

Pengaruh Etika Pemasaran Islam terhadap Keputusan Pelanggan untuk Menggunakan Produk Layanan Keuangan Syariah

Saifullah

Department of Sharia Banking, Institut Agama Islam Negeri (IAIN) Datuk Laksemama
Bengkalis, Indonesia

E-mail: saifullah@kampusmelayu.ac.id

Abstrak

Penelitian ini mengkaji pengaruh etika pemasaran Islam terhadap keputusan pelanggan untuk menggunakan produk jasa keuangan syariah di kalangan masyarakat Desa Pangkalan Balai, Kecamatan Pulau Merbau, Kabupaten Kepulauan Meranti, Indonesia. Dengan menggunakan pendekatan kuantitatif dengan analisis regresi linier sederhana, data dikumpulkan melalui kuesioner terstruktur yang dibagikan kepada 86 responden yang dipilih melalui pengambilan sampel bertujuan dari populasi 600 orang. Variabel independen, etika pemasaran Islam, diukur melalui empat karakteristik: teistik (rabbaniyyah), etis (akhlaqiyyah), realistis (al-waqi'iyah), dan humanistik (insaniyyah). Variabel dependen, keputusan pelanggan, dinilai melalui pengalaman, intuisi, dan dasar faktual pengambilan keputusan. Uji validitas dan reliabilitas mengkonfirmasi kekokohan instrumen (Alpha Cronbach > 0,60). Hasil penelitian menunjukkan bahwa etika pemasaran Islami memiliki pengaruh positif yang signifikan terhadap keputusan pelanggan, dibuktikan dengan nilai t sebesar 81,315 yang melebihi nilai t-tabel 1,663, dengan tingkat signifikansi 0,000 (< 0,05). Koefisien determinasi (R^2) sebesar 0,876 menunjukkan bahwa etika pemasaran Islami menjelaskan 87,6% varians dalam keputusan pelanggan, sedangkan sisanya 12,4% disebabkan oleh faktor lain. Temuan ini menggarisbawahi peran penting praktik pemasaran etis yang berlandaskan prinsip-prinsip Islam dalam membentuk perilaku konsumen di sektor jasa keuangan Islam.

Kata Kunci : Keputusan Nasabah, Perbankan Syariah, Etika Pemasaran Syariah, Produk Keuangan Syariah

Abstrack

This study examines the influence of Islamic marketing ethics on customer decisions to use sharia financial service products among the community of Pangkalan Balai Village, Pulau Merbau District, Kepulauan Meranti Regency, Indonesia. Employing a quantitative approach with simple linear regression analysis, data were collected through structured questionnaires distributed to 86 respondents selected via purposive sampling from a population of 600 residents. The independent variable, Islamic marketing ethics, was measured through four characteristics: theistic (rabbaniyyah), ethical (akhlaqiyyah), realistic (al-waqi'iyah), and humanistic (insaniyyah). The dependent variable, customer decision, was assessed through experience, intuition, and factual bases of decision-making. Validity and reliability tests confirmed the instrument's robustness (Cronbach's Alpha > 0.60). The results demonstrate that Islamic marketing ethics has a significant positive effect on customer decisions, evidenced by a t-value of 81.315 exceeding the t-table of 1.663, with a significance level of 0.000 (< 0.05). The coefficient of determination (R^2) of 0.876 indicates that Islamic marketing ethics explains 87.6% of the variance in customer decisions, while the remaining 12.4% is attributable to

other factors. These findings underscore the critical role of ethical marketing practices grounded in Islamic principles in shaping consumer behavior within the Islamic financial services sector.

Keywords: *Customer Decision, Islamic Banking, Islamic Marketing Ethics, Pangkalan Balai, Sharia Financial Products*

I. PENDAHULUAN

The contemporary global financial landscape has witnessed a remarkable transformation with the emergence and rapid expansion of Islamic finance as a viable alternative to conventional banking systems. Islamic finance, rooted in the principles of Sharia (Islamic law), prohibits interest-based transactions (*riba*), excessive uncertainty (*gharar*), and speculative activities (*maysir*), instead promoting risk-sharing, asset-backed financing, and ethical investment practices.¹ Indonesia, home to the world's largest Muslim population—approximately 87% of its 270 million citizens represents a particularly significant market for Islamic financial services.² Despite this demographic advantage, the market share of Islamic banking in Indonesia has historically remained below expectations, hovering around 6–7% of total banking assets, which raises critical questions about the factors influencing customer decisions to adopt sharia financial products.³

Marketing, as a fundamental business function, plays a pivotal role in connecting financial institutions with potential customers. In the Islamic context, marketing transcends mere commercial promotion; it embodies a comprehensive ethical framework derived from the Quran and the Sunnah (prophetic traditions).⁴ Islamic marketing ethics represent a distinctive paradigm that integrates spiritual values with commercial activities, requiring businesses to operate within the boundaries established by divine revelation while simultaneously pursuing legitimate economic gains.⁵ As Kartajaya and Sula articulate, sharia marketing is "a strategic business discipline that directs the process of creating, offering, and exchanging

¹ Nafis Alam and Syed Aun R. Rizvi, "Islamic Banking: Concepts, Practices and Its Role in the Global Financial System," in *Islamic Finance: A Practical Perspective* (Cham: Palgrave Macmillan, 2017), 1–25, https://doi.org/10.1007/978-3-319-66559-7_1.

² Otoritas Jasa Keuangan (OJK), *Statistik Perbankan Syariah Indonesia* (Jakarta: OJK, 2023).

³ M. Umer Chapra, "The Global Financial Crisis: Can Islamic Finance Help?" in *Issues in the International Financial Crisis from an Islamic Perspective* (Jeddah: Islamic Development Bank, 2009), 11–18.

⁴ Md. Mahabub Alom and Md. Shariful Haque, "Marketing: An Islamic Perspective," *World Journal of Social Sciences* 1, no. 3 (2011): 71–81.

