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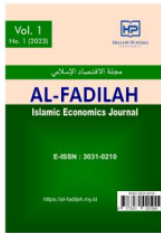
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Research Article

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Implementation of Sharia Business Ethics in Indonesian Sharia Banking (Case Study of Bank BJBS KCP Cimahi)

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Implementation of Sharia Business Ethics in Indonesian Sharia Banking (Case Study of Bank BJBS KCP Cimahi)

Abstract. This article's goal is to examine and debate the ethical principles that Indonesian Islamic banking practices have adopted as norms, particularly in resolving practical operational issues based on exploratory investigations. Four consumers and three managers of Islamic banks served as the research samples in this study, which was done at Islamic Banking in Cimahi. The analysis's findings suggest three things, all of which are supported by the notion of business ethics; First, Islamic bankers have been successful in forging cordial bonds with stakeholders and customers. Second, they consistently act responsibly while handling difficult situations and uphold high personal moral standards, even in the face of regulatory changes made by the parent bank. These are informal learning opportunities for writers and readers to fulfill their obligations so that they may apply moral principles

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to organizations. In order to increase the professionalism and operational quality of sharia banking in Indonesia, the author expects that this article will serve as a theoretical and practical resource and guide for regulators and sharia banking practitioners. The results still need to be verified and further generalized because this study's sample size and population coverage are restricted.

Keyword: Sharia Banking, Applying, Business Ethics

8 **Abstrak.** Tujuan artikel ini adalah untuk mengkaji dan memperdebatkan prinsip-prinsip etika yang telah diadopsi oleh praktik perbankan syariah Indonesia sebagai norma, khususnya dalam menyelesaikan masalah operasional praktis berdasarkan penyelidikan eksplorasi. Empat konsumen dan tiga pengelola bank syariah menjadi sampel penelitian dalam penelitian ini, yang dilakukan di Kerbangan Syariah di Cimahi. Temuan analisis menyarankan tiga hal, yang semuanya didukung oleh gagasan etika bisnis: Pertama, bankir Islam telah berhasil menjalin ikatan yang baik dengan pemangku kepentingan dan pelanggan. Kedua, mereka secara konsisten bertindak dengan penuh tanggung jawab saat menangani situasi sulit dan menjunjung tinggi standar moral pribadi, bahkan dalam menghadapi perubahan peraturan yang dibuat oleh bank induk. Ini adalah kesempatan belajar informal bagi penulis dan pembaca untuk memenuhi kewajiban mereka sehingga mereka dapat menerapkan prinsip-prinsip moral dalam organisasi. Dalam rangka meningkatkan profesionalisme dan kualitas operasional perbankan syariah di Indonesia, penulis berharap artikel ini dapat menjadi sumber dan panduan teoritis dan praktis bagi regulator dan praktisi perbankan syariah. Hasilnya masih perlu diverifikasi dan digeneralisasi lebih lanjut karena ukuran sampel dan cakupan populasi penelitian ini dibatasi.

4 **Kata kunci:** Perbankan Syariah, Penerapan, Etika Bisnis

INTRODUCTION

Public acceptance of the sharia banking industry in Indonesia currently continues to experience positive growth. Some residents are already aware of the utility and advantages of doing business and transacting according to sharia. The development of the sharia banking industry shows an increasing trend and tends to be positive. Even though this development is still slower than the development of conventional banking, information shows that the Loan Deposit Ratio (long distance relationship) in sharia banking can be controlled while long distance relationship in conventional banks tends to increase (showing short-term debt problems in conventional banks).

This situation has prompted increased attention from conventional banks to open sharia branches or units. One of its goals is to function and provide sharia financial services to citizens. Moreover, with the division of markets in the financial business into conventional markets and emotional markets, new Islamic banks are developing rapidly. According to information from Bank Syariah Center Indonesia (2016), currently Indonesia has 11 Sharia Universal Banks, 24 Sharia Business Units, and 31 sharia services spread across various provinces.

