Original Research Article

# The Influence of Islamic Marketing Ethics on Customer Interest in Using Mudharabah Savings Products at BMT Ar-Rahmah Arta Syariah Mojokerto

# Pengaruh Etika Pemasaran Islam Terhadap Minat Nasabah Menggunakan Produk Simpanan Mudharabah di BMT Ar-Rahmah Arta Syariah Mojokerto

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## ABSTRACT

*It intends to examine the effect of shiddiq, al-adl, al-Amanah, service, and piety on consumer interest in utilizing mudharabah savings products both partially and concurrently in scientific writing. BMT Ar-Rahmah Arta Syariah Mojokerto is the subject of this study, which will take place between 2021 and 2022. The method employed is multiple linear regression analysis, and the type of research used is a quantitative research using more than one variable. Classic assumption tests, multiple linear regression equation tests, and hypothesis testing are examples of multiple linear regression analysis methods. Siddiq (X1), Al-Adl (X2), Al-Amanah (X3), Service (X4), and Takwa (X5) were the five independent variables in this study (X5). The interest of customers in adopting the mudharabah deposit product is the dependent variable (Y). It aims to determine the effect of Islamic marketing ethics on customer interest in using mudharabah savings products. Because in fact, nowadays there are more ethical changes in business, such as reduced levels of honesty, fairness, unsatisfactory service, not offering products according to procedures, and many marketers who cannot be trusted in the marketing process. Siddiq, al-adl, al-Amanah, service, and take all had partial and simultaneous effects on customer interest in adopting mudharabah savings products, according to the findings.*

*Keywords: Siddiq, Al-Adl, Al-Amanah, Service, Piety, and Customer Interest*

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## INTRODUCTION

Marketing is known as social process which enables individuals and group of individuals to offer, generate and exchange products and services freely with an ultimate goal of achieving desired demands (Abbas et al., 2020). Marketing, according to Islam, is a business strategy that focuses on the promotion, offering, structuring, establishing, and altering values from one pioneer to its stakeholders (Fadilah, 2020). All behaviors that can damage others are prohibited in Islam when carrying out economic activities, including marketing activities because they can affect customer interest in using the products offered. Marketers must not only promote and inform customers about products when conducting marketing operations; they must also endeavor to ensure that customers are satisfied with the products that have been supplied. As a result, it is thought that the implementation of ethics is particularly crucial in marketing efforts (Mardani, 2017).

When conducting marketing operations to clients, such as offering products or services, marketers must adhere to the principles and values of marketing ethics. Its mission is to ensure that marketing efforts function smoothly and by specified objectives. As Allah's verse in the Qur'an, QS. Asy Syu'araa' verse 183, relates to marketing ethics in commercial activities:

وَلَا تَبْخَسُواْ ٱلنَّاسَ شْيَآءَ هُمْ وَلَا ٱلْأَرْضِفتَعْثَوْاْ مُفْسِدِينَ

"And do not infringe on people's rights, nor run amok in the planet by wreaking havoc." (Qs. Ash-Syu'araa '/ 26: 183)

Islamic marketing ethics, according to Karbala (2018), is the implementation of a business plan based on the principles of justice and equality for the benefit of the community. To be able to establish values and prosper people's lives in general, the principle of fairness takes precedence in commercial activities. The Islamic ethical guidelines ensure respect for, and the individual freedom of, both bankers and customers (Hassan et al., 2008). Even though the Islamic financial market is the newest element in Indonesia, the Islamic financial market has grown rapidly in recent years (Apriyanti, 2019). The growth of Islamic financial forums in Indonesia, such as Islamic banks, sharia premiums, sharia mutual funds, and other sharia financial forums, demonstrates this trend. It has a significant impact on the community's economy, particularly in Islamic banking, by meeting community needs such as collecting cash so that people want to save and finance while still adhering to Islamic ideals and not deviating from Islamic muamalah principles.