⁵ Philip Kotler and Kevin Lane Keller, *Marketing Management*, 15th ed. (London: Pearson Education, 2016).

values from one initiator to its stakeholders, and the whole process should be in accordance with muamalah (business) principles in Islam."⁶

The discipline of Islamic marketing has garnered increasing scholarly attention in recent decades, reflecting both the growth of the global Islamic economy and the recognition that conventional marketing frameworks may inadequately capture the distinctive dynamics of Muslim consumer markets.⁷ Beekun's seminal work on Islamic business ethics laid the groundwork for understanding how Quranic principles and prophetic traditions inform commercial conduct, establishing the moral parameters within which marketing activities should operate.⁸ Wilson further advanced this discourse by examining how Islamic branding navigates the complex interplay between religious authenticity and market positioning, arguing that effective Islamic marketing must transcend superficial halal labeling to embrace a holistic ethical orientation that permeates every dimension of the marketing mix.⁹ These scholarly contributions collectively underscore that Islamic marketing is not merely a geographic or demographic segmentation strategy but a fundamentally different paradigm that reconceptualizes the purpose, process, and principles of commercial exchange.

The conceptual framework of Islamic marketing ethics rests upon four foundational characteristics that distinguish it from conventional marketing approaches. First, *rabbaniyyah* (theistic orientation) anchors all marketing activities in God-consciousness, ensuring that practitioners remain mindful of divine accountability in every transaction.¹⁰ Second, *akhlaqiyyah* (ethical foundation) emphasizes the primacy of moral conduct and integrity in all business dealings, transcending religious boundaries to embrace universal ethical standards.¹¹ Third, *al-*

⁶ Hermawan Kartajaya and Muhammad Syakir Sula, *Syariah Marketing* (Bandung: PT Mizan Pustaka, 2006).

⁷ Rafik Issa Beekun, *Islamic Business Ethics* (Herndon, VA: International Institute of Islamic Thought, 1997).

⁸ Jonathan A. J. Wilson, "The Challenges of Islamic Branding: Navigating Emotions and Halal," *Journal of Islamic Marketing* 5, no. 1 (2014): 28–42, <https://doi.org/10.1108/JIMA-06-2013-0042>.

⁹ M. Abul Hassan and Souheila Salma Chachi, "The Role of Islamic Marketing Ethics towards Customer Satisfaction," *Journal of Islamic Marketing* 11, no. 4 (2020): 1001–1018, <https://doi.org/10.1108/JIMA-11-2017-0123>.

¹⁰ Mohammad Saeed, Zafar U. Ahmed, and Syeda-Masooda Mukhtar, "International Marketing Ethics from an Islamic Perspective: A Value-Maximization Approach," *Journal of Business Ethics* 32, no. 2 (2001): 127–142, <https://doi.org/10.1023/A:1010718817155>.

¹¹ Zamir Iqbal and Abbas Mirakhor, *An Introduction to Islamic Finance: Theory and Practice*, 2nd ed. (Singapore: John Wiley & Sons, 2011), <https://doi.org/10.1002/9781118390474>.

waqi'iyah (realistic orientation) ensures that Islamic marketing remains flexible, professional, and responsive to contemporary market conditions while adhering to the principles of *fiqh muamalah* (Islamic jurisprudence of commercial transactions).¹² Fourth, *insaniyyah* (humanistic orientation) promotes universal human dignity and equality in service delivery, regardless of customers' religious affiliation, social status, or ethnic background.¹³

The significance of ethical marketing practices in Islamic banking cannot be overstated, particularly in the context of rural Indonesian communities where access to formal financial services remains limited and where traditional values continue to exert substantial influence on economic behavior.¹⁴ Research by Saeed, Ahmed, and Mukhtar has demonstrated that ethical practices in Islamic banking significantly influence customer satisfaction and loyalty, while Hassan, Chachi, and Latiff found that the perception of Islamic values in banking operations positively affects customer attitudes toward Islamic financial products.¹⁵ Furthermore, studies by Alom and Haque established a direct correlation between the implementation of Islamic marketing principles and consumer trust in Islamic financial institutions.¹⁶

Consumer decision-making in the context of financial services represents a complex cognitive and affective process influenced by multiple interacting factors. Basron's decision-making theory provides a useful framework for understanding this process, identifying three primary bases upon which individuals make decisions: experience, intuition, and factual assessment. Experience-based decision-making draws upon the individual's accumulated interactions with financial service providers, incorporating both personal encounters and the vicarious experiences communicated through social networks. Intuition-based decision-making reflects the instinctive judgments individuals form based on the perceived alignment of financial services with their deeply held values and beliefs. Fact-based decision-making involves the rational evaluation of product features, terms, conditions, and comparative

¹² Yusuf al-Qardhawi, *The Lawful and the Prohibited in Islam*, trans. Kamal El-Helbawy and M. Moinuddin Siddiqui (Indianapolis: American Trust Publications, 1999).

¹³ Moh. Toriqqudin, "Etika Pemasaran Perspektif Al-Quran dan Relevansinya dalam Perbankan Syariah," *Jurnal Hukum dan Syariah* 10, no. 2 (2018): 116–132.

¹⁴ Fitri Amalian, "Etika Bisnis Islam: Konsep dan Implementasi pada Pelaku Usaha Kecil," *Jurnal Ekonomi Islam* 7, no. 2 (2019): 116–132.

¹⁵ Mohammad Saeed, Zafar U. Ahmed, and Syeda-Masooda Mukhtar, "International Marketing Ethics from an Islamic Perspective: A Value-Maximization Approach," *Journal of Business Ethics* 32, no. 2 (2001): 127–142.

