FUNDAMENTAL CONCEPTS OF WORK ETHICS IN ISLAMIC PERSPECTIVE AND ITS IMPLEMENTATION IN ISLAMIC BANK MARKETING

Havis Aravik
Sekolah Tinggi Ekonomi dan Bisnis Syariah (STEBIS) Indo Global Mandiri
Email: havis@stebisigm.ac.id

Achmad Irwan Hamzani
Universitas Pancasakti Tegal
Email: ai_hamzani@upstegal.ac.id

Nur Khasanah
Universitas Islam Negeri (UIN) KH. Abdurrahman Wahid Pekalongan
Email: nurkhasanah@uingusdur.ac.id

Ahmad Tohir
Sekolah Tinggi Ekonomi dan Bisnis Syariah (STEBIS) Indo Global Mandiri
Email: ahmad@stebisigm.ac.id

Abstract

This article wants to discuss the basic concepts of work ethics in Islamic Perspective and its Implementation in Islamic Bank Marketing. This is important because ethics is one of the components that must exist in various activities including in the field of marketing in order to produce various benefits for various parties, and not harm other parties. The method used is a literature study. The data used in this research comes from library data, such as books, encyclopedias, dictionaries, journals, documents and other relevant data. The results of this research show that work ethics is something that is very important in work. Ethics guide, encourage and direct work attitudes and behaviour to values that are in line with religious teachings, legal and societal norms. Islamic bank marketing work ethics in principle aims to ensure the embedding of seeds of professionalism, sincerity, harmony and creating justice in public relations, thereby increasing dignity, and upholding human rights such as when carrying out promotions must use soft words, be polite and full of responsibility, be professional, transparent and the position of consumers or customers is placed as equal as partners. Being wise to competitors and the work culture created is different from conventional institutions.

Keywords: *Work Ethics, Marketing, Islamic Bank*

Abstrak

Artikel ini ingin membahas tentang konsep dasar etika kerja dalam Perspektif Islam dan Implementasinya dalam Pemasaran Bank Syariah. Hal ini penting dilakukan karena etika menjadi salah satu komponen yang harus ada dalam berbagai aktivitas termasuk dalam bidang pemasaran supaya menghasilkan berbagai kebermanfaatan bagi berbagai pihak, dan tidak merugikan pihak lainnya. Metode yang digunakan adalah studi kepustakaan data-data yang digunakan pada riset ini berumber pada data pustaka, seperti buku, ensiklopedi, kamus, jurnal, dokumen dan data lain sebagainya yang relevan. Hasil riset ini memperlihatkan bahwa etika kerja merupakan sesuatu

yang sangat penting ada dalam bekerja. Etika memandu, mendorong dan mengarahkan sikap dan prilaku kerja pada nilai-nilai yang selaras dengan ajaran agama, norma-norma hukum dan kemasyarakatan. Etika kerja pemasaran bank syariah pada prinsipnya bertujuan untuk memastikan tertanamnya benih profesionalisme, keikhlasan, keharmonisan dan menciptakan keadilan dalam relasi masyarakat, sehingga meningkatkan martabat, dan menegakkan hak-hak manusia seperti ketika melaksanakan promosi harus menggunakan kata-kata lembut, sopan dan penuh tanggung jawab, bersikap professional, transparan dan posisi konsumen atau nasabah diletakkan sejajar sebagai mitra kerja. Bersikap bijaksana terhadap pesaing dan budaya kerja yang diciptakan berbeda dengan institusi konvensional.

Kata Kunci: *Etika Kerja, Pemasaran, Bank Syariah*

Introduction

Work in Islam is not only an effort to fulfil economic needs, but also a form of worship and social responsibility. Working in order to develop the economy is a sacred obligation (fardh muqaddas) which is religious in nature. Very many verses of the Qur'an and the Prophet's hadith encourage Muslims to work diligently, for example the command to walk on earth to seek sustenance (al-masyyu fi manakib al-ardh), seek Allah's sustenance (al-ibtigha min fadhl Allah), the command to issue infaq (al-infaq), jihad in the way of Allah (al-jihad fi sabil Allah), and find work (thalab al-kasb) (Aravik, 2016). Hence, this understanding underpins the ethical foundations and principles that Islamic teachings prescribe regarding work. Most of these concepts can be found in the Quran and the Prophet Muhammad's hadith which provide guidance for Muslims to live their daily lives.