The Islamic ethical framework has qualities that can be applied to everyday life (Dababi, 2015). The Islamic ethical code is particularly valuable in the business world, particularly in marketing efforts. Because the majority of Indonesians are Muslims, this presents a marketing opportunity for BMT or other Islamic financial institutions. Muslim business entrepreneurs should possess unique standard qualities distinct from non-Muslim business entrepreneurs (Sulaiman et al., 2019). A marketer at an Islamic financial institution must be able to deliver the best service and be simple to work with so that consumers are satisfied with the service. As a result, a marketer must be honest, fair, accountable, and trustworthy.

Prophet Muhammad SAW was a businessman who could be the best model in commercial practice in the time of jahiliyah (Nabila, 2019). The success of Muhammad SAW in carrying out his business was influenced by his personality and behavior, which is Muhammad SAW always applied ethical values in trading. In reality, some marketers disregard Islamic marketing ethics when conducting marketing activities in the field, resulting in a decrease in client enthusiasm in using the items offered (Sari et al., 2018). A marketer's major responsibility is to advertise the products given for them to be approved by clients, which might be to achieve BMT or other Islamic financial institutions' targets, with bonuses gained once these targets are met. Furthermore, a marketer must be able to compete against current competition from other Islamic financial institutions that offer the same product and, as a result, drag down or demonize one another among marketers, which is known as unfair competition. As a result, ethics might be defined as a value-giver that determines whether human activities are desirable or repulsive (Budiman, 2020).

### Research Methods

Sources and Data Types In scientific writing, this is a quantitative research method that uses both primary and secondary data and includes independent and dependent variables. Siddiq, Al-Adl, Al-Amanah, Service, and Piety are the independent variables. Customer interest is the dependent variable. It aims to determine the effect of Islamic marketing ethics on customer interest in using mudharabah savings products. Because in fact, nowadays there are more ethical changes in business, such as reduced levels of honesty, fairness, unsatisfactory service, not offering products according to procedures, and many marketers who cannot be trusted in the marketing process.

The findings of interviews with BMT leaders and the distribution of questionnaires filled by respondents, primarily clients of BMT Ar-Rahmah Arta Syariah Mojokerto, provide data for scientific writing. Furthermore, theses, books, and earlier research relating to Islamic Marketing Ethics are used as references in scientific writing.

### Research Sites

BMT Ar-Rahmah Arta Syariah Mojokerto, located on Jl. Dipenegoro No.19, Kepuh Pandak, Kutorejo, Mojokerto, East Java, is the site of the study. The researcher picked BMT Ar-Rahmah Arta Syariah Mojokerto as a research site because he

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wanted to learn about the impact of Islamic marketing ethics used by BMT Ar-Rahmah Arta Syariah Mojokerto marketers on customer interest in mudharabah savings products.

### Population

The population refers to the total number of units or persons whose characteristics will be investigated. According to (Sugiyono, 2012), the population is a generalization area made up of objects/subjects with specific features and attributes that researchers have determined should be investigated and conclusions are drawn. The participants in this study were all BMT Ar-Rahmah Arta Syariah Mojokerto clients and totaling 253 clients.

### Sample

Techniques of Sampling The sample is a representative sample of the population that can be reached and shares the same characteristics as the population from which it was drawn. The sample can be thought of as a subset of the population that was chosen following specific procedures and is meant to represent the entire population (Martono, 2014). The total number of clients of BMT Ar-Rahmah Arta Syariah Mojokerto in this survey was 253. Respondents will be taken at least 4-5 times the amount of items in this study, i.e. 5 x 20 = 100 respondents, based on theory (Malhotra, 2006). As a result, the number of responders to be analyzed could be as high as 100.

### Techniques of Sampling

Using the Accidental Sampling technique, sampling was used in the preparation of this study. According to Sugiyono (2009), the Accidental Sampling Strategy is a technique for determining at the time of sampling by chance, specifically when the researcher coincidentally meets the consumer, whether the consumer encountered is regarded suitable as a data source so that it can be used as a sample.

### Techniques for Data Collection

A data collection methodology is a way for gathering expected data to address a problem formulation in research (Noor, 2011). Observation and interviews with BMT Ar-Rahmah Arta Syariah Mojokerto leaders, administrators, and supervisors were used to obtain data for this project. Furthermore, by disseminating questionnaires or questionnaires completed by respondents, notably BMT Ar-Rahmah Arta Syariah Mojokerto consumers.