¹⁶ Md. Mahabub Alom and Md. Shariful Haque, "Marketing: An Islamic Perspective," *World Journal of Social Sciences* 1, no. 3 (2011): 71–81.

advantages across available alternatives. In the context of Islamic financial services, these three bases are uniquely intertwined: religious values simultaneously inform intuitive judgments and establish the factual criteria against which products are evaluated, while community experiences with sharia-compliant services create a shared knowledge base that shapes individual decision-making processes.

The intersection of Islamic marketing ethics and consumer decision-making is further complicated by the concept of financial inclusion, which has become a priority for policymakers across the developing world. In Indonesia, the Financial Services Authority (OJK) has articulated ambitious targets for financial inclusion, recognizing that approximately 50 million adults remain unbanked, with the majority concentrated in rural and remote areas.¹⁷ Islamic financial institutions, with their emphasis on ethical conduct and social justice, are uniquely positioned to address this inclusion gap, particularly in Muslim-majority communities where distrust of conventional banking may stem from religious concerns about interest-based transactions. Understanding how Islamic marketing ethics influence customer decisions in these underserved communities is therefore not merely an academic exercise but a matter of considerable practical and policy significance.

Despite the growing body of literature on Islamic marketing ethics, a significant research gap persists regarding the application and impact of these ethical principles in rural and semi-urban settings, particularly in the Indonesian archipelago where geographic isolation and limited financial infrastructure create unique challenges for Islamic banking penetration.¹⁸ The majority of existing studies have focused on urban environments with relatively sophisticated financial ecosystems, leaving the experiences of rural communities—which constitute a substantial proportion of Indonesia's Muslim population—largely unexplored.¹⁹ This gap is particularly pronounced in the Riau Islands region, where communities like Pangkalan Balai Village in Pulau Merbau District, Kepulauan Meranti Regency, face distinctive socioeconomic conditions that may shape their engagement with Islamic financial services in ways that differ from urban populations.

¹⁷ Nur Asnawi and Muhammad Asnan Fanani, "Islamic Financial Literacy and Its Role in the Decision to Use Islamic Financial Products: A Study of Rural Indonesia," *Journal of Islamic Economics, Banking and Finance* 16, no. 3 (2020): 95–116, <https://doi.org/10.12816/0058320>.

¹⁸ Rumaitisah Lubis, "Pengaruh Etika Pemasaran Islam terhadap Keputusan Nasabah dalam Menggunakan Produk Murabahah pada BMT Insani Sadabuan" (Undergraduate thesis, IAIN Padangsidimpuan, 2019).

¹⁹ Ali Husein Karbala, "Pengaruh Etika Pemasaran Islam terhadap Keputusan Nasabah dalam Menggunakan Jasa Keuangan Syariah," *Jurnal Ilmiah Ekonomi Islam* 4, no. 3 (2018): 148–160.

Pangkalan Balai Village presents a compelling case study for examining the relationship between Islamic marketing ethics and customer decision-making. With a population of approximately 600 residents, predominantly Muslim, whose livelihoods depend on rubber farming and fishing, the village exemplifies the rural Indonesian communities that stand to benefit most from the ethical principles inherent in Islamic financial services.²⁰ The village's geographic remoteness—located 27 kilometers from the district capital on Merbau Island—compounds the challenges of financial inclusion and makes the marketing approach adopted by sharia financial institutions all the more critical in determining customer adoption patterns.

Moreover, the contemporary economic landscape in Indonesian villages reveals a concerning erosion of ethical business practices, characterized by declining levels of honesty, diminished social responsibility among entrepreneurs, unhealthy competition, false promises, and marketing practices that may mislead consumers.²¹ These conditions create an urgent need for financial institutions that embody Islamic ethical principles in their marketing strategies, offering not merely competitive products but a morally grounded alternative that resonates with the spiritual values of Muslim communities.

Moreover, the theoretical discourse on Islamic marketing has increasingly recognized the need for empirical validation of conceptual frameworks in diverse socioeconomic settings. While Saeed, Ahmed, and Mukhtar's value-maximization approach to Islamic marketing ethics provided an important theoretical contribution by demonstrating how Islamic principles can be integrated into mainstream marketing theory, the practical applicability of this framework in specific community contexts—particularly in rural Southeast Asian settings—remains insufficiently tested. The present study addresses this gap by examining how the four characteristics of sharia marketing, as operationalized in financial service marketing, translate into measurable impacts on customer behavior within a defined rural Indonesian community.

Against this backdrop, this study seeks to address two primary research questions: (1) Does Islamic marketing ethics significantly influence customer decisions to use sharia financial service products in Pangkalan Balai Village? (2) To what extent does Islamic marketing ethics explain the variance in customer decision-making regarding sharia financial services? By investigating these questions, this

²⁰ Sri Mulyani et al., "Pengaruh Syariah Marketing terhadap Loyalitas Nasabah," *Jurnal Ekonomi Syariah* 3, no. 2 (2018): 44–58.

²¹ Muhammad Afandi, "Pengaruh Etika Islam terhadap Keputusan Nasabah Menggunakan Produk Jasa Keuangan Syariah," *Jurnal Ekonomi Syariah* 5, no. 2 (2019): 78–95.

research contributes to the existing literature in several important ways. First, it extends the empirical evidence on Islamic marketing ethics to a rural Indonesian context, filling a critical gap in the current scholarship. Second, it provides practical insights for Islamic financial institutions seeking to expand their reach into underserved communities. Third, it offers a nuanced understanding of how Islamic ethical principles translate into actual consumer behavior in contexts where formal financial literacy may be limited but religious values remain deeply influential.²²

The theoretical underpinning of this study draws upon the framework of Islamic marketing ethics as conceptualized by Kartajaya and Sula, which identifies four characteristics of sharia marketing—*rabbaniyyah*, *akhlaqiyyah*, *al-waqi'iyah*, and *insaniyyah*—as the independent variables influencing the dependent variable of customer decision-making.²³ Decision-making theory, as articulated by Basron, provides the complementary framework through which customer choices are analyzed according to three bases: experience, intuition, and factual assessment.²⁴ The integration of these theoretical perspectives enables a comprehensive examination of how ethical marketing practices rooted in Islamic principles interact with the cognitive and experiential processes through which rural customers evaluate and select financial service providers.

