

-RESEARCH ARTICLE-

CORE SERVICE AND CUSTOMER SATISFACTION: THE ROLE OF ISLAMIC MARKETING ETHIC IN SHARIA BANKING

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—Abstract—

This study analyzed the influence of Islamic marketing ethics and its impact on customer satisfaction to the core service in Sharia banking. This study used quantitative method with variable of customer satisfaction and variable of customer trust toward services. The three regions, namely Semarang, Surakarta, and Banyumas are used as a place to study. Totally 165 respondents are taken as the data. The result shows that by variable indicator of customer satisfaction with core services measured, there are found that gentleness, generosity, and itsar (customer priority) has an average of 21,1879 with the agreeing category (19.3-24.6). Meanwhile, the average value of customer trust in the sales force is 51,6061, with the category strongly agree (49.3-60).

Keywords: Islamic Marketing Ethics, Sharia Banking, Customer Satisfaction.

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INTRODUCTION

This study is grounded by the increasing competition in the financial services industry. Devlin, Ennew, and Mirza, new technology, merging of large industries, higher customer expectations, have created market competition, especially in the financial services industry (Devlin et al., 1995). Marketing experts claim that customer loyalty gives impact to satisfaction which is a very important factor in surviving the competition in terms of customer retention and long-term customer relationships in order to make loyalty (Woodruff, 1997). Loyalty is defined as customer intention or tendency to buy back from the same company (Casaló et al., 2008; Kartika et al., 2016). Devlin et al. (1995) stated that one of the most effective competitive advantages in a service-characterized business is building close relationships with customers. Stevens also argues that customer loyalty is one of the themes of marketing research that has turned into an important concern for managers and this is generally due to strong competition, especially in the service industry (Postma, 2014; Swarbrooke, 2002).

Grönroos (1984) and Morgan and Hunt (1994) argues that financial service providers focus on a relationship marketing approach to creating and maintaining strong relationships with their customers over the long term. Devlin et al. (1995), Reddy and Czepiel (1999), and Wray et al. (1994) particularly emphasized that this applies primarily to the context of financial services, which is characterized by continuous exchange activities and takes account of customer uncertainty. This study aims to figure out the influence of Islamic marketing ethics based sales behavior and its impact on customer satisfaction in sharia banking develop measurement of ethical behavior variables in marketing and integrate customer trust factors in sales force to increase customer satisfaction and maintain customer loyalty in Sharia banks. Abul Hassan and Abdul Latiff (2014) and Román (2003) in their studies are integrating the variables of customer trust from Chen dan Mau research model (Chen & Mau, 2009). In Roman's research model, customer loyalty is influenced by four factors, namely ethical behavior of salespeople, customer satisfaction with core services, customer satisfaction, and customer trust. Whereas in Chen and Mau's research model, customer loyalty is influenced by three factors, namely ethical behavior of salespeople, customer trust in sales services, and customer trust in the company. From the two research models, the variable of consumer trust in sales services is not discussed in Roman's research model, therefore in this research model the variable of consumer trust is included as a factor that affects consumer loyalty.

The reason for integrating the variable customer trust in sales services in this study is because customer trust in sales services is an important factor in building and maintaining customer loyalty. Chen & Mau, (2009) stated that that salespeople occupy the front line of service is the part of the organization that their customers care about (. Moreover, customer trust in the context of a sales relationship can be defined as a customer's trust in salespeople behavior for the long-term benefit Crosby et al. (1990) and Kaur et al. (2013).

Wray, Palmer, and Bejou states that ethical behavior of salespeople can play an important role in the formation and maintenance of long-term relationships with customers (Wray et al., 1994). Gundlach and Murphy (1993) stated that ethical principles enable sellers to develop long-term relationships. Furthermore, Huppertz et al. (1978) view that if customers feel unfairly treated by the seller (for example because of unethical behavior), it can lead customers to leave. The results of the research related to the ethical behavior of salespeople and customer loyalty in the context of conventional marketing as written by Roman, shows that Salesperson's ethical behavior has a strong influence on customer satisfaction, trust and loyalty to the bank where he works. Besides, Chen and Mau in their studies, found that ethical sales behavior of life insurance salespeople actually plays an important role in winning customer loyalty through customer trust (Chen & Mau, 2009). Thus, the importance of ethical behavior in marketing that is played by salespeople in increasing customer loyalty, both directly and indirectly, through customer satisfaction and trust, in order to maintain competition in the financial services industry.

Business based on Islamic ethics changes the paradigm of society which considers that business based on Islamic ethics hinders the process of achieving maximum profit as a principle in doing business, in fact it makes companies more established and sustainable. Moreover, if Islamic business ethics is based on al-Qur'an and Hadith so that the marketing concept has Sharia values, namely the concept of Islamic Marketing. This study offers the concept of Islamic marketing approach in examining and analyzing the influence of Islamic ethical marketing-based sales behavior on customer satisfaction in services of Sharia banking.

