so that they can compete with other banks, both conventional banks and Islamic banks.

The products available at BTN Syariah Parepare are marketed by prioritizing product quality as the criteria determined by Allah, namely *halal* products. The halalness of the products offered aims not to cause damage to the mind in any form, not to cause disturbance

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to the community. BTN Syariah marketing management in marketing products to sell in the market always tries to avoid usury practices so that the products offered by Islamic banks are certainly different from products in conventional banks and more importantly Islamic banks must prioritize sharia with which using a profit sharing system. The product strategies carried out by PT. Bank Tabungan Negara (BTN) Syariah Parepare include: BTN Syariah Product Expansion in developing its products to remain able to compete with other banks, BTN Syariah product strategy also has a distinctive feature to be easily remembered and known by simple product names so that potential customers can easily remember, In offering its products, BTN Syariah introduces or offers its products to all groups, be it for children, adults to the upper middle class who already have KTP as a requirement to open a new savings book, Competition in the banking world, both conventional banking and Islamic banking, is quite high so that it must be able to compete with other banks, BTN Syariah offers its products with an initial deposit of at least Rp. 100,000 with free administration fees. The right location will have a significant impact on the sale of a product, especially companies engaged in services, such as banking. For this reason, BTN Syariah is located in an area with easy access to transportation, massive advertising through banners and baleho in strategic locations, printing brochures to be disseminated and distributed to consumers, Through social media media such as websites, Instagram, and providing souvenirs or gifts for prospective pilgrims such as *mukena/ ihram* cloth, umbrellas, tublers, batik, bags, Hajj guidebooks, and prayer beads.

The implementation of the marketing strategy above has a positive effect on increasing customer interest. Increased customer interest can support the achievement of BTN Syariah Parepare's operating profit. In this competitive era, Islamic banks must be oriented towards customer satisfaction, in this case there are several factors that cause whether or not customer satisfaction is achieved. If the level of customer satisfaction is high, it will increase customer loyalty so that they will not go to other Islamic banks or conventional banks, on the other hand, if the level of satisfaction is low, it will cause disappointment to customers so that they will look for other banks that have a promising level of satisfaction and guarantee. Percy and Rossiter suggest that purchase interest is a consumer's self-instruction to purchase a product, make plans, take relevant actions such as proposing (initiator) recommending (influencer), choosing, and finally making a decision to make a purchase.

The management of BTN Syariah Parepare in an effort to increase customer interest makes efforts to deepen customer understanding and beliefs. Confidence based on knowledge of customer opinions or beliefs, where bank management realizes the importance of understanding emotional customers with cultural characteristics that exist in the Parepare city area where the majority of people follow Bugis ethnic culture.

This effort is expected to build an image of Islamic banking, where customers will act based on that image. These results are in line with the findings of Pertiwi and Ritonga stating that customer decisions to save are driven by several factors, one of which is the belief factor. This is certainly not the same as people with different ethnicities. Personality is a psychological characteristic of a person that is different from other people which causes relatively consistent and long-lasting responses to their environment. Personality is usually

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described using traits such as confidence, dominance, autonomy, honor, orientability, self-defense, and adaptability. Personality can be very useful in analyzing customer behavior, provided that personality types can be accurately classified and provided that there is a strong correlation between certain personality types and the choice of Islamic bank products. Also related to personality is the self-concept of a customer. Islamic banks are trying to develop a bank image that matches the personal image of the target market in Parepare City.

## **Conclusion**

Efforts to increase customer interest by introducing products through socialization and promotion by BTN Syariah employees using brochures or face to face BTN Syariah Parepare in its marketing applies *sharia* principles namely *rabbaniyah*, *akhlaqiyah*, *al-waqiyah* and *insaniyyah*. This can be seen from employees believe that Allah Swt will always be there in every activity so that it is implemented in a fair and honest attitude in marketing, employees are friendly and polite in serving customers. Employees have an adaptive and proactive attitude and prioritize the human side in marketing their products. BTN Syariah has a work culture of *Amanah*, *Kompeten*, *Harmonis*, *Loyal*, *Adaptif*, and *Kolaboratif* which is abbreviated as *AKHLAK*. Thus, we support the view that the relationship between Islamic banking and risk depends on the regulatory framework that applies in the banking work culture. The management of BTN Syariah Parepare in an effort to increase customer interest makes efforts to deepen customer understanding and confidence. Confidence based on the knowledge of the customer's opinion or belief, where the bank management realizes the importance of understanding the customer's emotional with the cultural characteristics that exist in the Parepare city area where the majority of people follow the Bugis ethnic culture.

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