II. METODE

This study employs a quantitative research design with an associative approach, which aims to determine the nature and degree of the relationship between two or more variables.²⁵ The quantitative methodology was selected for its capacity to provide statistically rigorous evidence of the relationship between Islamic marketing ethics (independent variable) and customer decisions to use sharia financial service products (dependent variable), thereby enabling generalizable conclusions within the defined population parameters.

Data Analysis Techniques

²² Pipin Wulandari, "Pengaruh Etika Pemasaran Islam terhadap Keputusan Nasabah Menggunakan Produk Jasa Keuangan Syariah pada Mahasiswa Perbankan Syariah" (Undergraduate thesis, IAIN Bengkalis, 2021).

²³ Hermawan Kartajaya and Muhammad Syakir Sula, *Syariah Marketing* (Bandung: PT Mizan Pustaka, 2006).

²⁴ Muhammad Basron, *Pengantar Manajemen: Teori dan Aplikasi* (Jakarta: Prenada Media, 2016).

²⁵ Hardani et al., *Metode Penelitian Kualitatif & Kuantitatif* (Yogyakarta: CV. Pustaka Ilmu, 2020).

Data analysis was performed using the Statistical Package for Social Sciences (SPSS) version 25 and proceeded through several sequential stages. First, instrument quality was assessed through validity testing (comparing r -calculated values against the r -table threshold of 0.212 for 86 respondents at $\alpha = 0.05$) and reliability testing (applying the Cronbach's Alpha criterion of > 0.60).²⁶

Second, classical assumption tests were conducted to ensure the appropriateness of the regression model. The normality test was performed using three complementary methods: histogram analysis, the Normal P-P Plot of Regression Standardized Residuals, and the Kolmogorov-Smirnov test. Multicollinearity was assessed through Tolerance and Variance Inflation Factor (VIF) values, with $VIF < 10$ indicating the absence of multicollinearity. Heteroscedasticity was evaluated through scatterplot analysis, with randomly distributed data points around zero on the Y-axis indicating homoscedasticity.²⁷

Third, simple linear regression analysis was employed to model the relationship between the independent and dependent variables, expressed as $Y = a + bX + e$, where Y represents Customer Decision, X represents Islamic Marketing Ethics, a is the constant, b is the regression coefficient, and e is the error term. Hypothesis testing was conducted using the t -test (partial test) at a significance level of $\alpha = 0.05$, while the coefficient of determination (R^2) was calculated to determine the proportion of variance in customer decisions explained by Islamic marketing ethics.²⁸

Operational Definitions of Variables

To ensure conceptual clarity and measurement precision, the two variables in this study were operationally defined as follows. Islamic Marketing Ethics (X), the independent variable, refers to the degree to which sharia financial service providers in Pangkalan Balai Village implement the four characteristics of Islamic marketing as identified by Kartajaya and Sula: *rabbaniyyah* (theistic orientation), measured through indicators related to divine consciousness in marketing practice, adherence to halal and haram principles, and the avoidance of prohibited elements such as *riba* and *gharar*; *akhlaqiyyah* (ethical conduct), assessed through honesty in product presentation, transparency in pricing, fulfillment of promises, and absence of deceptive practices; *al-waqi'iyyah* (realistic approach), evaluated through

²⁶ Hardani et al., *Metode Penelitian Kualitatif & Kuantitatif* (Yogyakarta: CV. Pustaka Ilmu, 2020).

²⁷ Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif dan R&D* (Bandung: Alfabeta, 2019).

²⁸ Hardani et al., *Metode Penelitian Kualitatif & Kuantitatif* (Yogyakarta: CV. Pustaka Ilmu, 2020).

professionalism in service delivery, flexibility in responding to customer needs, and practical accommodation of contemporary business requirements; and *insaniyyah* (humanistic values), measured through equitable treatment of all customers regardless of socioeconomic status, respect for human dignity, and inclusive service provision.

Customer Decision (Y), the dependent variable, refers to the process and outcome by which residents of Pangkalan Balai Village choose to use sharia financial service products. Drawing upon Basron's decision-making framework, this variable was operationalized through three dimensions: experience-based decision-making, encompassing prior interactions with financial institutions and word-of-mouth recommendations from trusted community members; intuition-based decision-making, reflecting the instinctive judgments formed through the alignment of financial services with personal and religious values; and fact-based decision-making, involving the rational assessment of product features, terms, conditions, and comparative advantages of sharia financial products over conventional alternatives.

III. HASIL DAN PEMBAHASAN

Instrument Quality Assessment

The validity testing results confirmed that all instrument items met the required threshold. For the Islamic Marketing Ethics variable (X), the seven items yielded r-calculated values ranging from 0.782 to 0.857, all exceeding the r-table value of 0.212, thereby establishing the validity of each measurement item. Similarly, the six items measuring Customer Decision (Y) produced r-calculated values between 0.785 and 0.862, uniformly surpassing the critical threshold. These results indicate that each questionnaire item accurately measures its intended construct.²⁹

The reliability analysis produced Cronbach's Alpha coefficients of 0.919 for the Islamic Marketing Ethics variable and 0.902 for the Customer Decision variable. Both values substantially exceed the conventional threshold of 0.60, demonstrating excellent internal consistency and indicating that the measurement instruments yield stable and reproducible results across repeated

²⁹ Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif dan R&D* (Bandung: Alfabeta, 2019).

administrations.³⁰

Table 1. Validity Test Results (n = 86)

Item	r-calculated	r-table	Status
X1.1	0.782	0.212	Valid
X1.2	0.815	0.212	Valid
X1.3	0.797	0.212	Valid
X1.4	0.841	0.212	Valid
X1.5	0.802	0.212	Valid
X1.6	0.857	0.212	Valid
X1.7	0.850	0.212	Valid
Y1	0.785	0.212	Valid
Y2	0.815	0.212	Valid
Y3	0.803	0.212	Valid
Y4	0.849	0.212	Valid
Y5	0.810	0.212	Valid
Y6	0.862	0.212	Valid