However, the growth of sharia finance and banking has not been comprehensive. This growth is limited to sharia financial systems and products, while the attitudes of financial and banking players are still exploring conventional patterns. According to Karim (2009), only approximately 25-30% of human resources in Sharia Financial Institutions (LKS) have sufficient sharia competency background to suit market needs and expectations. Of the percentage that shows this scarcity, it

is possible that only around 10% actually have a background in knowledge of Sharia Economics and have studied or received formal education in this field, both within and outside the country. If this situation is allowed, sharia bankers will be carried away by mental illness and conventional morals, so that they can be compared to men who wear women's clothes or drink alcohol that is labeled halal. In this case, their outer appearance follows sharia principles, but their essence is still conventional.

Umar Chapra (2002) in his book "Towards a just monetary system" explains that Islamic banking can grow if the products offered by the bank are mudharabah or syirkah. However, in practice, not all banks dare to sell mudharabah products. There are still many banks that prioritize murabahah products. This happens because murabahah products (buying and selling with a profit) are products that are consumer in nature and have small risks. Murabahah products marketed to the population are not much different from leasing products offered by financial institutions or conventional banks, moreover the equivalent rate may be higher than conventional banks. Thus, it can be seen that Islamic banks in Indonesia do not dare to take risks by producing more comfortable products. Meanwhile, one of the main tasks of sharia banks is Article 4 of Banking Law Number. 7 of 1992 is to allocate funds collected from citizens fairly. Sharia banking managerial factors have the authority to make sharia banking policies.

In the process of distributing funds through mudharabah products, sharia bankers are not much different from conventional bankers. They tend to only choose rich people and large incomes to get credit. Disclaimers generally relate to warranties and other aspects. The impact is that it is not easy for middle to lower class citizens to get credit. This shows that the funds collected from residents are only enjoyed by a handful of people. Meanwhile, the focus of sharia banking should be on building and improving the people's economy at large. Unfortunately, this matter is ignored by sharia bankers, so that banking objectives are not in accordance with sharia principles.

Morality is also the main guideline for Islamic banking bankers. Without moral strength, they will fall into unethical Islamic business. This matter not only harms sharia banking institutions in people's minds, but can also disrupt the image of Islam as a good religion. Business with Islamic ethics should not only be a narrative in Islamic banks, but must be applied in real life.

The implementation of sharia business ethics is also linked to the aim of realizing the principles of Good Corporate Governance (GCG) in sharia banking. However, the implementation of GCG in sharia banking is different from conventional banking because it is adjusted to sharia principles. Therefore, action is urgently needed to support the implementation of sharia business ethics by all parties, including the government, monetary regulators, and sharia banking business players. In this way, the operations of sharia financial institutions and banking can run in accordance with sharia business ethics.

Provision 10 regarding GCG are supported by the National Banking Law, which states that the function of banking is to collect and distribute public funds. The aim of Indonesian banking, as explained in Article 4, is to support national development in order to increase equality, economic development and national stability for the

sake of increasing people's welfare. This requirement does not conflict with sharia principles, and as such, the articles in the Banking Law really support the implementation of sharia business ethics.

In order to realize the goals envisioned by law, policies are needed that are based on the principles of justice so that sharia banking can share prosperity for many people. This policy must be possessed by bankers or bank managers who have sharia ethics. If Islamic bank administrators are unable to implement their Sharia ethics, this will have a negative impact on the image of Islamic banks in the eyes of the public, consumers, stakeholders and the government.

Normatively, the ethical principles of sharia banking business are quite complete and sufficient. However, in its operational application, violations of these principles are often found. Meanwhile, when sharia banking business ethics are upheld and upheld, the credibility and level of public confidence in sharia banking will increase, which in the end will have a positive impact on the long-term relationship between customers and banks. Therefore, the author chose this research title to carry out exploratory research on the implementation of business ethics in Islamic banking in Indonesia.

