

MODELS OF ETHICAL MARKETING FORCE IN INDONESIAN ISLAMIC BANK

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ABSTRACT: This research illuminates the ethical standards governing marketing professionals within the Islamic banking sector, focusing on discouraging unethical practices for personal gain. We objectively depict the prevailing ethical landscape using field research and descriptive methodologies. Our investigation reveals that the largest Islamic Bank in Indonesia, Bank Syariah Indonesia (BSI), has instituted a comprehensive ethical framework for its marketing personnel. This framework transcends mere guidelines, embodying an ethos deeply ingrained in their professional conduct. Marketing strategies, underpinned by Islamic ethics, are guided by the tenets of faith: *Siddiq* (honesty), *Amanah* (responsibility), *Fathanah* (wisdom), and *Tabligh* (communicative). This study offers a unique insight into the ethical marketing practices within the Islamic banking industry, contributing to the discourse on ethical standards in financial services marketing.

Keywords: Ethical Behavior; Marketing Force; Islamic Bank; Customer; Indonesia

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INTRODUCTION

Marketing personnel are the primary means of connecting companies with consumers or spearheading the company's business. According to Rosenberg, salespeople are sales canvases and representatives who contact potential buyers and try to persuade them to buy the product (Wijaya et al., 2022). The abilities and efforts of salespeople affect their results because salespeople are responsible for implementing business and marketing strategies (Pettijohn et al., 2008).

A company's success is determined by the success of the marketing force (Jacobsen, 2018). Salesperson performance includes two components, i.e., behavior and results (Sachdev & Verma, 2004). Behavior is defined as evaluating marketers' various activities and strategies when performing their job responsibilities (Al Hadi et al., 2021). Meanwhile, performance results are defined as an evaluation of the contribution of marketing personnel in achieving organizational goals in the form of results (outcomes) (Fajriyati et al., 2020). The activities of marketing personnel concerning marketing personnel behavior can improve marketing personnel performance (Ahmad et al., 2020). Marketers' behavior indicates how well they perform their job responsibilities (Daragmeh et al., 2021). Successful marketing embraces ethical elements of no fraud or dishonesty, often benefiting religious concepts or incorporating them to reveal its prudence (Kotler, 2004).

A profit-oriented business entity like banking exhibits marketing activities as a primary need to perform excellently. Without marketing activities, customer needs and desires are not expected to be met (Firman et al., 2020). Therefore, it is necessary to package marketing activities integrated and constantly conduct market research. Various ways are done to serve and provide convenience for customers, such as personal service, text banking, and Internet banking. In addition to the technology side, banking companies are competing to modify marketing strategies (Gul et al., 2020). Banks must create a marketing strategy that provides a touch of personal service by creating two-way communication by building and managing long-term mutually beneficial customer relationships (Gao et al., 2021).

Marketing personnel face many challenges and essential activities to filter information to reduce uncertainty. Therefore, marketing personnel for Islamic banking products are required to be creative and innovative in carrying out marketing activities. This idea is the cornerstone of this study, which investigates the marketing personnel at Bank Syariah Indonesia. This investigation is imperative because Indonesia's Islamic banking industry is developing and growing by more than 50 percent every year (Fealy & White, 2008).

Indonesia is one of the developing countries that advances Islamic bank development (Hosen & Rahmawati, 2016). However, behind the development of Islamic banking above, there are also several challenges. Many cases of ethical violations occur in financial institutions, as financial institutions are very vulnerable to many violations of law and ethics and various forms of high-level corruption (Kehinde & Osagie U. I., 2017). Unethical marketing behavior is short-term marketing personnel behavior that makes it possible to gain revenue at

customers' expense (Chang et al., 2019). Some examples of unethical marketing activities are lying or exaggerating the benefits of a product/service, lying about availability, lying about competition, selling products/services that people do not need, providing answers where the answers are not known, and carrying out manipulative influencing tactics or high-pressure marketing techniques (Cherry, 2006). This research will focus on the values of ethical standards of marketing personnel behavior, especially in the Islamic banking financial services industry. It is crucial to propose a standard value of ethical behavior of marketing personnel to avoid the possibility of unethical actions for personal gain.