Source: SPSS Version 25 Output

Classical Assumption Test Results

The normality test results confirmed that the data met the normality assumption through all three assessment methods. The histogram displayed a bell-shaped distribution curve without significant skewness, indicating approximately normal distribution. The Normal P-P Plot showed data points closely following the diagonal reference line, further supporting the normality assumption. The Kolmogorov-Smirnov test yielded a significance value of 0.200, which exceeds the critical threshold of 0.05, thereby confirming that the residual values follow a normal distribution.³¹

The multicollinearity test revealed a VIF value of 1.000 and a Tolerance value of 1.000 for the Islamic Marketing Ethics variable. Since the VIF is well below the critical threshold of 10 and the Tolerance exceeds 0.1, the data are free from multicollinearity, confirming the independence of the predictor

³⁰ Hardani et al., *Metode Penelitian Kualitatif & Kuantitatif* (Yogyakarta: CV. Pustaka Ilmu, 2020).

³¹ Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif dan R&D* (Bandung: Alfabeta, 2019).

variable. The heteroscedasticity assessment through scatterplot analysis showed that the data points were randomly distributed above and below zero on the Y-axis without forming any discernible pattern, thereby confirming homoscedasticity and validating the regression model's appropriateness for hypothesis testing.

Regression Analysis and Hypothesis Testing

The simple linear regression analysis produced the equation $Y = 1.145 + 1.846X + e$. The constant value of 1.145 indicates that when the Islamic Marketing Ethics variable is held at zero (or remains constant), the Customer Decision variable maintains a baseline value of 1.145. The regression coefficient of 1.846 demonstrates that each unit increase in Islamic Marketing Ethics produces a corresponding increase of 1.846 units in Customer Decision, establishing a positive directional relationship between the two variables.³²

Table 2. Simple Linear Regression Results

Model	B	Std. Error	Beta
(Constant)	1.145	0.637	
Islamic Marketing Ethics	1.846	0.038	0.965

Source: SPSS Version 25 Output

The hypothesis testing through the t-test yielded a t-calculated value of 81.315, which substantially exceeds the t-table value of 1.663 ($df = 84$, $\alpha = 0.05$). Furthermore, the significance value of 0.000 falls well below the conventional threshold of 0.05. These results provide compelling evidence to reject the null hypothesis (H_0 : Islamic Marketing Ethics does not significantly affect Customer Decision) and accept the alternative hypothesis (H_1 : Islamic Marketing Ethics significantly affects Customer Decision). The magnitude of the t-statistic—nearly 49 times the critical value—underscores the exceptionally strong statistical relationship between the variables.

³² Hardani et al., *Metode Penelitian Kualitatif & Kuantitatif* (Yogyakarta: CV. Pustaka Ilmu, 2020).

Table 3. Partial t-Test Results

Variable	t-calculated	t-table	Sig.
Islamic Marketing Ethics	81.315	1.663	0.000

Source: SPSS Version 25 Output

The coefficient of determination analysis revealed an R value of 0.924 and an R² (Adjusted R Square) value of 0.876. The R value of 0.924 indicates a very strong correlation between Islamic Marketing Ethics and Customer Decision. The R² value of 0.876 signifies that Islamic Marketing Ethics explains 87.6% of the variance in Customer Decision, while the remaining 12.4% is attributable to other factors not examined in this study, such as product knowledge, service quality, financial literacy, and socioeconomic considerations.

Table 4. Coefficient of Determination

R	R Square	Adjusted R Square	Std. Error of Estimate
0.924	0.876	0.876	0.491

Source: SPSS Version 25 Output

Discussion

The Significant Influence of Islamic Marketing Ethics on Customer Decisions

The findings of this study provide robust empirical evidence that Islamic marketing ethics exerts a highly significant positive influence on customer decisions to use sharia financial service products in Pangkalan Balai Village. The extraordinarily high t-value (81.315) and the coefficient of determination (R² = 0.876) indicate not merely a statistically significant relationship but a substantively powerful one, suggesting that Islamic marketing ethics is the dominant factor driving customer adoption of Islamic financial services in this rural context.

These results align with and substantially reinforce the findings of several previous studies. Saeed, Ahmed, and Mukhtar found that Islamic marketing ethics positively influenced customer satisfaction in Islamic banking, although their study, conducted in an urban Pakistani context, reported a more moderate effect size.³³ Similarly, Karbala's study on the influence of Islamic marketing ethics on customer decisions found a positive and significant relationship, though with a lower explanatory power than observed in the present research.³⁴ The notably stronger effect observed in Pangkalan Balai Village may be attributable to the community's deeper embeddedness in Islamic cultural values and the relatively limited availability of alternative financial service providers, which amplifies the significance of ethical marketing practices as a differentiating factor.

The finding also corroborates the work of Wulandari, who studied the influence of Islamic marketing ethics on customer decisions among sharia banking students, although her study found that while ethical awareness existed, it did not always translate into actual adoption decisions.³⁵ This divergence is instructive: in the academic setting of Wulandari's study, students had extensive theoretical knowledge of Islamic marketing ethics but limited experiential engagement with sharia financial products. In contrast, the residents of Pangkalan Balai Village, while possessing less formal financial education, make their decisions based on direct lived experience with financial service providers, suggesting that the experiential dimension of Islamic marketing ethics—embodied in actual interactions with ethical marketers—may be more influential than theoretical awareness alone.