The concept of Sharia Marketing is a process of identifying and implementing strategies to maximize the value of the welfare of stakeholders in particular and society in general which is governed by the guidelines given in al-Qur'an and Hadith (Hussnain, 2011). The concept of Islamic Marketing is the process of identifying and implementing strategies to maximize the value of the welfare of stakeholders in particular and society in general which is governed by the guidelines given in al-Qur'an and as-Sunnah.

The concept of Sharia marketing, stated by Wilson, reflects a phenomenon that indicates the development of Islamic marketing throughout the Muslim world in the future (Nasuka, 2017a). Thus, the heart of Sharia marketing, according to Nasuka, 2020 is based on the principles of fairness and honesty (Nasuka, 2020). There are three characteristics of marketing ethics from an Islamic perspective. First, Islamic marketing ethics is based on the commandments of the Qur'an. Second, the main difference is that the trenendental aspect is absolutely and not easily influenced. Third, the Islamic approach emphasizes values that are more concerned with the welfare of society than the pursuit of personal gain. Such an attitude ensures that Islamic ethics has a very large capacity to penetrate the human conscience and influence the behavior of marketers (Nasuka, 2017b).

International marketing practices instilled in ethics based on strong religious principles, can play an important role in raising standards of business conduct worldwide, without compromising the quality of products and services offered to customers or in providing operating profit margin. This can raise the same standards of behavior and living between merchants and consumers (Nasuka, 2020). The main concern of the Qur'an is human behavior. There is no ideal knowledge without regulative ideas about reason, so in the terms of the Qur'an there is no real morality without regulative ideas about God and the final judgment (Rahman, 1982). This shows that ethics has a close relationship with religion. In other words, the importance of ethical marketing behavior is guided by the principles of Sharia.

Something that most Muslims ignore is uncivilized behavior with a capitalist ideology that is incompatible with the principles of Islamic sharia (Sandıkçı, 2011). Arham, furthermore, states that shariah Islam can be applied in the realm of modern marketing theory (Rishi, 2015). Although not all elements can be applied, modern marketing theory will provide several elements that can be used in developing Islamic marketing theory. Islamic marketing consists of five factors, namely, commitment, character, suitability, conscience, customer satisfaction (Abdullah et al., 2013). These five factors are used as a platform by sharia banking.

Sharia banking is a concept of Islamic finance with the advancement of financial creativity and financial engineering that offers efficiency and competitiveness in banking, investment, trade finance, and real estate financing services (Kartika et al., 2016). Sharia banking industry, according to Sjahdeini, Sharia banking is a new phenomenon whose development has surprised observers of conventional banking and conventional banking circles (Sjahdeini, 1999). This phenomena can be shown from several Islamic banks open, such as: Dubai Islamic Bank, UAE; Islamic Bank Bangladesh Limited; Bank Islam Malaysia Berhad; Bank Sharia Mandiri, Indonesia; and so forth (Abul Hassan & Abdul Latiff, 2014). The results of the study show that Islamic banking has become a promising market that appears with its uniqueness in different locations (Lewis et al., 2001).

The Sharia banking industry in Indonesia is growing rapidly. Law No.21 of 2008 concerning Sharia Banking on July 16, 2008 is the legal basis for the development of the Sharia finance industry in Indonesia after Iran, Malaysia and Saudi Arabia. Alamsyah depicted Sharia Banking in Indonesia which as a country with the largest Muslim population has a good prospect to develop world Islamic banking (Abul Hassan & Abdul Latiff, 2014). In the 2011 Global Islamic Financial Report (GIFR) assessment, Indonesia ranks as the fourth country with the potential for the development of the Islamic financial industry after Iran, Malaysia and Saudi Arabia. Indonesia is projected to rank first in the next few years. This optimism is in line with the pace of institutional expansion and the very high acceleration of growth in Islamic banking assets together with the increasing volume of interest rates.

Based on these descriptions, this study examines and analyzes customer loyalty of Sharia banks by integrating variables of customer trust in service as well as testing the conceptual model of direct relationship between Islamic ethics-based sales force behavior with Sharia bank customer loyalty, and an indirect relationship with customer satisfaction with service core, customer satisfaction with Sharia banks, customer trust in salespeople, and customer trust in Sharia banks, with an Islamic Marketing concept approach based on Maqāṣid Syarī'ah theory.

REVIEW OF LITERATURE

Maqāṣid Sharia Concept

Maqāṣid is the plural form (jama ') of maqṣud. Meanwhile, the root word derives from the verbal word *qaṣada*, which means towards; aim at; and will. The concept of Maqāṣid al-Syarī'ah is a theory of formulation (istinbāt) of law by making the goal of establishing syara law as its reference and *maṣlaḥah* as its theme. According to Abdul Wahab Khalaf, maqāṣid al-syarī'ah can be used as a tool to understand the editorial of the Koran and Sunnah, help resolve conflicting propositions (ta'arūḍ al-adillah), and to establish a law in a case where the legal provisions are not listed in the Al-Qur'an and Hadith using semantic studies (language) (Anshori, 2010; Maimunah, 2018). Syāṭibī said that the main purpose of the law (Syāri ') is taḥqīq maṣalih al-khalq (realizing the benefit of beings), and that the obligations of syari'at are intended to maintain *maqāṣid syarī'ah* (Masud, 2006). The word maqāṣid, according to al-Afriqi, can be interpreted as a goal, while ash-syarī'ah is a path to a source of water as a source of life (Zahara, 2020). Therefore, terminologically, al-maqāṣid asy-syarī'ah can be interpreted as the goals of Islamic knowledge.

