



## Implementation of Islamic Business Ethics in TABAH Products at BMT NU Gambiran Banyuwangi

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**Abstract:** This research aims to analyze the mechanism of Islamic business ethics in TABAH Savings products at BMT NU Gambiran Branch, Banyuwangi, East Java. The research used a descriptive qualitative approach with informants selected using purposive sampling. Data was obtained through interviews, observation and documentation, including primary and secondary data sources. The research results show that the Islamic business ethics mechanism in TABAH Savings is based on a profit sharing agreement (Mudharabah), not interest. Profits are shared fairly between BMT and customers according to the agreement. The financial transaction process is carried out honestly and transparently. However, there are obstacles in the form of customers' inconsistency in saving due to weak intentions and unstable economic conditions. Apart from that, there are issues related to customers' lack of understanding of the sharia principles that are applied, which requires further education from BMT. As a solution, BMT NU provides a daily savings pick-up and drop-off service with no minimum nominal limit. The benefit of TABAH Savings for BMT NU is to increase the outstanding value of non-SIAGA savings, while for members, this product simplifies, secures and disciplines saving activities. In conclusion, the TABAH Savings mechanism at BMT NU Gambiran Branch is in accordance with the principles and provisions of Islamic business ethics, both in terms of the contract and its implementation. However, the issues that arise need to be handled through a more intensive approach towards customers.

**Keyword:** Islamic Business Ethics; BMT NU; TABAH Savings

### INTRODUCTION

BMT is an independent business organization that has activities to develop various productive business activities with the intention of improving the quality of economic activities carried out by small communities and also small entrepreneurs. The activities that are often carried out by BMT are to encourage people to save in BMT and also finance economic activities carried out by them (Nurul Huda, 2016).

BMT Nuansa Umat (NU) Gambiran Branch, Banyuwangi Regency, East Java, was initially established after *Launching* Banyuputih and Kalipuro branch offices Tuesday

(28/9/2021) this time BMT NU again inaugurated three branch offices at once in Banyuwangi Regency, namely Purwoharjo Branch, Gambiran Branch, and Genteng Branch on Thursday (30/9/2021). *Launching* which was attended by the Board of Directors and the Board of Directors of BMT NU East Java and stated that BMT NU Gambiran Branch is the 80th branch of BMT NU Gambiran Branch products, there are four types, namely savings products, financing products, service products, and *maal*. (Blogger.com, 2017)

*Mudhlarabah* Savings (TABAH) which uses the *mudhlarabah mutlaqah* contract is a savings product that is specifically for the community to collect money for daily needs because deposits and withdrawals can be made at any time. religiously, saving is recommended as stated in Surah Al-Furqon verse 67 which means:

*"And those who spend (wealth) they do not excess, and are not miserly, and are among them."*

Islamic business ethics means a set of values about good, bad, right and wrong in the business world based on moral principles that are in accordance with sharia. In addition, Islamic business ethics can also mean thinking or reflection on morality in economics and business, namely reflection on good, bad, reprehensible, right, wrong, reasonable, appropriate, inappropriate behavior of a person in doing business or working So it can be understood that Islamic business ethics is a set of principles or norms applied by business people in transactions, behave and relate to achieve their business goals safely. (Mufraeni & D. Bashori, Ahmad, 2013)

Business ethics in Islam has a strong foundation in the teachings of the Qur'an and Hadith which prioritize the values of justice, transparency, honesty, and social responsibility. emphasized in the values of the Qur'an. In general, Islamic business ethics borrows a number of key ideals from Islamic teachings, including Unity (Tauhid), Balance (Fair), Free will, Obligation/Responsibility, Truth (Ihsan). The application of this ethics in the *mudhārabah contract* is very important to ensure that every transaction carried out does not contain elements of *riba*, *gharar*, or *maysir*, which can damage the integrity and sustainability of the business.

This journal focuses on the importance of applying Islamic business ethics in financial products, especially in the context of TABAH Savings which uses the Mudhlarabah contract at BMT NU Gambiran Branch, Banyuwangi. This research is motivated by the need to understand how the principles of Islamic business ethics, such as, Tauhid, Fair, free will, obligation/responsibility, and truth, are implemented in the practice of Islamic financial institutions. (Rafik Issa Beekun, n.d.)