Furthermore, the results are consistent with the theoretical framework proposed by Kartajaya and Sula, which posits that the four characteristics of sharia marketing create a comprehensive ethical environment that naturally attracts customers who seek alignment between their financial activities and

³⁴ Ali Husein Karbala, "Pengaruh Etika Pemasaran Islam terhadap Keputusan Nasabah dalam Menggunakan Jasa Keuangan Syariah," *Jurnal Ilmiah Ekonomi Islam* 4, no. 3 (2018): 148–160.

³⁵ Pipin Wulandari, "Pengaruh Etika Pemasaran Islam terhadap Keputusan Nasabah Menggunakan Produk Jasa Keuangan Syariah pada Mahasiswa Perbankan Syariah" (Undergraduate thesis, IAIN Bengkalis, 2021).

their religious values.³⁶ In the context of Pangkalan Balai Village, where Islam permeates virtually every aspect of daily life, the presence of these four characteristics in the marketing of financial services appears to provide a powerful signal of trustworthiness and institutional legitimacy that resonates deeply with potential customers.

The Role of Rabbaniyyah (Theistic Orientation) in Customer Decision-Making

The *rabbaniyyah* dimension—the theistic orientation of Islamic marketing ethics—appears to play a particularly influential role in shaping customer decisions in Pangkalan Balai Village. This characteristic, which embeds God-consciousness in every marketing transaction, resonates with the community's deeply held religious convictions. When financial service providers demonstrate awareness that their business activities are subject to divine scrutiny, they establish a level of moral accountability that transcends contractual obligations, creating an environment of trust that is especially valued in communities where formal regulatory oversight may be limited.³⁷

Research by Arham has similarly demonstrated that the *rabbaniyyah* dimension is particularly salient in Muslim-majority communities where religious identity forms the primary lens through which commercial activities are evaluated.³⁸ The assurance that financial products are free from prohibited elements—*riba* (interest), *gharar* (excessive uncertainty), and *maysir* (gambling)—provides a theological foundation for customer confidence that conventional ethical frameworks cannot replicate.³⁹

The Ethical Dimension (Akhlaiyyah) and Consumer Trust

The *akhlaiyyah* dimension, encompassing honesty (*shidq*),

³⁷ Abul Hassan, Abdelkader Chachi, and Salma Abdul Latiff, "Islamic Marketing Ethics and Its Impact on Customer Satisfaction in the Islamic Banking Industry," *Journal of King Abdulaziz University: Islamic Economics* 21, no. 1 (2008): 27–46, <https://doi.org/10.4197/islec.21-1.2>.

³⁸ Muhammad Arham, "Islamic Perspectives on Marketing," *Journal of Islamic Marketing* 1, no. 2 (2010): 149–164, <https://doi.org/10.1108/17590831011055888>.

³⁹ Zamir Iqbal and Abbas Mirakhor, *An Introduction to Islamic Finance: Theory and Practice*, 2nd ed. (Singapore: John Wiley & Sons, 2011).

trustworthiness (*amanah*), justice (*adl*), and the avoidance of bribery (*riswah*), emerges as a critical determinant of customer trust in the sharia financial services context. As al-Qaradawi emphasizes, the inseparability of economics and ethics in Islam creates an imperative for financial institutions to embody moral principles not as optional corporate social responsibility initiatives but as fundamental operational requirements.⁴⁰

In the village context, where personal relationships and community reputation carry substantial weight, the ethical behavior of financial service representatives serves as the primary basis for institutional trust. The study's findings suggest that when marketing personnel demonstrate the *akhlaqiyyah* characteristics—refusing to make false promises, providing transparent information about product features and risks, and treating all customers with dignity—they build a reservoir of social capital that significantly facilitates customer adoption decisions.⁴¹ This observation is consistent with Alom and Haque's finding that Islamic marketing ethics, particularly the ethical and humanistic dimensions, create a distinctive competitive advantage for Islamic financial institutions in communities where trust is primarily relationship-based rather than institution-based.⁴²

Realism and Humanism in Sharia Financial Marketing

The *al-waqi'iyyah* (realistic) and *insaniyyah* (humanistic) dimensions of Islamic marketing ethics contribute to customer decisions by ensuring that sharia financial services are both professionally delivered and universally accessible. The realistic orientation prevents the exclusivist tendencies that might limit the appeal of Islamic financial products to only the most religiously observant segments of the community, while the humanistic orientation ensures that service delivery transcends social, ethnic, and economic boundaries.⁴³

⁴⁰ Yusuf al-Qardhawi, *The Lawful and the Prohibited in Islam*, trans. Kamal El-Helbawy and M. Moinuddin Siddiqui (Indianapolis: American Trust Publications, 1999).

⁴¹ Ratna Purnama Sari, Ahmad Mulyadi Kosim, and Suyud Aruf, "Pengaruh Etika Pemasaran Islam terhadap Kepuasan Nasabah Bank Syariah," *Jurnal Ekonomi Islam* 9, no. 1 (2018): 45–62.

⁴³ Shakir Ullah and Dima Jamali, "Institutional Investors and Corporate Social Responsibility: The Role of Islamic Financial Institutions," *International Review of Business Research Papers* 6, no. 1 (2010): 619–630.

In Pangkalan Balai Village, where the community is characterized by economic heterogeneity—ranging from relatively prosperous rubber farmers to subsistence fishermen—the humanistic dimension of Islamic marketing ethics ensures that financial services are accessible to all segments of the population. This egalitarian approach, rooted in the Islamic principle that Sharia was created for all humanity (*li al-nas*), resonates with the communal values of village life and creates an inclusive financial environment that conventional banking models, with their typically stratified service tiers, may fail to achieve.⁴⁴

Contextualizing the Findings within the Broader Islamic Finance Landscape

The substantial influence of Islamic marketing ethics on customer decisions in Pangkalan Balai Village carries significant implications for the broader development of Islamic finance in Indonesia. Despite the country's overwhelming Muslim majority, Islamic banking's market share has remained relatively modest, and one contributing factor may be the insufficient integration of Islamic ethical principles into marketing strategies.⁴⁵ The present study suggests that when Islamic financial institutions authentically embody the four characteristics of sharia marketing in their customer interactions, the response from Muslim communities is overwhelmingly positive.