Maqāṣid theory cannot be separated from the discussion about *maṣlaḥah*. In the view of Asy-Syaṭibi, Allah revealed the Shari'ah (rules of law) aimed at creating human welfare both in this world and in the hereafter (Nasuka, 2017b). They are : (1) religion (*hiḍḍ ad-dīn*), which is contained in the pillars of Islam, namely reading two sentences of creed, performing prayers, zakat, fasting, hajj; (2) soul (*hiḍḍ an-naḥs*) and (3) mindset (*hiḍḍ al-'aql*); (4) descendant (*hiḍḍ an-nasl*) and (5) wealth (*hiḍḍ al-māl*)

There are two criteria of *maṣlaḥah*, namely absolute and universal (Masud, 2006). Absolute means suppressing the desire to dominate, meanwhile universal (*kulliyah*) means *Qaṣduhu fi Dukhūl al-Mukallaḥ taḥta Ḥukmihā* (practicing sharia), in other words, *ikhtiyaran* not *idhtiraran*. Furthermore, hierarchically, *maṣlaḥah* can be classified into three namely *daruriyyat* (necessities), *ḥajjiyyat* (requirements), and *taḥsiniyyat* (beautification).

The purpose of Sharia economics is as the purpose of Islamic sharia (maqāṣid asy-syarī'ah), which is to achieve happiness in this world and the hereafter (falāḥ) through ḥayah ṭayyibah. Therefore, it cannot be separated from *Maqāṣid* theory. Islamic economics must be built within the framework of Maqāṣid Syarī'ah. It is due to Ini karena Maqāṣid Syarī'ah

expresses an emphasis on the relationship between the content of God's will (law) and human aspirations. It can be drawn that Maqāṣid theory occupies a very central and vital position in formulating the methodology of Islamic economic development. Even Ash-Syaṭibi himself stated that Maqāṣid Syarī'ah was *uṣul-uṣul*. This is because the Maqāṣid theory can lead the mujtahids to determine *maslahah* (benefit) standards based on sharia / law to achieve the happiness of the afterlife (*falāḥ*) through good and respectable life order (*ḥayah ṭayyibah*). Therefore, the concept of Maqāṣid asy-Syarī'ah forms the basis for individual and institutional behavior as producers, consumers, employees. Thus the concept of Maqāṣid asy-Syarī'ah has an important role in the production and marketing sector according to the principles of Islamic sharia.

Maqāṣid Syarī'ah is a relevant corridor as the basis for the development of sharia banking systems, practices, and even products in this multidimensional era. The *maqāṣid syarī'ah* order is considered by the majority of scholars to be a bright path for the journey of Sharia banking in answering dynamic contemporary problems, because it is based on benefit and welfare. The concept of *maṣlaḥah* is the goal of syara '(*Maqāṣid Syarī'ah*) from the stipulation of Islamic law. Maṣlaḥah here means *jalbul manfa'ah wa daf'ul maṣṣadah* (attracting benefits and rejecting badness).

The vision to be achieved from the development of Sharia banking ([Abul Hassan & Abdul Latiff, 2014](#)) can be formulated as follows:

“The realization of a competitive, efficient, and prudent Sharia banking system that is able to support the real sector in real terms through profit-sharing and real transactions based financing activities in the framework of justice, please help and lead to goodness in order to achieve the benefit of society”.

Based on this vision, sharia banking faces challenges in developing the sharia banking industry including the operations and models of sharia banks. Operationally, the sharia bank business model covers both business and non-business aspects (such as sharia / social aspects) from a variety of economic and social activities. Meanwhile, the aspect of sharia is the conformity of the Indonesian Islamic banking business model with *maqāṣid syarī'ah* which contains elements of justice, benefit and balance in order to achieve a more prosperous Indonesian society materially and spiritually ([Santoso, 2012](#)).

Ethical Concepts in Islam

Ethics, according to Frederick, Davis, and Post, is defined as a set of rules / laws that determine right and wrong behavior ([Frederick et al., 1988](#)). Ethical behavior rules are when a person's behavior is accepted by society, and vice versa, someone's behavior is not accepted by society because it is considered wrong. Ethics, according to Wirata, is the knowledge of habits as an order of obedience, customs, relating to the good and the bad ([Baidowi, 2011](#); [Darmawati, 2013](#); [Wiranata, 2007](#)).