Prophet Muhammad was an example of a person who was honest in his every action and word. He was famous as a person who never lied, both before becoming an apostle and after prophethood. Because of his honesty and trustworthiness, the Quraysh entrusted some of their property to be managed by him. In fact, before moving to Medina, he still kept the entrustment of the people of Makkah who were hostile and planned to kill him. (Aravik, Gustiawati, & Aji, 2023).

Apart from being a trader, he was a prophet with all his greatness and glory. Prophet Muhammad strongly encouraged his people to do business, because doing business can lead to independence and prosperity for the family without depending or being a burden on others. He once said, "Trade, for out of ten livelihoods, nine are earned by trading." The Quran also provides motivation to do business in the following verse: Verily, buying

and selling is like usury, whereas Allah has justified buying and selling and forbidden usury.

As a sharia marketer, Prophet Muhammad SAW not only gave instructions on how to worship Allah SWT, but also an expert in sales promotion which is full of ethical rules in it. Even on one occasion he found someone offering his merchandise. He saw something odd about the person. How did he advise the person. "The Apostle of Allah SAW passed in front of someone who was offering his clothes. The man was tall, while the clothes offered were short. Then the Prophet said: "Sit down; indeed, you offer sitting is easier to bring sustenance". (HR. Tirmidzi) (Antonio, 2007).

Work ethics as part of work becomes something very important in work because it is needed as a rule of law that directs how individuals work properly and correctly, an understanding of ethics needs to be given to employees so that employees work by the rules and in accordance with established procedures (Lestari & Karlina, 2020). Every organisation must apply rules that contain ethics to regulate the behaviour of its employees within the organisation. These rules or ethics aim to enable employees to achieve organisational goals within predetermined boundaries (Putro, 2018). Research results state that Islamic work ethics has a positive influence on employee performance (Fadlurrohman & Mas'ud, 2022), has a positive and significant effect on organisational commitment (Rachmawati & Ketut, 2016) and transformational leadership (Yulisharsasi, Surjanti, & Kistyanto, 2022), as well as Work Motivation (Khotijah & Helmy, 2021).

In recent years, the study of work ethics has a very strong attraction for observers, researchers, and academics, along with the failure of several giant companies such as Enron and WorldCom. However, this study, which is actually included in the realm of business ethics, has been conducted in several European and American countries, except that these studies are based on the Protestant work ethics that were once promoted by Max Weber (Sodiq, 2018).

This study also applies to Islamic financial institutions, because ethics are needed by human resources and play an important role in company activities in order to achieve worldly and ukhrawi targets or profits (falah). Islamic work ethics plays a role in creating positive work behaviour in an individual (Ahmad, 2021) and has benefits for the company

because it will have an impact on increasing the competence of its employees (Arifiani & Rumijati, 2021).

By understanding the basic concepts of work ethics in Islam and implementing them in Islamic bank marketing practices, it is hoped that economic activity can provide benefits not only for individuals and institutions, but also for society as a whole in accordance with Islamic ethical values. Moreover, Islamic work ethics is included in God's commandments that use religion as a foundation in identifying ethics and carrying it out as part of worship to Him (Salahudin, Baharuddin, Abdullah, & Osman, 2016).

Research Methods

This research is a library research using a qualitative approach and is descriptive in nature. The special characteristics that are used as a basis for developing research knowledge include; this research is faced directly with the data or text presented, not with field data or through eyewitnesses in the form of events, researchers only deal directly with sources that already exist in the library or ready-made data, and secondary data used (Fatha Pringgar & Sujatmiko, 2020).

This research wants to solve various problems based on a critical and in-depth study of relevant library materials (Sari, 2020). Based on this design, the researcher explores information on the object of research based on library data that the author obtains from various library sources such as books, encyclopedias, dictionaries, journals, documents, magazines, diktat, and so on, both obtained through online and offline (N. Harahap, 2014). Furthermore, the data obtained was processed with qualitative descriptive analysis techniques. Data analysis was carried out in three stages, namely data reduction, data presentation and verification or conclusion drawing.

Discussion

1.   Definition of Islamic Work Ethics

Humans are created by Allah SWT, have different behavioural traits and attitudes from one another (QS. Al-Hujurat [49]: 13), also due to the pattern and level of education followed and due to the influence of the environment, community culture and life

experiences. These factors give birth to different perceptions and interpretations of a problem, including in relation to the work activities carried out (Farid, 2017).