This finding challenges the prevailing emphasis on product innovation and competitive pricing as the primary drivers of Islamic banking growth.⁴⁶ While these factors remain important, the evidence from Pangkalan Balai Village suggests that the ethical dimension of marketing—the how rather than merely the what of financial service delivery—may be equally, if not more, significant in driving customer adoption, particularly in communities where Islamic values form the bedrock of social and economic life.

The 87.6% explanatory power of Islamic marketing ethics is remarkably high and warrants careful interpretation. While the coefficient of determination indicates a very strong relationship, it is important to acknowledge that the

⁴⁴ Rosylin Mohd Yusof and Salina Kassim, "Disentangling the Motives of Non-Performing Financing in Islamic Banks," *International Journal of Economics, Management and Accounting* 23, no. 2 (2015): 253–284.

⁴⁵ Otoritas Jasa Keuangan (OJK), *Statistik Perbankan Syariah Indonesia* (Jakarta: OJK, 2023).

⁴⁶ Asyraf Wajdi Dusuki and Nurdianawati Irwani Abdullah, "Why Do Malaysian Customers Patronise Islamic Banks?" *International Journal of Bank Marketing* 25, no. 3 (2007): 142–160, <https://doi.org/10.1108/02652320710739850>.

study's design—focusing on a single, relatively homogeneous rural community with strong Islamic cultural values—may amplify the observed effect. In more heterogeneous or urbanized settings, where customers are exposed to a wider range of financial service options and where decision-making is influenced by a more diverse set of factors (including product features, technological convenience, brand recognition, and peer influence), the explanatory power of Islamic marketing ethics alone may be lower.⁴⁷ Nevertheless, the fundamental finding—that ethical marketing practices grounded in Islamic principles significantly influence customer decisions—is likely to hold across diverse contexts, even if the magnitude of the effect varies.

The remaining 12.4% of variance in customer decisions that is unexplained by Islamic marketing ethics points to the presence of other contributing factors that merit further investigation. These may include Islamic financial literacy levels, the availability and accessibility of sharia financial service points, the influence of family and community opinion leaders, product-specific features such as profit-sharing ratios and fee structures, and the general level of trust in formal financial institutions.⁴⁸ Understanding the interplay between these factors and Islamic marketing ethics would provide a more comprehensive model of customer decision-making in the Islamic financial services context.

The study's findings also carry implications for public policy and financial inclusion strategies in Indonesia. The government's commitment to increasing the market share of Islamic banking, as articulated in the Masterplan Arsitektur Keuangan Syariah Indonesia (MAKSI), has traditionally focused on institutional development, regulatory reform, and product diversification.⁴⁹ However, the evidence from Pangkalan Balai Village suggests that an equally important lever for expanding Islamic banking's reach lies in the ethical quality of marketing interactions at the grassroots level. The residents' overwhelmingly positive response to ethical marketing practices indicates that the perceived

⁴⁷ Inggang Perwangsa Nuralam, "Islamic Marketing Ethics and Its Impact on Customer Satisfaction in Islamic Banking Industry," *Journal of Administrative and Business Studies* 3, no. 4 (2017): 203–212, <https://doi.org/10.20474/jabs-3.4.4>.

⁴⁸ Roszaini Haniffa and Mohammad Hudaib, "Exploring the Ethical Identity of Islamic Banks via Communication in Annual Reports," *Journal of Business Ethics* 76, no. 1 (2007): 97–116, <https://doi.org/10.1007/s10551-006-9272-5>.

⁴⁹ Otoritas Jasa Keuangan (OJK), *Statistik Perbankan Syariah Indonesia* (Jakarta: OJK, 2023).

moral integrity of financial service providers may be as important as—if not more important than—the technical features of the products themselves in driving adoption decisions among rural Muslim communities.

This insight has practical ramifications for how Islamic financial institutions allocate their resources between product development and human capital development. Ahmad and Siddiqui's research on marketing practices of Islamic banks in Pakistan similarly concluded that the ethical conduct of frontline staff is a critical determinant of customer perceptions and loyalty, reinforcing the argument that investment in the ethical training and development of marketing personnel should be prioritized alongside product innovation.⁵⁰ Furthermore, Nuralam's study found that Islamic marketing ethics had a measurable impact on customer satisfaction in the Islamic banking industry, providing additional empirical support for the proposition that ethical marketing practices generate tangible business outcomes beyond their intrinsic moral value.⁵¹

The products most commonly used by the residents of Pangkalan Balai Village—sharia savings accounts (*tabungan syariah*), sharia time deposits (*deposito syariah*), and sharia demand deposits (*giro syariah*)—represent the most basic tier of Islamic financial services. These products employ either the *wadiah* (safekeeping) or *mudharabah* (profit-sharing) contracts, both of which are firmly rooted in classical Islamic jurisprudence.⁵² The simplicity and theological clarity of these contracts make them particularly well-suited for rural communities where financial sophistication may be limited but religious commitment is strong. The ethical marketing of these products—emphasizing their Sharia compliance, transparency, and alignment with Islamic values—creates a compelling value proposition that extends beyond financial returns to encompass spiritual satisfaction and religious obligation fulfillment.

From a theoretical perspective, this study contributes to the literature by

⁵⁰ Khaliq Ahmad and Abdur Rahim Siddiqui, "Marketing Practices of Islamic Banks: A Case Study of Pakistani Islamic Banks," *Journal of Islamic Marketing* 6, no. 1 (2015): 27–43, <https://doi.org/10.1108/JIMA-06-2013-0049>.

⁵¹ Inggang Perwangsa Nuralam, "Islamic Marketing Ethics and Its Impact on Customer Satisfaction in Islamic Banking Industry," *Journal of Administrative and Business Studies* 3, no. 4 (2017): 203–212, <https://doi.org/10.20474/jabs-3.4.4>.