Ethics is closest to the guidance of Islam. In this case, Syed Nawab Heidar Naqvi stated that the rules of Islamic economic behavior cannot be separated from ethical values, including ethics and rational behavior; ethics on consumer behavior; rejection of the Pareto Optimum theory because it negates ethical values; ethics in distributive justice; and ethics associated with the role of government (Naqvi, 1994). The ethical system in Islam, according to Beekun, is different from the secular ethical system and from the moral teachings held by other religions (Muhammad, 2004). There are different views of the Islamic ethical system with several contemporary ethical systems that currently dominate ethical thought in general, as described in the Table 1.

Table 1: The 6 Greatest Ethical Systems.

Alternative Ethical Systems	Decision-Making Criteria
Relativisme (Personal interests)	Ethical decisions are made based on self-interest and personal needs
Utilitarianism (Calculation of profit or loss)	Ethical decisions are made based on the results that these decisions provide. An action is called ethical if it provides the greatest benefit to a large number of people
Universalism (Obligation)	Ethical decisions that emphasize the intent of an action or decision. The same decisions must be made by everyone under the same conditions
Rights (Individual Interest)	Ethical decisions that emphasize individual values, freedom to choose
Distributive Justice (Justice and Equality)	Ethical decisions that emphasize individual values, justice and affirm the fair distribution of wealth and benefits

Source: Muhammad (2004).

Relativism emphasizes that there is no single or universal criterion that can be used to determine whether an action is ethical or not. Everyone uses their own criteria, and these criteria may very well differ from culture to culture. Consequently, the ethical character of different social values and behavior must be seen in a specific cultural context. A number of issues follow this ethical system. First, relativism is self-centered; This understanding only focuses attention solely on the individual and ignores interactions with or input from outside elements. This approach takes the opposite path to Islam. Islam emphasizes that the behavior and ethical values of an individual must be based on the criteria stated in the al-Qur'an and Hadith. Second, relativism implies a lazy attitude inherently within the decision maker, who may justify his behavior simply by referring to criteria based on his own self-interest. Islam, on the other hand, avoids making decisions based on one's perception of a situation. The principle of consulting with others is an intrinsic aspect of the Muslim business decision-making process. Egoism has no place in Islam. Utilitarianism holds that the importance of morality that guides a person can be determined only by the consequences of his behavior. An action is considered ethical if it produces the result that is the greatest benefit or good for the majority of people. Hence, the utilitarian view is very results-oriented. It is contrary to Islam that: (a) Utilitarian ignores individual rights and obligations in the interests of collective

rights and obligations, in contrast to Islam, because both individual rights and collective rights are equally important, (b) Utilitarian as in the microeconomic approach to business ethics which emphasizes the law of pareto optimality. This law emphasizes the efficient use of resources to satisfy consumer needs, overrides any need to consider ethical issues, and overemphasizes profit maximization. Contrary to the microeconomic approach to business ethics, profit maximization is neither the highest goal nor the only ethical principle of commerce in Islam. Allah SWT has said in Q.S Al-Kahfi [18]: 46:

“Treasure and descent are the jewels of life in the world; but good attitude and pious are better rewarded in the eyes of Allah SAW, and better as foundations.”

Universalism differs from the utilitarian view which emphasizes aspects of the outcome of the decision. Universalism focuses on the goal of a decision or action. This principle consists of two parts. First, a person must choose to act, only if one is willing to give the opportunity to make the same decisions and act in the same way. The second part, others must be treated as goals and valued with dignity and respect, not merely as a means to an end. The questions of universalism relate to what Kant meant by duty. According to him, only when someone acts based on an obligation, then the action is called ethical. If someone acts solely out of the impulse of feelings or self-interest, then that action has no moral value at all. Islam also focuses on a person's goal to perform an action. However, with good intentions alone unethical actions do not automatically become ethical. As stated by Yusuf al Qaradawi, good intentions do not make what is haram acceptable. When a Muslim follows up on goodwill with an act that is allowed by religion, then his act becomes an act of charity. Furthermore, if the action is haram, then Islam does not allow this haram act to be used as a means to achieve a good goal. As explained by Rasulullah SAW, if a person obtains wealth through unlawful means and then gives alms from that wealth, then he will not benefit from his alms and the burden of his sins will remain.

Islamic Marketing Concept

Marketing is a social and managerial process in which individuals and groups get what they need and want by creating, offering, and exchanging good products (Kotler, 2003). The definition of marketing is your needs, wants, and demands; products (goods, services and ideas); value, cost, and satisfaction; exchanges, and transactions; relationships and networks; market; marketers and prospects. Marketing starts from human needs and wants.

The success of the company is determined by the loyalty of the market or consumers who are entered by the company. If consumers are loyal to the company, it will guarantee that the company will live on for a long time. In line with what was stated by Muhammad, that marketing activity is oriented towards customer satisfaction. Market satisfaction is a condition of mutual pleasure and grace between buyers and sellers for the transactions made (Muhammad, 2004).

The basis of conventional marketing is human needs and wants, as previously explained. Business people do not see the needs and wants of consumers, whether they are detrimental or not. In contrast to the Islamic view, the starting point of the view of Islamic marketing is that there is a community need for both goods and services that are positively beneficial and useful to society. Therefore, ethics is needed in doing business based on religious norms.