RESEARCH METHODS

This research uses field research methods which aim to analyze and discuss the ethical values used as standards in sharia banking business practices in Cimahi, Indonesia. The research sample consisted of 4 customers and 3 bank managers. This research has several main objectives, namely:

- a. Analyzing the ethical values used in sharia banking business practices in Cimahi.
- b. Discuss how these ethical values support handling cases that often occur in sharia banking.
- c. provides useful sources and references both philosophically and in application for sharia banking operations in Cimahi, Indonesia.

In the context of sharia banking, ethical values have an important role in ensuring business practices are in accordance with sharia principles and provide fair benefits for customers and society. Some ethical values that may be the focus of this research include:

1. Justice (Fair): It is important to ensure a fair distribution of profits and risks between banks and customers. The principle of justice also applies to transparency, openness of information and equal treatment of customers.
2. Accountability: Responsible business practices towards customers, society and the environment are important ethical values in sharia banking. This includes transparency in fund management, responsible use of funds, and compliance with sharia principles.
3. Prudence: The ethical value of prudence includes good risk management in sharia banking operations. Banks must ensure that investment decisions and risk management are carried out carefully to protect customer interests and maintain financial stability.
4. Honesty (Integrity): Honesty is a fundamental ethical value in the sharia banking business. Banks must operate with high integrity in providing honest and accurate

information to customers and implementing commitments in accordance with sharia principles.

The author hopes that this research will provide a better understanding and learning about ethical values in sharia banking business practices in Cimahi, as well as provide philosophical and practical guidance for practitioners and decision makers in sharia banking.

RESULTS AND DISCUSSION

Based on investigative findings on various study objects, the author's analysis of the function of business ethics in Indonesian sharia banking highlights several important points:

1. Friendly Attitude with Consumers and Stakeholders: Sharia bankers have been able to establish good relationships with consumers and stakeholders. This shows awareness of the importance of building mutually beneficial, transparent and trusting relationships between banks and related parties.
2. Personal Morality and Responsibility: Bankers have demonstrated strong moral character and have always been responsible in difficult situations, especially when the parent bank's regulations changed. This demonstrates an understanding of the values of accountability, ethics, and integrity when performing tasks and making judgments.

However, the author emphasizes that friendship with consumers and stakeholders as well as personal morality and responsibility must always be integrated with the principles of honesty, equality and justice in sharia banking business practices. This is important to ensure sustainability and trust in the Islamic banking industry.

Furthermore, the author quotes the opinion of Ausaf (1987) who states several provisions that must be maintained by Islamic banks to create a healthy banking business climate: 1. Bank Liquidity: Banks must ensure smooth operations by maintaining an adequate level of liquidity. 2. Bank Solvency: Banks must maintain their assets so that they are strong and capable. 3. fulfill all financial obligations. This is important to ensure the sustainability and stability of the bank. 4. Profitability: Banks need to achieve a reasonable level of profit in order to remain sustainable and provide benefits to stakeholders. 5. Level of Public Trust: Banks should build and maintain public trust regarding their integrity and credibility. This trust is risky in maintaining long-term relationships with customers and stakeholders.

In addition, Muhammad (2000:29), banks have obligations regarding various parties (stakeholders), which include:

1. Community: Banks must provide good service, equal treatment, and maintain the security of funds held by the community. The public is also interested in good service and reasonable interest.
2. Customers: Banks must maintain the security of customer funds, provide good service, and offer interest rates that are fair and without anomalies.
3. Government: Banks should be able to contribute to the economy and political stability through creating jobs, improving living standards and maintaining economic stability.

4. Owners or Investors: Banks must present legal truth to banking and provide reasonable profitability for owners or investors.
5. Employees: Banks must provide material and non-material guarantees to employees, including fairness, work relationships and pension guarantees.