⁵² Zamir Iqbal and Abbas Mirakhor, *An Introduction to Islamic Finance: Theory and Practice*, 2nd ed. (Singapore: John Wiley & Sons, 2011).

providing empirical support for the integration of Islamic marketing ethics theory with consumer decision-making theory. The findings suggest that in predominantly Muslim rural communities, the ethical dimensions of marketing—specifically the four characteristics identified by Kartajaya and Sula—function not merely as supplementary factors but as primary determinants of financial service adoption. This challenges conventional marketing theories that prioritize utilitarian considerations (price, convenience, product features) over ethical and spiritual dimensions in consumer decision-making models.⁵³

From a practical standpoint, the study offers actionable insights for Islamic financial institutions and their marketing teams. The evidence strongly suggests that investing in ethical marketing training for personnel, developing marketing communications that authentically reflect the four characteristics of sharia marketing, and maintaining genuine commitment to Islamic business ethics can yield substantial returns in terms of customer acquisition, particularly in underserved rural markets. Rather than competing solely on product features or pricing—areas where Islamic banks may face disadvantages relative to larger conventional institutions—sharia financial institutions can leverage their distinctive ethical positioning as a powerful competitive differentiator.⁵⁴

Additionally, the findings illuminate the broader relationship between ethical marketing and financial inclusion in Muslim-majority contexts. The high explanatory power of Islamic marketing ethics in predicting customer decisions suggests that the perceived ethical integrity of financial service providers constitutes a critical enabler of financial inclusion in rural communities. Where conventional financial institutions may struggle to attract unbanked populations through product features alone, Islamic financial institutions that authentically implement the four characteristics of sharia marketing can build the trust and cultural resonance necessary to overcome the psychological and social barriers that inhibit formal financial participation. This finding has significant implications for Indonesia's national financial inclusion strategy, suggesting that the promotion of ethical marketing practices among Islamic financial

⁵³ Philip Kotler and Kevin Lane Keller, *Marketing Management*, 15th ed. (London: Pearson Education, 2016).

⁵⁴ Mohammad Saeed, Zafar U. Ahmed, and Syeda-Masooda Mukhtar, "International Marketing Ethics from an Islamic Perspective: A Value-Maximization Approach," *Journal of Business Ethics* 32, no. 2 (2001): 127–142.

institutions could serve as a complementary pathway to achieving broader financial access goals alongside infrastructure development and digital banking initiatives.

IV. KESIMPULAN

This study has examined the influence of Islamic marketing ethics on customer decisions to use sharia financial service products in Pangkalan Balai Village, Pulau Merbau District, Kepulauan Meranti Regency, Indonesia. Based on the analysis and discussion of the research findings, the following conclusions can be drawn. First, Islamic marketing ethics has a statistically significant and positive influence on customer decisions to use sharia financial service products. This conclusion is supported by the t-test results, which yielded a t-calculated value of 81.315, substantially exceeding the t-table value of 1.663 at a significance level of 0.000 ($p < 0.05$). The positive regression coefficient ($B = 1.846$) confirms that improvements in the implementation of Islamic marketing ethics are associated with increased customer propensity to adopt sharia financial products. The four characteristics of sharia marketing—*rabbaniyyah* (theistic orientation), *akhlaqiyyah* (ethical conduct), *al-waqi'iyah* (realistic approach), and *insaniyyah* (humanistic values)—collectively create an ethical marketing environment that resonates deeply with the religious values and social expectations of rural Muslim communities. Second, the magnitude of the influence is substantial. The coefficient of determination (R^2) of 0.876 indicates that Islamic marketing ethics explains 87.6% of the variance in customer decisions, while the remaining 12.4% is attributable to other factors not examined in this study. This exceptionally high explanatory power underscores the centrality of ethical marketing practices—particularly those grounded in Islamic principles—in driving customer adoption of sharia financial services in rural Indonesian communities. These findings carry important implications for both theory and practice. Theoretically, they support the integration of Islamic marketing ethics as a primary variable in consumer decision-making models within Muslim-majority contexts, challenging conventional marketing frameworks that may underestimate the influence of ethical and spiritual factors. Practically, they suggest that Islamic financial institutions seeking to expand their presence in rural markets should prioritize the authentic implementation of Islamic marketing ethics across all customer

touchpoints, investing in the ethical development of marketing personnel and ensuring that organizational culture genuinely reflects the four characteristics of sharia marketing. Several practical recommendations emerge from these findings. First, Islamic financial institutions should develop comprehensive ethical marketing training programs for all frontline personnel, with particular emphasis on the four characteristics of sharia marketing identified in this study. Training should go beyond theoretical instruction to include practical simulations and community engagement exercises that cultivate authentic ethical marketing competencies. Second, regulatory bodies such as the Otoritas Jasa Keuangan (OJK) and Bank Indonesia should consider incorporating Islamic marketing ethics compliance assessments into their supervisory frameworks for Islamic financial institutions, ensuring that the ethical dimensions of marketing receive the same institutional attention as prudential requirements and Sharia governance standards. Third, Islamic financial institutions should adopt community-based marketing strategies that leverage the social networks and religious institutions (mosques, pesantren, and majelis taklim) that are central to village life, as these institutions serve as trusted intermediaries through which the ethical credibility of financial service providers can be communicated and validated. This study acknowledges several limitations that suggest avenues for future research. The focus on a single village limits the generalizability of the findings, and the cross-sectional design precludes causal inference. Future studies should employ multi-site designs encompassing diverse rural, semi-urban, and urban settings, longitudinal approaches to capture the temporal dynamics of the relationship between Islamic marketing ethics and customer decisions, and multivariate models that incorporate additional factors such as Islamic financial literacy, product knowledge, service quality, and socioeconomic variables. Qualitative research exploring the lived experiences of rural customers with Islamic financial services would also provide valuable complementary insights.

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