## RESULTS AND DISCUSSION

**Assumption Test (Classic)**

### 1. Normality Test

The normality test is a statistical test that determines whether the distribution of data collected on groups of data or variables is normal or not. According to Ghozali (2012) the Kolmogorov-Smirnov test is used to determine the statistical test on the normality test, which has a determination that is defined as normal if the Asymp value. Sig. (2-tailed) > 0.05 or more than 5% The findings of the normalcy test output are as follows:

Table 1 shows the results of the normality test calculation.

**One-Sample Kolmogorov-Smirnov Test**

| | | Unstandardized Residual |
|---|---|---|
| N | | 100 |
| Normal Parameters[a,][b] | Mean | .0000000 |
| | Std. Deviation | 11.69233152 |
| Most Extreme Differences | Absolute | .062 |
| | Positive | .062 |
| | Negative | -.051 |
| Kolmogorov-Smirnov Z | | .622 |
| Asymp. Sig. (2-tailed) | | .834 |

a. Test distribution is Normal.

b. Calculated from data.

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The Kolmogorov-Smirnov Test technique with Asymp results is employed based on the output of normalcy test results. The significant value of Sig. (2-tailed) is 0.834, which is greater than the 0.05 significance limit. Because the significance value is more than 0.05, the data is defined as normal and can be deemed to be fulfilled as a result of these calculations. Table 1 shows the results of the normality test calculation.

## 2. Multicollinearity Test

According to Ghozali (2011) the multicollinearity test has one purpose: to determine whether or not the dependent and independent variables in a regression model are similar. The magnitude of the VIF value and the Tolerance value reflects the outcomes of the multicollinearity test. If the VIF determination is less than 10.00 and the tolerance is greater than 0.10, the conclusion is that there are no symptoms of multicollinearity; however, if the VIF determination is greater than 10.00 and the tolerance is less than 0.10, the conclusion is that multicollinearity exists. The following are the findings of each variable's multicollinearity test:

Table 2 shows the results of the multicollinearity test calculation.

Coefficients[a]

| Model | Collinearity Statistics | |
| --- | --- | --- |
| | Tolerance | VIF |
| Shiddiq | .995 | 1.005 |
| Al-Adl | .974 | 1.026 |
| Al-Amanah | .953 | 1.049 |
| Pelayanan | .959 | 1.042 |
| Takwa | .979 | 1.021 |

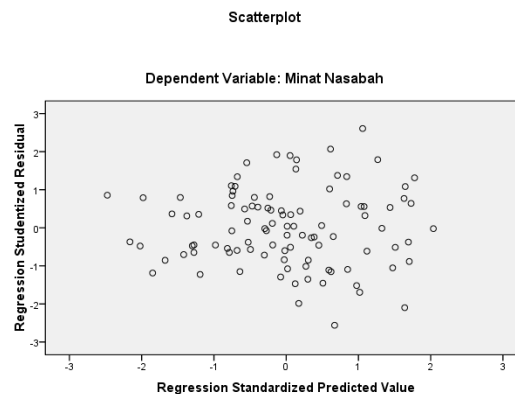a. Dependent Variable: Minat Nasabah

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The table reveals that Siddiq (X1) has a tolerance value of 0.995 > 0.10, Al-Adl (X2) has a tolerance value of 0.974 > 0.10, Al-Amanah (X3) has a tolerance value of 0.953 > 0.10, Service (X4) has a tolerance value of 0.959 > 0.10, and Piety (X5) has a tolerance value of 0.979 > 0.10. The VIF value for Siddiq (X1) is 1.005 10.00; for the variable Al-Adl (X2) is 1.026 10.00; for the variable Al-Amanah (X3) is 1.049 10.00; for the Service variable (X4) is 1.042 10.00, and for the Takwa variable (X5) is 1.021 10.00. As a result of this interpretation, it may be stated that there are no indications of multicollinearity, and the multicollinearity test has been passed.