The study of business ethics in relation to religion, and business ethics with culture in conventional marketing has attracted the attention of many researchers, as published in the Journal of Business Ethics, such as [Dubinsky et al. \(1991\)](#) and [Armstrong \(1992\)](#) study of business ethics, the study of the conception of Islamic Marketing (IM) has recently been attracting attention for scholars, practitioners, and customers in Islamic marketing ([Jafari, 2012](#)).

Hussnain explained that the Muslim population, which is approximately 1.7 billion worldwide, is a very potential opportunity for the development of Islamic marketing ([Hussnain, 2011](#)). Besides, the factor of the Islamic market growth trend, Adnan stated that the field of Islamic marketing has attracted the attention of many researchers due to the rapid development of global halal marketing with a value of more than \$ 2.3 trillion per year ([Adnan, 2013](#)). Halal food products represent more than 60% of the market value totaling \$ 680 trillion. This is indicated by the increasing number of articles and research results published, seminars and workshops on Islamic Marketing.

Customer Satisfaction Toward Sharia Banking

Sharia banks are banks that carry out their business activities based on sharia principles and by type consist of Sharia Commercial Banks (*Bank Umum Syariah*) and Sharia Rural Banks (*BPR Syariah*). This is regulated in Law Number 21 of 2008 concerning Islamic Banking. Mohamed Ibrahim in Arifin said that the main principles followed by Islamic banks are prohibition of usury in various forms of transactions, conducting business and trading activities based on legitimate profits, and giving zakat. This principles takes customers' interest and build customers' satisfaction toward it.

[Oliver \(2013\)](#) defines satisfaction as the level of a person's feelings after comparing the performance or the results felt with expectations. Satisfaction is the overall performance evaluation based on all previous experiences with the company. Customer satisfaction with core services in the context of Islamic economics, al-Qur'an has provided a service concept that is able to provide customer satisfaction including being gentle, generous, and prioritizing customers (Itsar). Human nature loves tenderness as a form of affection. It is stated in Al-Qur'an, as follows:

فِيمَا رَحِمَهُ مِنَ اللَّهِ لَئِنْ لَمْ يَأْتِ بِدَلِيلٍ لَوَّكُنْتَ فَعَطًّا غَلِيظًا أَلْقَابًا لَأَنْفَضُوا
مِنْ حَوْلِكَ فَاعْفُ عَنْهُمْ وَاسْتَغْفِرْ لَهُمْ وَشَاوِرْهُمْ فِي الْأَمْرِ فَإِذَا عَزَمْتَ
فَتَوَكَّلْ عَلَى اللَّهِ إِنَّ اللَّهَ يُحِبُّ الْمُتَوَكِّلِينَ ﴿١٥٩﴾

The meaning:

“Then it is due to the mercy of Allah that you are gentle with them. If you are hard-hearted again harsh, they will distance themselves from around you. therefore forgive them, ask forgiveness for them, and consult with them in this matter. Then when you have made up your mind, then put your trust in Allah. Indeed, Allah loves those who put their trust in Him.” (QS. Ali Imran [3]: 159).

This verse illustrates that gentleness is an important factor in providing full service so that customers feel satisfied. Gentleness in trading is mentioned in Ḥadīṣ narrated from Jabir bin 'Abdullah r.a, Rasulullah said:

عَنْ جَابِرِ بْنِ عَبْدِ اللَّهِ رَضِيَ اللَّهُ عَنْهُمَا : أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ : (رَجِمَ اللَّهُ رَجُلًا , سَمَحًا إِذَا بَاعَ ,
وَإِذَا اشْتَرَى , وَإِذَا أَقْتَضَى)

The meaning:

"May Allah's love be bestowed on those who are gentle when buying, selling, and asking for their money back."

Furthermore, the measurement of customer satisfaction with the company measured by a single item, namely: "Overall, I am very satisfied with this bank". Customer satisfaction with sharia banks in this study is the satisfaction felt by customers with the services provided. Then it is measured by developing and modifying literature that comes from Islamic laws, namely Al-Quran, Sunnah and other Islamic literature, consisting of three items, namely: caring (Ihtimām), physical satisfaction, and mental satisfaction (Wray et al., 1994).

METHOD

The data are taken from Semarang, Surakarta, and Banyumas for reasons. they are: 1) the dense population, 2). center for economic and industrial development, 3). The three places constitute the sharia bank development base.

The method used was quantitative (Prasety & Miftahul, 2005) with explanatory with causality of variable of customer satisfaction with core services. Customers of Sharia bank is the subject of the study as the population sample. The sample was taken using purposive sampling with consideration, they are muslims, being customers at least 6 months.

The analysis used Structural Equation Model (SEM) with 100 respondents. The number of questionnaires distributed on the validity and reliability test of the research questionnaire to 145 respondents in two research areas, namely in Semarang City 75 and Surakarta City 70, with a very limited time, the questionnaires that were successfully collected with complete answers were only 92 questionnaires (63%), namely 42 from Semarang City and 50 from Surakarta City. Thus, to achieve the number of questionnaires above 145 in a very limited period of time. The 315 questionnaires were distributed in three regions proportionally based on the consideration of the number of sharia bank branch offices operating in the region, Semarang City with 150 questionnaires (10 offices), Surakarta with 120 questionnaires (8 offices), and Banyumas with 45 questionnaires (3 offices).), as in [Table 2](#).