This research needs to be conducted to provide a deeper understanding of the implementation of Islamic business ethics, especially in financial products based on the Mudhlarabah contract such as TABAH Savings at BMT NU Gambiran Branch. This is important given the lack of previous research that specifically explored the application of values such as fairness, transparency, and social responsibility in savings products in Islamic financial institutions. In addition, this study aims to fill the literature gap related to sharia business practices in the local context in Banyuwangi, which has not been widely discussed in scientific studies.

The main reference that supports this research is the work (Sulasih et al., 2024), which emphasizes the role of BMT in developing small community economic activities, as well as research (Putritama, 2018), which delves into the principles of Islamic business ethics based on the Qur'an and Hadith. This research also refers to Rafik Issa Beekun, who discusses in depth the concepts of Tawhid, Fairness, and responsibility in business.

This research is significant because it can make a practical contribution to Islamic financial institutions in improving the application of Islamic business ethics to create fairer and more sustainable transactions. In addition, the results of the research are expected to be able to be a reference for the development of more inclusive Islamic financial products.

However, previous research has limitations in connecting the practice of the Mudhlarabah contract with the real impact on customers, such as saving patterns and perceived economic benefits. This study tries to overcome these limitations by exploring more deeply how the mechanism of the Mudhlarabah contract is applied and how the principles of Islamic business ethics affect the sustainability of Tabungan Tabah products.

This research is expected to contribute to the understanding of the application of Islamic business ethics in Islamic financial products and provide insights for financial institutions in improving their services to the community.

Based on this background, the researcher raised the title Implementation of Islamic business ethics in TABAH Savings products at BMT NU Gambiran Banyuwangi Branch. The purpose of this study is: to find out the mechanism of Islamic business ethics applied in TABAH Savings products at BMT NU Gambiran Branch. This research also wants to explore how the Mudhlarabah contract is implemented and its impact on customers.

## **METHOD**

The type of research used is field research, because the type of research is field research, the researcher uses data collection methods through documentation, observation, and interviews (Sugiyono, 2013). by taking a location at KSPPS BMT NU Gambiran Banyuwangi Branch, East Java. The data in this study are in the form of primary data and secondary data. The data obtained were collected and then analyzed by the method of literature review from previous journals and Islamic business ethics books. This research was carried out during the internship period starting from September 2 to October 9, 2024. In addition to research, the author also took part in helping the services at BMT NU Gambiran Branch to improve the results of the research. The speakers here are the customers of TABAH products at BMT NU Gambiran Banyuwangi Branch and the manager of the TABAH Savings section at BMT NU. The purpose of this study is to analyze the mechanism of Islamic business ethics in TABAH Savings at BMT NU. The study also discusses broader implications, including their impact on sharia compliance, increased customer trust, and their contribution to the sustainable development of sharia-based financial services.

## **RESULTS AND DISCUSSION**

### **Implementation of Islamic Business Ethics in TABAH Savings Products**

This research was conducted at BMT NU (Nuansa Umat) branch of Gambiran Banyuwangi, East Java, In this study, the researcher has conducted interviews with savings managers and customers who participate in Tabungan Tabah to explore the application of Islamic business ethics that have been established.

The researcher has conducted interviews with savings managers and customers regarding the application of Islamic business ethics in Tabungan Tabah, which includes the principles of monotheism, justice, respect for free will, obligations and responsibilities, as well as the truth in every transaction and policy implemented.

As for the implementation of the principle of tauhid, this concept refers to the belief that the main source of Islamic ethics is complete and pure belief in the oneness of God (Djakfar, 2007). The concept of monotheism is a vertical dimension in Islam that shows that Allah as God Almighty sets certain boundaries for human behavior as a caliph, to provide benefits to individuals without ignoring the rights of other individuals (Ali Hasan, 2009). This vertical relationship reflects man's total and unconditional surrender to God, by making man's desires, ambitions, and actions subject to His commands. Therefore, monotheism is the basis and motivation to ensure the survival, sufficiency, power, and honor of human beings who have been created by Allah as glorified beings (Djakfar, 2007).

In addition, the application of the principle of monotheism in saving was also presented to Tabah members during an interview with Mr. Khoirudin as a member of TABAH Savings *"I save in BMT the intention is not to meet worldly needs but also for good such as donating or helping others, where the monthly profit will be donated to people who cannot afford it, also to avoid usury, because in BMT in fish the system is profit sharing not interest"*(interview with Mr. Khirudin, a member of TABAG savings account, n.d.)