## 3. Heteroscedasticity Test

According to Ghozali (2012) the heteroscedasticity test is used to demonstrate changes in variance in the regression model that may be noticed from one observation to the next. There is a basis for making decisions in the heteroscedasticity test, namely that if a given pattern is recognized, heteroscedasticity symptoms are present. If no pattern emerges and the dots are evenly spaced above and below the number 0 on the Y axis, it can be concluded that there are no signs of heteroscedasticity. The calculation of the heteroscedasticity test is depicted in the diagram below:

Figure 1: Calculations for the Heteroscedasticity Test

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The results of the heteroscedasticity test processing show that all of the points spread in all directions, or that they have spread above and below the number 0 on the Y-axis, and that there are also points that are clustered but do not form a pattern, as shown in the diagram above. There are no signs of heteroscedasticity, according to this perspective.

**Analysis of Multiple Linear Regressions**

The purpose of using multiple linear regression analysis is to demonstrate whether the independent variable is rising or dropping if two or more additional independent variables are predictors of being altered (raise their value) (Sugiyono, 2012). The results of multiple linear regression analysis are as follows:

**Table 3: Multiple Linear Regression Analysis Calculation Results**

**Coefficientsª**

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|
| | B | Std. Error | Beta | | |
| (Constant) | .173 | .540 | | .321 | .749 |
| Shiddiq | .122 | .058 | .131 | 2.119 | .037 |
| Al-Adl | .126 | .060 | .153 | 2.114 | .037 |
| Al-Amanah | .395 | .079 | .404 | 5.018 | .000 |
| Pelayanan | .170 | .070 | .174 | 2.420 | .017 |
| Takwa | .119 | .058 | .157 | 2.070 | .041 |

a. Dependent Variable: Minat Nasabah

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Siddiq (X1) has a coefficient value of 0.122, Al-Adl (X2) has a coefficient value of 0.126, Al-Amanah (X3) has a coefficient value of 0.395, Service (X4) has a coefficient value of 0.170, and piety (X5) has a coefficient value of 0.119. In comparison, the constant value is 0.173. The test equation for multiple linear regression analysis is as follows:

$$Y = 0.173 + 0.122X_1 + 0.126X_2 + 0.395X_3 + 0.170X_4 + 0.119X_5 + e$$

The examination of the multiple linear regression analysis test equation yielded the following results:

a. It is known that the constant value is 0.173, which implies that if the independent variable is set to zero, it proves the magnitude of the value (Y), therefore it can be argued that the independent variable has no influence, and the Y value equals 0.173.
b. The regression coefficient for the variable Siddiq (X1) is 0.122, which suggests that increasing Siddiq by 1 will result in a 0.122 rise in consumer interest. If the coefficient value is positive, it indicates that there is a positive link between the Siddiq variable (X1) and the consumer interest variable (Y) and that as the Siddiq variable (X1) rises, so will the customer interest (Y).
c. The regression coefficient on the Al-Adl variable (X2) is 0.126, which suggests that if Al-Adl grows by one, customer interest will increase by 0.126. If the coefficient value is positive, it signifies that the Al-Adl variable (X2) and the Customer Interest variable have a positive connection and that as the Al-Adl variable (X2) rises, so will the Customer Interest (Y).
d. The regression coefficient for the Al-Amanah variable (X3) is 0.395, which means that if Al-Amanah increases by 1, customer interest will increase by 0.395. If the coefficient value is positive, it signifies that the Al-Amanah variable (X3) and the Customer Interest variable have a positive association and that as the Al-Amanah variable (X3) rises, so will the Customer Interest (Y).
e. The regression coefficient for the Service variable (X4) is 0.170, which means that if the Service increases by 1, customer interest will increase by 0.170. If the coefficient value is positive, it suggests there is a positive correlation between the Service variable (X4) and the Customer Interest variable (Y), and that as the Service variable (X4) rises, so will the Customer Interest (Y).

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f.  The regression coefficient for the Takwa variable (X5) is 0.119, which suggests that if Takwa grows by one, consumer interest will increase by 0.119. If the coefficient value is positive, it signifies that the Takwa variable (X5) and the Customer Interest variable have a positive connection and that as the Takwa variable (X5) rises, so will the Customer Interest (Y).