THEORETICAL REVIEW

Marketing Personnel Behavior Concept

Behavior is a human action that is visible or invisible through actions that are based or not based on, including how to do something, talk, and react to something that comes from outside or from within (Wu & Liang, 2009). The behavior of marketing personnel is the commitment of marketing personnel as an individual's identification with the values and goals of the organization (Cherry, 2006). Loyalty to the company and high involvement in work activities are the expected intrinsic motivations for pleasure, and extrinsic motivations emphasize an employee's values (Yao et al., 2019). Salesperson behavior can be interpreted as understanding the benefits and advantages of products, communicating with others, interacting with others, being enthusiastic, caring about others, and adding value, which is the primary demand of every organization (Siu & Lam, 2009). Marketing activities for banking are carried out to achieve profits through interactions with customers to fulfill the wants and needs of banking products and services (Weerawardena et al., 2006). This requires marketing personnel to behave skillfully, with a good and trusted personality, to benefit firms or customers (Frennea et al., 2019).

Marketing Ethics in Islam

Ethics can be defined as a set of moral principles that distinguish between good and bad. Ethics is a normative field of science because it plays a role in determining what should be done (Forsyth, 1980). Ethics affects business people, especially in terms of personality, actions, and behavior (Sternberg, 1997; Zakir Hossain, 2009). Etymologically, ethics is synonymous with morals because it is commonly known that the term moral comes from the words *mos* (in the singular) and *mores* (in the plural) in Latin, which means habits or ways of life (Nguyen & Crossan, 2022). Business cannot be separated from marketing activities because marketing is the activity of planning, implementing, and monitoring programs designed to generate transactions in target markets (Hoskisson et al., 1999). Marketing approaches it through products, prices, promotion, and distribution to meet the needs of individuals or groups based on the principle of mutual benefit (Kotler, 1994).

The marketing framework in Islamic business emphasizes the concept of grace and pleasure from sellers and buyers (Uysal & Okumuş, 2019). Thus, marketing activities must be based on ethics for Muslims as the Islamic principles safeguard this notion as the invaluable guide to a global marketing ethics framework (Khan et al., 2017). According to Islam, unethical marketing practices and their various impacts in the pursuit of profit maximization have tremendous side effects on the socio-cultural and socio-economic well-being of society (Chang et al., 2019). Islamic marketing ethics is based on value maximization that entails empathy for others and respect for God's creations, implying the refraining from harming others and preventing the spread of unethical marketing practices (Uddin, 2003). Adherence to the Islamic ethical framework based on honesty and justice guarantees human dignity and freedom as both consumers and producers (Choudhury & Hussain, 2005).

METHODOLOGY

This qualitative study explores the implementation of ethical marketing strategies by Islamic banking institutions in Indonesia, specifically focusing on Bank Syariah Indonesia (BSI), the nation's largest Islamic bank. Through semi-structured interviews with BSI managers, the study seeks to understand their perspectives on ethical marketing, its application in their practices, and its perceived impact on customer relations and market performance.

The target population for this study comprises BSI managers at various levels and departments involved in marketing and customer relations. Purposive sampling will be employed, considering factors like job title, experience, and department. Based on initial consultations with higher BSI officials to achieve a diverse and representative sample. These interviews will allow participants to freely share their experiences and insights while ensuring consistency through a predefined interview guide. The guide will cover themes such as BSI's definition of ethical marketing, its integration into marketing strategies, specific ethical practices, challenges faced, and perceived outcomes.

All participants will be contacted beforehand to explain the study and obtain informed consent. Interviews will be conducted at BSI headquarters or other mutually convenient locations, recorded with participant permission, and transcribed verbatim within one month. Several measures will be taken to ensure the credibility and trustworthiness of the study. Pilot interviews will be conducted to refine the interview guide and provide clarity. Member checking will be utilized by sharing critical findings with participants for feedback and validation. Data triangulation, through document analysis of BSI marketing materials, may also be employed to corroborate interview findings. Finally, detailed notes and documentation will be maintained throughout the research process to enhance transparency and auditability.

Thematic analysis will be used to analyze the interview data. Transcripts will be carefully reviewed and coded for recurring themes, patterns, and meanings related to ethical marketing practices within BSI. NVivo or similar software may be utilized to facilitate the coding process. Themes will be refined

and developed iteratively to ensure consistent interpretation and reliable conclusions. The entire research process is estimated to take two months.