Humans interact with each other in fulfilling the needs of life. It is not uncommon for these activities to give birth to friction and conflict, due to dissatisfaction, and there is disobedience to the rules of law made together. As a result, relations are disrupted, various interests are not well realised. Therefore, it is necessary to have a full and comprehensive understanding of the applicable rules, including in the field of ethics. Many companies even collapsed because of ethical problems, which attracted a lot of research on ethical issues and the effectiveness of ethical theory (Salahudin et al., 2016). Ethics are moral principles that distinguish right from wrong. Being an important element in business and daily activities, awareness of the ethical and moral dimensions of business practices has become an important field of study for academia, business, government, and the general public (Khan, Abbas, Gul, & Raja, 2015).

In recent decades, ethics has become an important part of the management literature. Work ethics has received much attention in the organisational behaviour literature which contains several work values such as achievement, caring, fairness and honesty (Haerudin, 2016). In the historical aspect, the concept of work ethics began to become a concern after the industrial revolution. This is in line with Weber who proposed a causal relationship between the Protestant work ethic and the development of capitalism in the west. Weber's theory linked success in business to religious beliefs. After that, researchers have increasingly paid attention to work ethics and the role of religion in it (Ma'rifah & Adi, 2015).

Western ethics is located in society and involves agreement on certain values. However, very little is known about the specific mechanisms that can be used to investigate Islamic Work Ethics (Aldulaimi, 2020). Islamic work ethic has become a topic of interest for researchers studying and examining employee attitudes and behaviour in Muslim societies (Usman, Shahzad, & Khan, 2015).

According to Ali & Al-Owaihan, (2008) Islamic work ethics is an orientation that shapes and influences the involvement and participation of adherents in the workplace based on ethical concepts based on Islamic teachings and principles that rely on faith (Salahudin et al., 2016). Islamic work ethics can be defined as a personality attitude that

gives birth to a deep belief that work is not only to glorify oneself, but also as a manifestation of righteous deeds. Therefore, it has a very noble worship value (Lestari & Karlina, 2020). At this point implies work as a virtue in fulfilling one's needs that can build balance in personal and social life, sourced from the Qur'an and Sunnah of the Prophet Muhammad SAW, as well as Ijma and Qiyas (Widiansyah, 2019).

Beekum, (2004) defines Islamic work ethics as a moral series consisting of principles that distinguish what is right and what is wrong in the Islamic context. Shukri Ahmad & Musa Yusuf Owoyemi, (2012) argued that Islamic work ethics is a set of values or belief system sourced from the Quran and Sunnah that regulates work and hard work as an obligation of an individual to get a source of happiness and achievement. While Aldulaimi, (2020) is a collection of values and norms that influence human behaviour without contradicting Islamic rules.

For this reason, Islamic work ethics views work as a means to improve economic, social and psychological self-interest, to maintain social prestige, to promote the welfare of society and to reaffirm faith. With a special character or characteristic that regulates how human relationships with God (hablum minallah, with fellow humans (hablum minannas), with the environment (hablum minalalam).

Islamic work ethics is an orientation that shapes and influences the involvement and participation of its followers in the work environment. Islamic work ethics is built through four basic concepts, namely effort, competition, transparency and moral responsibility. Effort is considered the basic ingredient in serving oneself and others. Every individual should compete fairly and honestly and work with good intentions.

Islam encourages Muslims to eat from the fruits of their own labour and prohibits them from being parasites on others. Work makes wealth equitable and every Muslim can become rich by working. Therefore, work is an important factor of ownership in Islam. Working for the sole purpose of accumulating money rather than for worship causes damage to society. Since Islam recognises haram and halal, work activities must be productive, speculation and usury are prohibited. In Islam, intentions are not just words, but must be carried out with actions. This is where Islamic work ethics views work as the source of ownership (Ma'rifah & Adi, 2015).

Trade and transactions must occur in an environment of mutual openness and trust. Therefore, transparency determines moral responsibility. Moral behaviour is an important prerequisite for maintaining the prosperity of the economy and business community (Ma'rifah & Adi, 2015). In other words, Islamic work ethics is a series of business activities in its various forms that are not limited to the amount of ownership of property (goods / services), but are limited in how to obtain and utilise their property due to halal and haram rules (Sodiq, 2018), sourced from sharia and dedicating work as a virtue (Ahmad, 2021).