**Hypothesis Test**
## 1.  Determinant Coefficient (R Square/R2)

According to Gujarati (2005), the coefficient of determination is used to prove the magnitude of the influence or impact of the X variable on Y. The coefficient of determination, which means the coefficient of the relationship is indicated by a percentage, is used to prove the magnitude of the influence or impact of the X variable on Y. The Coefficient of Determinants (R Square/R2) yields the following:

**Table 4. Calculation of Determinant Coefficient**
**Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .937[a] | .877 | .871 | .864 |

a. Predictors: (Constant), Takwa, Shiddiq, Pelayanan, Al-Adl, Al-Amanah
Researchers will process data in 2022

The value of R square/$R^2$ in the result above is 0.877, or 87.7%. According to the output results, the percentage of influence of the variables Siddiq (X1), Al-Adl (X2), Al-Amanah (X3), Service (X4), and Takwa (X5) on Customer Interest (Y) is 87.7%, implying that customer interest is influenced by other variables not included in the study by 12.3%.

## 2.  T-score (Individual Parameter Significance Test)
The t-test function, according to Sugiyono (2018), is used to demonstrate that the independent variable has a partial or no effect on the dependent variable. If the significance value > 0.05, then H0 is accepted and Ha is rejected, and there is no significant influence between one variable X and variable Y. If the significance value is less than 0.05, H0 is rejected and Ha is accepted, indicating that one variable X has a significant effect on another variable Y. The following are the researcher's determined t-test output results:

**Table 5. Results of Partial (t) Test Calculations**
**Coefficients[a]**

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|
| | B | Std. Error | Beta | | |
| (Constant) | .173 | .540 | | .321 | .749 |
| Shiddiq | .122 | .058 | .131 | 2.119 | .037 |
| Al-Adl | .126 | .060 | .153 | 2.114 | .037 |
| Al-Amanah | .395 | .079 | .404 | 5.018 | .000 |
| Pelayanan | .170 | .070 | .174 | 2.420 | .017 |
| Takwa | .119 | .058 | .157 | 2.070 | .041 |

a. Dependent Variable: Minat Nasabah

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The following are the conclusions drawn from the t-test processing output:

a. Siddiq Influence on Customer Interest

The Siddiq variable in the equation above has a known significance value of 0.037, which equals 0.05. As a result of this explanation, H0 is rejected and Ha is accepted, implying that Siddiq has a limited impact on customer interest. The findings of this study are also consistent with earlier studies, such as Karbala (2018) finding that honesty influences the custom variable.

b. Al-Adl Influence on Customer Interest

The Al-Adl variable in the computation above has a significance value of 0.037, which equals 0.05. As a result of this explanation, $H_0$ is rejected and $H_a$ is accepted, implying that Al-Adl has a partial impact on customer interest. The findings of this study are also consistent with prior studies, such as Lubis (2019) finding that justice has a limited impact on customer decisions.

c. Al-Amanah Influence on Customer Interest

The Al-Amanah variable has a significance value of 0.000, which equals 0.05 in the computation above. As a result of this explanation, $H_0$ is rejected and $H_a$ is accepted, implying that Al-Amanah has a partial impact on customer interest. The findings of this study are also consistent with prior studies, such as Ananda (2019), which found that including Fatonah, Amanah, Siddiq, and Tabliq into the Marketing System at Bank Syariah Mandiri KCP Padang Bulan Medan has an impact on consumer trust and interest in marketing.

d. Service Influence on Customer Interest

The significance value of the Service variable in the preceding calculation is 0.017, which equals 0.05. As a result of this explanation, $H_0$ is rejected and $H_a$ is approved, indicating that the service has a partial impact on client interest. The findings of this study are also consistent with prior studies, such as Lubis (2019) study, which found that service has a major impact on consumer decisions.

e. Piety Influence on Customer Interest

The Takwa variable in the above equation has a known significance value of 0.041, which equals 0.05. As a result of this explanation, $H_0$ is rejected and $H_a$ is accepted, implying that piety has a partial impact on customer interest. The findings of this study are also consistent with prior studies, such as Lubis (2019) study, which found that spiritual personality can impact customer decisions.