RESULT

Ethical behavior is actions taken per generally accepted social norms considered correct and good behavior. Excellent and proper behavior can determine a person's personal quality, which is influenced by various factors that come from outside, which are then used as a principle that is lived in the form of behavior (Pramanik, 2016). Bank Syariah Indonesia (BSI) in Parepare City already has a standard of behavior that guides marketing personnel. As stated by Mr. Ismail Abdullah, Micro Relationship Manager of BSI:

"We oversee the marketing department... We have a code of conduct for a salesperson. From dressing and speaking politely with customers, we must also be equipped with tools such as books, calculators, pens, and business cards."

Supervision and evaluation are always carried out on BSI marketing personnel to minimize ethical violations in terms of marketing. This can be concluded from his statement:

"We always control our friends, so sometimes we see what the visit is like today.... so it's all reported on the visit... usually, like my team leader, we call directly to the customer. How is the service of friends whether he is this or like what. So later, if there is a report. Yes, we usually reprimand friends."

BSI strives to continuously improve the marketing of its products by instilling ethical standards of behavior in its sales force to establish mutually beneficial long-term relationships with customers. The behavior of BSI marketing personnel in terms of introducing products also applies marketing strategies with an emotional approach. Mr. Abdurrahman conveyed this as the Consumer Business Relationship Manager of BSI:

"So how do we build emotional closeness first to customers ... so we don't directly offer Later when we already have an emotional relationship, then we communicate the needs of customer needs that we can help. So we don't just market directly but have to build emotional relationships first and then how marketing personnel convey something that is the right of customers about bank products."

Marketing personnel have a significant role in winning the competition to build better customer relationships. This relationship can be realized by applying basic principles in marketing ethics to develop relationships or more relationships with customers. Ethical and unethical behavior standards can be seen in an action taken, whether the action is considered good or bad, good or bad, fair or unfair, honest or dishonest, and so on (Grandgirard et al., 2002).

Marketing activities include planning, implementing, and monitoring programs designed to produce mutually beneficial transactions through utilizing promotion, product, price, and distribution. BSI marketing personnel provide information about a product per marketing ethics standards, as explained by Mr.

Ismail Abdullah:

"Information on the products offered must be conveyed.... how the advantages are then what contracts are used... yes we must convey... Including what is the difference between Islamic banks and conventional banks. We must convey and provide provisions for friends to know the difference between Islamic and conventional banks because that is a common question: what is the difference between interest and margin?".

Ethical standards that serve as guidelines for marketing personnel have been implemented by BSI, which serves as a reminder that all operational activities are aimed at obtaining maximum profit and achieving blessings through the application of ethical values that always serve as guidelines for all marketing personnel. These values include honesty, justice, commitment, discipline, cooperation, responsibility, and sincerity in work. Several BSI marketers conveyed this. According to them, there were no obstacles in implementing the marketing personnel's code of conduct:

"There are no obstacles in implementing the marketing personnel behavior guidelines. BSI has several guidelines used as basic principles for business and operational activities. The guidelines are divided into three, namely, management ethics, marketing ethics, and environmental ethics. The division of business ethics into three aspects is based on the company's economic activities, which are broadly divided into three parts, namely: management activities, the relationship between leaders and employees as well as employees and fellow employees in carrying out business activities and company operations; marketing activities, including the products produced to the company's marketing strategy; environmental activities, the relationship between the company and the social environment and the environment around the company."

Applying Islamic marketing ethics values is part of the strategy to develop BSI. The behavior of marketing personnel with good ethics can influence customer perception of BSI's performance. Therefore, BSI prioritizes marketing personnel's performance in offering customers products and services. Mr. Abdurrahman conveyed this:

"For BSI marketing personnel, successful marketing certainly has a good concept. There is no element of fraud or dishonesty. Usually, marketing like this uses a religious concept or incorporates religious elements, so there is caution in marketing products and providing services."

Marketing under Islamic ethics is an inclusive, modern, and flexible concept, as is the breadth and flexibility of the Islamic sharia that underlies it. BSI marketers are professional marketers with a modest, neat, and clean appearance. as explained by Mr. Ismail Abdullah:

"For marketing personnel ... follow good dress ethics by covering the *aurat* (inappropriate visible body part in Islam) with a customized model... as well as in speaking and communicating with customers ... BSI marketing personnel are required to be flexible and credible ..."