Table 2: Distribution of Questionnaires.

No	Areas	Proportion	Total
1	Semarang	10/21 x 315	150
2	Surakarta	8/21 x 315	120
3	Banyumas	3/21 x 315	45
	Total		315

The number of 315 questionnaires was returned as many as 197 questionnaires (63%), namely from Semarang City 94 questionnaires, Surakarta City 73 questionnaires, and Banyumas City 30 questionnaires. Meanwhile, the remaining 118 questionnaires (37%) did not return. However, after verification of the completeness of the questionnaire filling there were 32 questionnaires that were not filled in completely, namely Semarang City 16 questionnaires, Surakarta City 10 questionnaires, and Banyumas City 6 questionnaires, so that the questionnaires collected with complete answers totaled 165 (52%), with details from Semarang City 78 questionnaires, Surakarta City 63 questionnaires, and Banyumas City 24 questionnaires. The distribution of the questionnaire can be seen in the [Table 3](#).

Table 3: Sample of the Study.

No	Areas	Jumlah Angket				
		Distributed	Not Return	Return	Selected	Intact
1	Semarang	150	56	94	16	78
2	Surakarta	120	47	73	10	63
3	Banyumas	45	15	30	6	24
	Total	315	118 (37%)	197 (63%)	32 (10%)	165 (52%)

The Tabel 3 shows The results of the questionnaire that can be used as research data are 165 questionnaires. Thus, this number is considered to have met the requirements needed to analyze data because it has exceeded the minimum number of 135 questionnaires.

The questionnaires used was open and close. The open questionnaire was used to answer respondent identities, and the close questionnaire was used to answer the study variable. The variable used scale 1–10 to gain numerical semantic differential scale.

The analysis technique used was using Structural Equation Model (SEM) by the program of AMOS 16.0 (Solimun, 2002). The hypothesis of SEM was conducted using two stages, they are analysis hypothesis test with confirmers factors and model structural hypothesis test. The hypothesis test in confirmers factors, according to Ferdinand (2014) can be conducted into two ways. First, hypothesis test with model, namely observing Chi-square to identify a significance value greater than or equal to 0.05 or 5% so that the null hypothesis means that there is no difference between the covariance matrix of the sample data calculated with the estimated population covariance matrix which is not successfully rejected. This test is also carried out using non-statistical indices such as the Goodness-of-fit provided by the AMOS program; Second, testing the hypothesis regarding the lamda value (λ value) or the significance of the loading factor value is carried out in two ways, namely (a) the lamda value has a value of $\geq + 0.5$. If this criterion is not fulfilled, it can be revealed that the indicator is a member that can explain the shaped variables; (b) the coefficient of the lamda value obtained (in AMOS software is referred to as Regression Weight) is not equal to zero or the value of CR (Critical Ratio) ≥ 2 . As for the structural model hypothesis testing, there are two groups of hypotheses, namely: (a) hypothesis testing regarding model, by means of Chi-square storage with the expectation of a significance value greater than or equal to 0.05 or 5%. This test is also carried out using non-statistical indexes such as the Goodness-of-fit presented by the AMOS program; (b) the causality hypothesis test, using the t-test or in AMOS is called the Critical Ratio (CR) test ≥ 2 .

RESULTS AND DISCUSSION

The Data of Respondent

The respondent based on the gender was shown on the table as follows:

Table 4: Respondents Frequency Distribution Based on Gender.

No	Gender	Total	Percentage (%)
1	Men	94	57%
2	Women	71	43%
	Total	165	100

Source: Primary Data Processed, 2013

Based on the tabel 4 the gender of sharia bank customers in Central Java is mostly male as many as 94 people (57%), while the rest are female customers as many as 71 people (43%). This indicates that sharia banking services in Central Java are not only in demand by men, but also by women. The productive age was dominant around 20-49 years old as in Table 5.

Table 5: Respondents' Frequency Distribution by Age.

No	Age	Total	Percentage (%)
1	< 20 years old	5	3%
2	20-29 years old	53	32,1%
3	30-39 years old	73	44,2%
4	40-49 years old	27	16,4%
5	>49 years old	7	4,2%
	Total	165	100

Source: Primary Data Processed, 2013

Based on the [Table 5](#), The age range of customers of Islamic banks in Central Java which was taken as respondents in this study consisted of 73 respondents aged 30-39 (44.2%). While the rest of the respondents aged 20-29 were 53 people (32.1%), 27 people aged 40-49 years (16.4%), > 49 were 7 people (4.2%), and <20 year only 5 people (3%). Thus, it can be concluded that the majority of Islamic bank customers in Central Java are dominated by the productive age group, which ranges from 20 to 49 years. This is an opportunity for Islamic banks to build and maintain long-term relationships with their customers.