This analysis shows that Islamic banking has broad responsibilities towards various related parties, and it is important to fulfill their expectations and interests by maintaining integrity, fairness and trust in its business practices. The principles of banking ethics mentioned by Muhammad (2000:31) have eight components which cover various aspects of banking business practices, including:

1. Compliance Principles: bankers must comply with all applicable labor laws, banking laws and government policies. It is important to maintain positive relationships with local communities, clients, government, business owners and staff.
2. Principle of Confidentiality: Bankers must uphold confidentiality, especially with regard to clients and their work roles. To protect client privacy and trust, confidentiality is essential.
3. Principle of Correct Recording: all bank employees must keep records or documents, record all transactions accurately, and uphold confidentiality. This is important so that financial reporting and management is accurate and transparent.
4. Principle of Competitive Health: Banks need to maintain healthy competition, both within and between banks. This includes providing good service, honest promotions, and maintaining a healthy competitive climate.
5. Principle of Honesty: Bank officials must act honestly, trustworthy and authoritative while adhering to the moral standards agreed upon by both parties. This involves upholding the trust of the public, clients, business owners, neighborhoods, and staff.
6. Principle of Limitation of Information: Although bank employees must inform others, all information must be limited in terms of what must be kept confidential. This has to do with the secrecy and power that bank executives have.
7. Principle of Honor: Bank officials should maintain the integrity of their profession by not colluding with each other and not accepting gifts, awards or other benefits from parties who wish to make more comfortable use of the bank. To maintain the independence and integrity of the bank, this is very important.
8. Principles of Social Responsibility: Banks have a social responsibility towards the government, customers, owners and the community. This includes contributing to the economy, maintaining economic and political stability, and meeting the needs and interests of stakeholders.

Apart from that, the author emphasizes the importance of a friendly attitude in serving consumers and carrying out banking operations. In this case, banks must show a friendly, kind and accommodating attitude when handling customer problems and needs. Banks can also launch strategies through loyalty programs that provide convenience and comfort to customers, including the use of information technology for fast, concise and safe transactions.

Therefore, the conclusions that can be drawn from the information that has been presented are as follows: An honest and compliant attitude regarding business ethical standards in the banking industry can build mutual trust and respect between

business people. This influences the environment for corporate efficiency and fosters healthy competitiveness in global trade. All parties involved, including consumers who receive satisfactory service, benefit from this trust.

Bank managers are required to maintain good morals and be responsible to prevent abuse of authority in managing banking. Their actions in making policies are closely related to morality. Good morals will produce policies that always prioritize the interests of society, while damaged morals can be a disaster for the community's economy.

A professional banker is someone who has high moral character, knowledge and social responsibility. To implement a professional bank management style, they must also have a comprehensive knowledge base. Professional bankers are required to generate profits and foster a favorable environment for the banking industry. However, bankers must be careful when generating these profits.

Every banker in Indonesia is required to run the institution wisely and comply with the rules. They must adhere to all values that operate as basic principles for determining attitudes and behavior. According to Kasmir (2000: 61), the Banker's Code of Ethics in Indonesia contains a number of rules that must be obeyed by bankers, including: obeying the law, keeping accurate records, avoiding unfair competition, not violating privacy rights, protecting bank policies against economic and social risks, and the environment, refuses gifts and favors, and does not engage in dishonorable behavior.

By practicing the principles of banking ethics, including honesty, compliance with regulations, maintaining confidentiality, and social responsibility, banks can gain customer trust and loyalty, which in turn can be a competitive advantage for banks and help banks become leaders in the market.

CONCLUSION

As a financial intermediary institution, sharia banking has a significant role in Indonesia. Sharia banking must be managed in accordance with agreed corporate ethical principles and sharia law in order to function properly. This includes not only sharia-compliant items but also sharia-compliant methods, systems and human resource management.

The Ethical Climate Theory developed by Bart Victor and John B. Cullen explains why Indonesian sharia banking practices are still far from ideal because bankers do not play a role in three important aspects of business ethics: personal interest, friendship and personal morality. (personal morality). As a result, it is important to develop and provide knowledge about these three elements to Islamic banking bankers. The image of sharia banking will develop rapidly in the eyes of the public when these components can be fulfilled.

By prioritizing business ethical values that are in line with sharia values, sharia banking can gain higher customer trust and satisfaction. This will strengthen the position of sharia banking in the market and support its growth and development in Indonesia as well as become a means of self-development education in improving the quality of professionalism at work.

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