Marketing activities that are by Islamic ethics are carried out by a salesperson when marketing products and services using Sharia-compliant

methods commonly known as Sharia marketing. The concept of sharia marketing develops as the sharia economy develops. BSI has implemented this concept and has gotten positive results. This is following the statement of Mr. Abdurrahman:

"For BSI to continue to grow and be able to compete with other banks, we market products with a strategy of applying Islamic ethics, to achieve blessings and be safe in this world and in the hereafter ... as well as in service ... we apply Islamic ethics in service, we serve customers honestly, friendly, and polite to increase customer satisfaction for the continuity of the company."

Marketing activities per Islamic ethics will be guided by the values of faith, including *shiddiq* (honesty), *amanah* (responsibility), *fathanah* (wise), and *tabligh* (communicative). These values are continually emphasized in the briefing every morning for all BSI marketing personnel, as explained by Mr. Ismail Abdullah:

"The nature of *shiddiq* must animate all the behavior of a BSI marketer in marketing, both in dealing with customers, in transactions with customers, and in making agreements with customers; trustworthy can be trusted and responsible for fulfilling something per the provisions of. Marketing personnel who are *fathanah* understand and live deeply all things that become their duties and obligations. *Tabligh* marketing personnel convey information correctly and with the right speech."

DISCUSSION

The results of this study show that there is no partial separation between marketing activities on the one hand and ethical theory on the other. Ethics is an integral part of marketing activities, where marketing activities carried out professionally will be in a unified building with ethics (Nguyen & Crossan, 2022). A marketing activity will take place well if done professionally by paying more attention to customers (Wardi et al., 2018). A marketing person will be aware of the ethical dimension in marketing itself and will make honest and economical considerations (Alfonsius et al., 2021; Wai Lai, 2019). Thus, Islamic banking, Bank Syariah Indonesia (BSI) nonetheless, must be managed professionally, starting with good marketing, excellent service, finances that must be addressed with prudential principles, and must be innovative in creating products needed by the community (Dusuki & Abdullah, 2007; Suhartanto et al., 2020).

Islamic marketing carves its path, aspiring to transcend mere profit-making and cultivate a flourishing society (Battour & Ismail, 2016; Shabbir & Rehman, 2019). This article delves into the essence of this path, arguing that ethical conduct is not just a desirable add-on but the very lifeblood of Islamic marketing's impact and success (Wilson, 1997). Grounded in the Quranic principles of justice, trustworthiness, and excellence (Wilson, 2002), an ethical Islamic marketing paradigm redefines market success (Alwi et al., 2021). It fosters an ecosystem where economic prosperity and social well-being resonate in a harmonious symphony (Imam & Kpodar, 2016). Studies demonstrate that ethical marketing practices correlate with enhanced customer loyalty, brand

differentiation, and market advantage (Kang & Hustvedt, 2014; Valenzuela et al., 2010; Wijaya et al., 2022). In this paradigm, ethical conduct becomes a strategic choice, not a constraint. Secondly, within the Islamic framework, trust transcends the realm of mere business convenience by an invisible thread binding consumers and producers in a shared pursuit of the common good (Hassan et al., 2010). Transparency, honesty, and fair dealing guide this shared journey. Deceit, exploitation, and manipulative tactics are not just transgressions but desecrations of this sacred trust (Rudnycky, 2009). When trust flourishes, markets transform from arenas of exploitation into vibrant canvases of mutual benefit and collaborative flourishing (Peifer, 2011).

Furthermore, an ethical Islamic marketing paradigm extends beyond individual transactions, embracing a profound sense of social responsibility (Ismael & Blaim, 2012). This alignment is not merely external compliance but a transformative journey that resonates within the human spirit (Beekun & Badawi, 2005). By embracing ethical principles, the marketer embarks on a path of self-actualization, aligning actions with the deepest values and forging a meaningful connection to the divine (Kula, 2001).

FURTHER STUDY

The efficacy of ethical marketing within Islamic banking begs further exploration. Comparative studies could analyze its impact against conventional banks, while in-depth research could illuminate consumer motivations and identify effective campaign strategies. Regulators' role in shaping ethical frameworks deserves study, as does the potential for innovative approaches to overcome challenges and leverage opportunities. Aspiring authors can tackle this issue with mixed methods as this issue intersects the philosophical conversation and strategic application. A cross-comparison from conventional banking will reveal the significant approaches for the two states.

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