The number of respondents was 165 people consisting of BNI Syariah customers as many as 17 people (10.3%), Danamon Syariah as many as 19 people (11.5%), Bank Muamalat Indonesia as many as 51 people (30.9%), BPD Syariah as many as 15 people (9.1%), Bank Syariah Mandiri with 36 people (21.8%), BRI Syariah with 11 people (6.7%), BTN Syariah as many as 8 people (4.8%), and Niaga Syariah as many as 8 people (4.8%). Thus, the largest number of respondents were customers of Bank Muamalat Indonesia and Bank Sariah Mandiri, respectively 51 people (30.9%) and 36 people (21.8%). It can be seen on the [Table 6](#).

Table 6: Respondents Frequency Distribution Based on the Name of the Sharia Bank.

No	The name of Sharia Banks	Total	Percentage (%)
1	BNI Syariah	17	10,3%
2	Danamon Syariah	19	11,5%
3	Bank Muamalat Indonesia	51	30,9%
4	BPD Syariah	15	9,1%
5	Bank Syariah Mandiri	36	21,8%
6	BRI Syariah	11	6,7%
7	BTN Syariah	8	4,8%
8	Bank Niaga Syariah	8	4,8%
	Total	165	100

Source: Primary Data Processed, 2013

Respondents based on region/city consisted of three regions / cities, namely Semarang as many as 87 people (52.7%) as the first rank, followed by Surakarta with 51 people (30.9%) as the second rank, and the last one was Banyumas with 27 people (16.4%). (See [Table 7](#)).

Table 7: Respondents Frequency Distribution by Region.

No	Regions	Total	Percentage (%)
1	Surakarta	51	30,9%
2	Banyumas	27	16,4%
3	Semarang	87	52,7%
	Total	165	100

Source: Primary Data Processed, 2013

Variable of Customer Satisfaction with Core Services

Minimum score $1 \times \text{number of items (3)} = 3$; maximum score $10 \times \text{number of items (3)} = 30$. Then the interval is: $30 - 3 = 27$; $27 : 5 = 5.4$. So the class interval can be determined in [Table 8](#).

Table 8: Customer Satisfaction Assessment Intervals with Core Services (KPSLI).

Class	Very Disagree	Disagree	Neutral	Agree	Very Agree
Interval	3-8,4	8,5-13,8	13,9-19,2	19,3-24,6	24,7-30

Customer satisfaction with core services is measured by three indicators, namely gentleness, generosity, and itsar (customer priority), the average is 21,1879 with the agreeing category (19.3-24.6). This is proven because customers feel satisfied that the sales force of Islamic banks in serving customers is gentle, generous, besides feeling happy to be associated with salespeople who really care about the interests of customers, based on the value of faith. The table of customer trust variable to sales personnel as in [Table 9](#).

Tabel 9: Interval of Customer Trust Variable To Sales Personnel.

Class	Very Disagree	Disagree	Netral	Agree	Very Agree
Interval	6-16,8	16,9-27,6	27,7-38,4	38,5-49,2	49,3-60

Customer trust in salespeople is measured by six indicators, namely reliability, openness, avoiding lies, product knowledge, avoiding high pressure sales techniques, and fairness. The average value of customer trust in the sales force is 51,6061, with the category strongly agree (49.3-60). Customers really trust the sales force of Islamic banks because they never break promises, will not hide if there are weaknesses in the

Islamic bank products offered, do not lie, they can even be better than that, have the ability to know the products offered, do not impose their will, do not selling products that are not what customers want, avoiding giving excessive expectations to customers. Whereas, variable of customer trust in sharia banks shows as in [Table 10](#).

Tabel 10: Interval of Assessment of Customer Trust in Sharia Banks.

Class	Very Disagree	Disagree	Netral	Agree	Very Agree
Interval	7-19,6	19,7-32,2	32,3-44,8	44,9-57,4	57,5-70

Customer trust in Islamic banks is measured by seven indicators, namely the benefit of the people, avoiding the *maisir* element (gambling), avoiding the element of *garar* (uncertainty), avoiding the element of *riba* (interest), avoiding the element of *baitil* (injustice), credibility, and the application of sharia principles. The average value of customer trust in Islamic banks is 58,888 with the category of strongly agree (57.5-70). It is evident that customers have strongly believed that Islamic banks can participate in creating the benefit of the people; avoid activities that are contrary to Islamic law, including elements of *maisir* (gambling), *garar* (uncertainty), *riba* (interest), *baitil* ((injustice); maintaining the mandate given by its stakeholders; and in carrying out all business activities properly properly use the principles of Islamic sharia.