In carrying out activities to attract savings deposits, the manager also intends to make it a form of worship to Allah. They respect times of worship, such as prayers, by stopping activities when that time comes. This action is in line with the values of Islamic business ethics which teach a Muslim to always remember Allah, even when he is busy with daily activities. If the concept of monotheism is applied in business ethics, a Muslim entrepreneur ideally will not:

- a) Hoarding wealth with greed. The concept of trust or trust has a very important meaning for him because he is aware that all the world's treasures are temporary and must be used wisely.(Mufraeni & D. Bashori, Ahmad, 2013)

Islam underlies economic activities as a means to support worship to Allah SWT. Therefore, business objectives do not only focus on material gains or personal interests (Rafik Issa Beekun, n.d.), but also directed to achieve the pleasure of Allah SWT as well as spiritual and social satisfaction.

The principle of balance refers to the creation of conditions where no party feels disadvantaged, or a mutual agreement is reached based on the willingness of each party ('an taradhin) (Yogyakarta, 2009). In the business world, Islam emphasizes the importance of fair and balanced behavior, especially in terms of measurement and weighing. Muslim entrepreneurs are required to use accurate scales and perfect measurements, as these actions not only reflect the best behavior, but also bring positive impacts.

In work and business activities, Islam teaches to be fair, even to those who are not liked. Justice is the main obligation that must be exercised before virtue, especially in trade transactions (Amalia, 2014). By being fair and using the right scales, a Muslim businessman not only behaves in accordance with Islamic values, but also draws himself closer to piety. In TABAH Savings, the profits obtained are not in the form of interest. Unless based on a revenue sharing agreement(*Mudhlarabah*).This principle ensures that the benefits are shared fairly between BMT and the customer in accordance with the agreement.

*"This TABAH savings is in accordance with the initial agreement using a profit-sharing system (Mudhlarabah) where the customer gets 40% according to the amount of his balance, the rest for BMT. Also in this TABAH Savings is not subject to the admin to avoid the practice of usury"* (interview with Mr. Muhamad Fatkhan of the joint section)

Islam strongly advocates justice in business practices and prohibits any form of fraud or tyranny. The Prophet PBUH was sent by Allah to uphold justice. Those who cheat, such as asking for a measure to be fulfilled when receiving but reducing it when giving, are threatened with destruction.(Rafik Issa Beekun, n.d.)

Fraud in business is a sign of its destruction, because trust is the main key to success in business. The Qur'an reminds Muslims to weigh and measure honestly, and to avoid all forms of fraud, especially in the reduction of measurements and scales(Rafik Issa Beekun, n.d.).

نَسْحًا وَرِيحًا كَلِمَاتٍ مَبْدُوءَاتٍ سِاطِسُؤَلَابِ اَوَزُو جَنَّاك اِذَا لَبَّكَلَا اَوَنَوَا  
لَبَّوْا

*"And perfect the measure when you measure, and weigh it with the right balance. That is what is more important (for you) and better as a result". (Q.S. al-Isra':35)*

In doing business in the world of work and business, Islam requires to do justice, including those who are not liked. This is in accordance with the words of Allah in Surah Al-Maidah: 8

يٰۤاَيُّهَا الَّذِيْنَ اٰمَنُوْا وَاُولٰٓئِكَ لَنْ يَّخْلِفَ اِلٰهَآءُكُمْ اَشۡيَآءَ مِمَّا كَفَرُوْا سَبۡحًا وَّاٰمًا وَّجَمِيْعًا ۗ اُولٰٓئِكَ يَّهۡتَدُوْنَ ۗ اُولٰٓئِكَ يَتَذَكَّرُوْنَ اِنَّ اِلٰهَهُمْ اِلٰهٌ وَّاحِدٌ ۚ اَللّٰهُ يَتَذَكَّرُ اُولٰٓئِكَ ۗ اَللّٰهُ سَمِيْعٌ عَلِيْمٌ

: *"O believers, be the ones who always uphold (the truth) because Allah SWT, be a witness justly. And never let your hatred of a people drive you to act unjustly. Be fair because justice is closer to piety".*