Islam is a religion that provides a comprehensive system, with its roots in ethics, that governs all areas of life including social and economic activities (Khan et al., 2015). Ethics in Islam "is not just religious morality in certain actions, but covers all aspects of life, whether physical, spiritual, moral or even worldly forms such as intellectual, emotional, individual and collective (Aldulaimi, 2020). Islamic work ethics is comprehensive, realistic and moderate. Ethics in Islam is not just religious morals in certain actions but covers all aspects of life whether physical, spiritual, moral or even in worldly forms such as intellectual, emotional, individual and collective. Realistic because it considers human abilities because Allah knows the strengths and weaknesses of humans and moderate, namely Islamic work ethics which means a moderate ethical approach compared to ultra-idealists who view humans as angels and ultra-realists who view humans as animals (Salahudin et al., 2016).

Islamic work ethics provides an understanding that being dedicated to work is a virtue and is worth worship that contains rewards (Lestari & Karlina, 2020). Because Islamic work ethics is positively related to job satisfaction and employee engagement in various jobs and negatively related to employee intention to move to another job (Khan et al., 2015). Thus, Islamic work ethics has a good influence on a person's behaviour at work because it can provide a stimulus for a positive work attitude. A positive work attitude enables favourable outcomes such as hard work, commitment and dedication to work and other work attitudes which of course can benefit both the individual and the organisation (Yousef, 2001).

2.   Main Pillars of Islamic Work Ethics

According to Al-Aidaros et al., (2013) Islamic work ethics is comprehensive, realistic and moderate. Ethics in Islam is not just religious morals in certain actions but covers all aspects of life including physical, spiritual, moral and even worldly forms such as intellectual, emotional, individual and collective (Yaken, 2006).

Islamic work ethics belongs to God's command theory that uses religion as a foundation in identifying ethics. It is closely related to people's behaviour in the workplace due to Muslims' belief that Allah monitors every human word and deed (Aldulaimi, 2020). In addition, in Islamic studies, right and wrong are clearly advocated through the word of Allah (Salahudin et al., 2016). So every Muslim is obliged to reflect Islamic ethics in all parts of his life including business life (Yesil, Sekkeli, & Dogan, 2012).

Employees with high Islamic work ethics will be more satisfied, and show high levels of work engagement, and are less likely to leave or move to another company (Khan et al., 2015).

According to Ali, there are four main pillars in the concept of Islamic work ethics, namely:

1)   Effort.

A Muslim is obliged to try and work to meet the needs of himself, family and society. Islam highly values work productivity because it will minimise social and economic problems. Work is the only means of wealth distribution system in Islam, and every Muslim becomes rich by working. According to Islamic teachings, every Muslim must earn a living from his work and any parasite that lives by exploiting others is haram (Ebadollahi & Akbarnejad, 2011).

2)   Competition.

A worker must be able to compete with other employees fairly and honestly with the intention of fastabiqul koirat (racing to achieve virtue). By following these moral principles, it is expected to engage in productive and cooperative work behaviour (Murtaza et al., 2016).

3)   Transparency.

Openness to various activities in the organisation. With openness, there will be a good relationship between employees and superiors. The prohibition of injustice and exploitation is designed to protect the rights of every individual and society and also to promote public welfare which is the main goal of Islam to achieve falah (victory) and sa'adah (happiness) in this world and the hereafter (I. Harahap, Nasution, Marliyah, & Syahriza, 2015).

4)   Morality.

Morals must be considered from the beginning of the process of working and doing business. Because morality is part of sharia. In Islam there is no separation of moral values from the practice of law (Mujahidin, 2014). So, all forms of activity must be based on Islamic ethics, Al-Ghazali defines morals as a character (character / prophet) that stays in a person's soul and is the source of certain actions arising from him easily and lightly, without thinking or planning beforehand. This is also one of the tasks of the apostle Muhammad SAW, as stated in the hadith "That I (Muhammad) was sent by Allah to perfect morals (character)", (H.R Ahmad).

Moral values are values that have been embedded in themselves and are part of a reflection of faith in Allah SWT (Mujahidin, 2014). Being morally responsible aims to be able to provide benefits to others. Because Islam commands every human being to work hard and be responsible for the surrounding environment (Widiansyah, 2019).

3.   Purpose of Islamic Work Ethics

Islamic work ethics rests on akhlakul kharimah, therefore every work done is always principled minallah, fi sabillilah, ilallah (from Allah, in the way of Allah, and for Allah). He always believes that work is worship, always strives within himself to always improve himself (looking for achievements not prestige), and appear as the best people.