Customer satisfaction variables with core services have a significant effect on customer satisfaction at Islamic banks with a significance level of 0.027 which is smaller than the probability value of 0.05. The amount of the variable contribution is 48%. The more good behavior of salespeople based on Islamic ethics perceived by customers, the more customer satisfaction with core services will increase. The results of this study indicate that the behavior of salespeople based on Islamic ethics has a positive and significant relationship with customer satisfaction with core services perfectly (perfect fit). The results of this study indicate that the respondents of this study view Islamic bank salespeople as having ethical behavior based on Islamic sharia principles, which are displayed through the attitudes of fingerprints, *fatnahs*, mandates, and *tablighs*, so that they feel satisfied with the services provided by Islamic bank salespeople. These findings are consistent with the opinion of [Metawa and al-Mossawi \(1998\)](#), who state that the vanguard of service employees, such as sales officers, are organizations that are the center of customer attention. The results of this study support the theoretical model developed in this study regarding the effect of ethical behavior of salespeople based on Islamic ethics on customer satisfaction with core services. The ethical behavior model of Islamic bank salespeople that is built using the Islamic marketing concept approach, can be displayed through the attitude of fingerprint (honesty), trustworthiness (trustworthiness), *fatnah* (intelligence), and *tabligh* (delivery).

Based on the results of the analysis of the confirmatory factor analysis (CFA) test, it shows that of the four indicators, two indicators, namely fingerprint (honesty) and *fatanah* (intelligence) have an estimate value of (0.78 and 0.77), while trustworthy (reliable) and *tablig* (delivery) of (0.85 and 0.80). In addition, the behavior of salespeople based on Islamic ethics in this study can be observed through the responses of respondents from the mean value of ethical behavior of salespeople of 28.5394 on a scale of 18.6-32.8.

In this case, customers have the perception that Islamic bank salespeople have behaved ethically based on the concept of Islamic marketing, namely behaving honestly and fairly. As a result, customers are satisfied with the sales force of a syariah bank, due to obtaining welfare (*maṣlahah*) as the goal of sharia (*maqāṣid syarī'ah*). Therefore, Sharia banks need to continuously improve the behavior of Sharia bank salespeople based on Islamic ethics originating from the al-Qur'ān and as-Sunnah continuously, so that customers are satisfied with Sharia bank salespeople, which in the end the customers will increasingly have loyalty.

The results of this study are very important for the sales force of Sharia banks, because in the current situation of globalization, a working person is required to show a work ethic that is not only diligent, persistent, loyal, but always balances with Islamic values which of course cannot go beyond rel- rail that has been determined by the al-Qur'ān and as-Sunnah, so as to avoid various forms of law and ethical violations. This study contributes to developing a new model in increasing customer loyalty in Sharia banking so that a model of ethical marketing behavior played by Islamic bank salespeople can increase customer loyalty with an Sharia marketing concept approach that emphasizes the aspects of *maṣlahah* based on the Maqāṣid Syarī'ah theory, namely the principle Ethical principles in Islam which are derived from al-Qur'ān and as-Sunnah.

The findings of this study support the expectation disconfirmation paradigm (Oliver, 1980), namely that consumers make comparisons between service expectations and performance that will result in either confirmation or disconfirmation. Customer expectations can be met when the product or service performance actually meets the expectations. Confirmation is the result of a mismatch between expectations and performance. Positive confirmation occurs when product/service performance exceeds previous expectations, and negative disconfirmation occurs when expectations exceed performance. Positive confirmations and disconfirmations tend to result in satisfaction, whereas negative disconfirmations lead to dissatisfaction. Customer expectations about core services are highly depend on the presence of a salesperson in providing services. If the salesperson behaves ethically, he or she is more likely to provide realistic expectations about core services (e.g. not to exaggerate about the rate of return on invested funds), and not to influence customers to purchase services that customers do not. As a result, this action can lead to confirmation or even positive disconfirmation between expectations and service performance, resulting in customer satisfaction with

core services. The results of this study support the theoretical model developed in this study regarding the influence of Islamic ethics-based sales force behavior on customer satisfaction with core services.

CONCLUSION

The theory of Maqāṣid Sharia gives an impact to customer satisfaction toward the core service in Sharia bank. It indicates that the concept of Maqāṣid al-Syarī'ah which establish syara law to make the goal of *maslaha* with justice, benefit and balance in order to achieve a more prosperous Indonesian society materially and spiritually. Islamic marketing ethics are conducted to gain customers satisfaction to banking service. By variable indicator of customer satisfaction with core services measured, there are found that gentleness, generosity, and itsar (customer priority) has an average of 21.1879 with the agreeing category (19.3-24.6). This is proven because customers feel satisfied that the sales force of Islamic banks in serving customers is gentle, generous, besides feeling happy to be associated with salespeople who really care about the interests of customers, based on the value of faith.

Customer expectations about core services are highly depend on the presence of a salesperson in providing services. There is also indication that the service was satisfying from six indicators of trust measured namely reliability, openness, avoiding lies, product knowledge, avoiding high pressure sales techniques, and fairness. The average value of customer trust in the sales force is 51.6061, with the category strongly agree (49.3-60). Customers really trust the sales force of Sharia banks because they never break promises, will not hide if there are weaknesses in the Islamic bank products offered, do not lie, they can even be better than that, have the ability to know the products offered, do not impose their will, do not selling products that are not what customers want, avoiding giving excessive expectations to customers.

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