### 3. Simultaneous (F)

Evaluation According to Ghozali (2009), the purpose of the f-test is to assess whether the independent variables have an effect on the dependent variable when they are combined, and the significance level is set at 0.5 or 5%. The f test yielded the following results:

**Table 6: Results of Simultaneous Test Calculation (F)**

**ANOVA[b]**

| Model | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|
| Regression | 500.598 | 5 | 100.120 | 134.156 | .000[a] |
| Residual | 70.152 | 94 | .746 | | |
| Total | 570.750 | 99 | | | |

a. Predictors: (Constant), Takwa, Shiddiq, Pelayanan, Al-Adl, Al-Amanah

b. Dependent Variable: Minat Nasabah

Researchers will process data in 2022

There is an Account value of 134,156 in the simultaneous (F) test output, and df 1 = k-1 or 5-1 = 4 and df 2 = N-k or 100-4 = 95, therefore Fable is 2.47. These results indicate that Fount > Ftable, which equals 134,156 > 2,47, indicating that Ha is accepted. As a result of the aforementioned output results, we can conclude that Siddiq, Al-Adl, Al-Amanah, Service, and Piety have a good joint influence on consumer interest.

**Conclusions**

The following are the conclusions reached as a consequence of a study conducted by researchers:

1. At BMT Ar-Rahmah Arta Syariah Mojokerto, the Siddiq variable has a strong positive effect on consumer interest in adopting mudharabah savings products, either partially or jointly with the Al-Adl, Al-Amanah, Service, and Takwa variables. Customers' interest in using mudharabah savings products at BMT Ar-Rahmah Arta Syariah Mojokerto is influenced by marketers' implementation of Shiddiq's Islamic marketing ethics, according to the findings of this study.
2. At BMT Ar-Rahmah Arta Syariah Mojokerto, the Al-Adl variable has a strong positive effect on consumer interest in adopting mudharabah savings products, either partially or jointly with the Siddiq, Al-Amanah, Service, and Takwa factors. The findings of this study show that BMT Ar-Rahmah Arta Syariah Mojokerto customers' interest in adopting mudharabah savings products is influenced by marketers' use of Islamic marketing principles Al-Adl.
3. At BMT Ar-Rahmah Arta Syariah Mojokerto, the Al-Amanah variable has a strongly favorable effect on consumer interest in adopting mudharabah savings products, either partially or jointly with the Siddiq, Al-Adl, Service, and Takwa factors. The findings of this study show that marketers' use of Al-Amanah Islamic marketing ethics has an impact on customers' willingness to use mudharabah savings products at BMT Ar-Rahmah Arta Syariah Mojokerto.
4. The service variable has a substantial positive effect either partially or jointly with the variables Siddiq, Al-Adl, Al-Amanah, and Takwa on customer interest in adopting mudharabah savings products at BMT Ar-Rahmah Arta Syariah Mojokerto. The results of this study suggest that the adoption of Islamic marketing ethical services by marketers might affect consumer interest in utilizing mudharabah savings products at BMT Ar-Rahmah Arta Syariah Mojokerto.
5. At BMT Ar-Rahmah Arta Syariah Mojokerto, the Takwa variable has a strong positive effect on consumer interest in mudharabah savings products, either partially or together with the Siddiq, Al-Adl, Al-Amanah, and Service factors. Customers' interest in using mudharabah savings products at BMT Ar-Rahmah Arta Syariah Mojokerto is influenced by marketers' adherence to Islamic Takwa marketing principles, according to the findings of this study.

**Suggestions**

The following suggestions can be made based on the findings of research that has been conducted by researchers:

**1. For Businesses**

BMT Ar-Rahmah Arta Syariah Mojokerto is hoped to continue to enhance and use Islamic Marketing Ethics in order to promote consumer interest, particularly in mudharabah savings products.

**2. More Information for Researchers**
a. Researchers in the future are likely to collect more samples to obtain more reliable data. Using more precise data will result in better and more comprehensive findings.
b. It is intended that future scholars would strive to expand on this research by including a broader range of references.

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