Allah SWT says in surah al-Qashash [28]: 77: "And seek (the reward) of the Hereafter with what Allah has bestowed upon you, but do not forget your share in this world and do good (to others) as Allah has done good to you, and do not cause corruption in the earth."

"*And say, "Work, and Allah will see your work, and His Messenger and the believers, and you will be returned to the One Who knows the unseen and the manifest, and He will tell you what you have done."*" (QS. At-Taubah [5]: 105).

"*And that no man can attain anything but what he has laboured for, and that his labour will be revealed to him. Then he will be rewarded with the most perfect reward, and to your Lord is the end*" (QS. An-Najm [53]: 39-41).

The Messenger of Allah (SAW) said: "*Work for your world as if you were living forever. Work for your hereafter as if you were to die tomorrow.*"

The words of Allah and the Prophetic Hadith above encourage every Muslim to be self-sufficient and not depend on the discretion of others. The mention of various verbs shows how important all forms of productive work and earning activities are in the Qur'an and Hadith (Farid, 2017). Therefore, every Muslim must have a high work ethic, always set goals, make work plans, and then evaluate the results of their work.

The end result of Islamic work ethics is "spreading mercy to all creatures". This goal is normatively derived from Islamic beliefs and the true mission of human life. The goal is transcendental in nature because it is limited to the individual's worldly life, but also to life after this world. Although the goal is too abstract, it can be translated into more practical (operative) goals, as long as the translation continues to be inspired by and includes the values of the main goal. In achieving these goals, ethical rules are needed to ensure that efforts that realise both people's goals and operative goals are always on the right path (Haerudin, 2016).

People who view work as something meaningless will certainly give low performance in their work. A similar job will get different treatment all depends on how a person views and believes in his work. Allah SWT has ordered His people to work and their work will be seen by Allah, His Rosul and those who believe (QS. At-Taubah [5]: 105). For this reason, every Muslim is prohibited from doing work whose nature, consequences and effects will only cause mudharat (damage) both for himself, others and the public and / or the environment, such as damaging himself, harming others, damaging the environment, damaging the surrounding nature, and damaging other creatures (Farid, 2017).

Someone who has a high work ethic will definitely not be comfortable if a few days do not work. In Islam, faith demands real proof through charity, charity is work. Therefore, work ethics for a true Muslim will lead to muhajadah, which is seriousness in realising his goals. As a set of positive behaviours at work that stem from beliefs, work ethics can be a driving force at work. For example, a Muslim believes that time is one of Allah's greatest blessings. With this belief he will have the behaviour of respecting time and operationally this behaviour can move him to come on time at work.

4. Implementation of Islamic Work Ethics in Islamic Bank Marketing Practices

Islamic banking was developed as an alternative to conventional banking practices. The existence of Islamic banking in Indonesia is a manifestation of the desire of people who need an alternative banking system that provides sharia-based banking services. Islamic banking as a financial institution that upholds ethical values in business, actually provides the best interests by providing a level of satisfaction to *stakeholders*, *costumer satisfaction*, *service excellence,* competence, efficiency, transparency, healthy and competitive competition.

Ethical values in corporations and business are an inseparable unity. Where religious norms revise the system and economic law as a code of ethics and discipline applied to solve the moral problems of the business world (Sukardi and Wijaya, 2013). So banking ethics is how the process of policy marketing activities correctly, fairly, and adhere to the values of doing business. The decision-making process should be the result of *problem solving* with its staff with different expertise and backgrounds (Al-Arif, 2012). With the aim of avoiding injustice and creating justice and satisfaction with banking activities. In addition, banking ethics is a science that teaches what is good and bad with the right nature and mind in banking activities.

Marketing work ethics in Islam is based on value maximisation which entails empathy towards others and respect for Allah's creations, which implies refraining from harming others and preventing the spread of unethical marketing practices. Adherence to the Islamic framework of work ethics based on honesty and justice guarantees the dignity and freedom of both human beings (consumers and producers), their minds, consciences

from all kinds of slavery and exploitation for the sake of profit and high dedication to the work undertaken as part of fulfilling needs and performing worship to Allah SWT.

For this reason, the marketing work ethics of Islamic banks in principle aims to ensure the planting of seeds of professionalism, sincerity, harmony and creating justice in community relations, thereby increasing dignity, and upholding human rights. By applying Islamic marketing work ethics, Islamic banks can complete the marketing function ethically so that the parties involved in the marketing process do not become victims of marketing manipulation (Sari, Kosim and Arif, 2018) on the one hand, and on the other hand, the business activities carried out lead to the highest goal of Islam, namely achieving falah (victory) and *sa'adah* (happiness) both here and in the hereafter.

According to Moh. Toriquddin (2015) the work ethics of Islamic bank marketing are as follows: *First,* when carrying out promotions must use soft words, polite and full of responsibility. An Islamic bank marketer when working must be friendly in conducting promotions (QS. al-Nahl [16]: 125, Thaha [20]: 44). In the banking world, providing the best service to customers can be done by *saying greeting* (polite and courteous greetings), *saying thank's you* (thank you), and *smiling* (friendly smile), do not be uncomfortable with saying *I am sorry* (apologise if wrong). And never invite customers to argue even if you are right. Because these actions are very unprofessional and far from Islamic values. Rasulullah SAW said: "A servant is not said to have full faith until he abandons lying when joking and also abandons arguing even though he is right". (al-Hadith).

Second, Marketing is carried out in a polite manner. Believers are commanded to be generous, polite and friendly when conducting business practices with fellow human beings (Q.S. al-Hijr [15] 88, Luqman [31]: 18-19). Marketing in banking should use courtesy because basically a person's soul will feel happy if treated in a polite manner. In addition, we are prohibited from being arrogant to anyone because Allah's mercy will not be given to arrogant people. Even in dealing with people who are less intelligent, we must speak well.

Third, being professional in promotion such as being fair in promotion (QS. al-An'am [6]: 152, Al-Isra' [17]: 35), towards people who are not of the same religion (Al-Nahl (16): 90, Al-Mumtahanah (60): 8). In promoting he does not only offer products that

are transactional but should provide satisfaction to customers with generosity and away from harmful transactions.

Fourth, being transparent in marketing such as not selling false products (An-Nisa [4]:29), being realistic, not being exclusive, fanatical, anti-modernity, and rigid and responsible (QS. Al-Hasyr [59]:18).

Fifth, the position of consumers or customers is placed as equal partners, not as "cash cows", which can be utilised to continue buying their products. Consumers as partners do not make *marketers* carry out practices and transactions that can harm consumers. In fact, *marketers* are encouraged to create positive products and ask for feedback from their consumers, so that family values between companies and consumers are established.

Sixth, be wise towards competitors. The position of competitors is not considered as a party that must be defeated or even killed. Competitors are partners in realising the application of Islamic economics and banking in the field and not as opponents that must be avoided or destroyed. *Seventh, the* work culture created in Islamic bank marketing is different from conventional institutions. The work culture is guided by the characteristics of the Prophet Muhammad, namely shiddiq (honesty), fathonah (competent or intelligent), amanah (responsible), and tabligh (able to disseminate) (Huda, et.al, 2017).

Ethics in Islam is the fruit of faith, Islam, and devotion based on a strong belief in the truth of Allah SWT. Islam is a source of values and ethics in all aspects of human life, including in business discourse. Islamic business must be born for the sake of worshiping Allah SWT with the intention of fulfilling divine rules. (S. S. Harahap, 2010). Islamic work ethics is very necessary in the course of business for business people including in the field of marketing, especially in Islamic banks because the success of business people is also influenced by the existence of business ethics. Ethics in business serves to help business people to solve problems related to morals in the business practices they face. Islamic work ethics must be understood correctly so that the possibility of business destruction will be small and with the right work ethics there will be no one who feels harmed and maybe the community can receive many benefits from business practices carried out. (Hidayat & Hasib, 2015).

Conclusion

From the various reviews and explanations above, it can be concluded that work ethics is something very important in work. Ethics guide, encourage and direct work attitudes and behaviour to values that are in line with religious teachings, legal and societal norms. In Islam, Islamic work ethics guides various work practices including in the field of business and marketing. Marketing work ethics in Islam is based on value maximisation which requires empathy towards others and respect for God's creations, which implies refraining from harming others and preventing the spread of unethical marketing practices.

Islamic bank marketing work ethics in principle aims to ensure the embedding of seeds of professionalism, sincerity, harmony and creating justice in public relations, thereby increasing dignity, and upholding human rights such as When carrying out promotions must use soft words, polite and full of responsibility. Marketing is carried out in a polite manner. Being professional in promotion such as being fair in promotion. Transparent in marketing such as not selling bathil products. The position of consumers or customers is placed as equal partners. Be wise to competitors. The work culture created in Islamic bank marketing is different from conventional institutions.

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