Be fair in this regard such as not discriminating against workers, suppliers, buyers, or anyone else in business on the basis of race, color, sex or religion, as well as on the basis of race, color, sex or religion. *system* Fair profit sharing must be carried out in accordance with the agreement that has been mutually agreed, so that each party gets their rights proportionally and transparently. (Mufraeni & D. Bashori, Ahmad, 2013)

In Islam, human beings are given the freedom to take various actions necessary to utilize the resources in their control in order to achieve optimal benefits and welfare of life. However, this freedom is still bound by Islamic values. (Yogyakarta, 2009)

Similarly, in the program run by the company to withdraw TABAH savings deposits, the rights and obligations of each party are carried out fairly without harming one of the parties. The principle of freedom of free will applied by BMT NU is reflected in the freedom for customers to save according to their ability, be it a thousand or five hundred silver per day. In addition, customers are also free to withdraw their savings at any time as needed. This is like the statement below:

*"In BMT NU, we free those who want to save on TABAH products, both non-Muslims are also allowed and served to save. There is no difference in service between Muslims and non-Muslims, all are well served. (interview with Mr. Muhammad Fatkhan of the Savings Department)\_*

Each individual has the freedom to regulate his or her life, as long as he obeys God's prohibitions (Lestari & Jubaedah, 2023). In running a business, Islam advocates the freedom of market mechanisms, as long as it does not involve elements of tyranny, maysir, gharar, or riba (Antoni, 2019). At BMT NU, customers are given the freedom to choose the type of savings according to their needs without any coercion. Many customers choose the TABAH Savings product because they feel that this product helps meet their daily needs because they can be disciplined to set aside money every day, and if there is an urgent need, it can also be taken at any time, so that TABAH Savings is the right solution for them.

In muamalah, accountability is carried out to Allah and humans. Everyone must believe that all their actions are supervised by Allah who will later be held accountable in the world for their actions while living in the world. (Junia Farma, 2020) Responsibility in business must be shown in a real, factual, and honest manner. BMT NU Gambiran branch has realized its attitude of responsibility to customers. This was explained by Mr. Zulkifli as the Head of the Gambiran branch leadership.

*"All employees of BMT NU Gambiran Branch have their own responsibilities for the tasks they carry. For example, if there is an error in the calculation of the money given by the customer and a difference in the amount of the account balance with the money obtained, it is the responsibility of the savings department by confirming the customer or replacing the amount of the difference." (Interview with Mr. Zulkifli, head of the branch leadership on ), n.d.)*

In addition to the above principles, the principle of responsibility is also emphasized (*fard*) This can be seen from the statement above. Islam emphasizes the importance of the concept of responsibility without putting aside individual freedom (Amalia, 2014). This shows that freedom in Islam must be accompanied by responsibility. Every human being is obliged to take responsibility for every choice, not only in front of fellow humans, but most importantly before God (Mufraeni & D. Bashori, Ahmad, 2013).

The promotion carried out by the BMT NU Management is simple and does not give excessive promises that aim only to attract the attention of the public. Saving at the BMT NU Savings Account provides benefits in the form of financial security, ease of financial management, and the opportunity to get competitive profit sharing according to sharia principles. In addition, saving at BMT NU also supports the economic development of the people and community empowerment through programs based on justice and togetherness. By upholding the principle of trust, it is hoped that a good relationship can be established and provide benefits for the company in the future. This is in accordance with the *fard* principle in Islamic business ethics which prioritizes responsibility towards others by not lying or committing fraud. In addition, Allah SWT also mentioned the nature of the lucky believers who are the ones who keep the trust.

*"And those who keep their trusts and their promises." (QS. Al-Mu'minūn: 8).*

The last principle is Ihsan. In Islamic business ethics, the principles of truth, virtue, and honesty are the main keys to business success (Junia Farma, 2020). Since its establishment, BMT NU has applied honesty in its business practices. This is reflected in the attitude of employee trust in managing customer funds transparently. In its implementation, it can be seen from the manager Those who offer Sharia savings products must provide clear information about the profit-sharing mechanism, risks, and other conditions so that customers can make wise decisions (Putri, 2019): This is in accordance with this statement:

*"In the Savings product at BMT NU, including TABAH, a savings book is provided to close every transaction made every day, because the Savings pick-up is carried out every day except Sunday. (interview with Mr. Muhammad Fatkhan of the Savings Section, n.d.)*

With this principle of truth, BMT NU seeks to maintain fairness and prevent potential losses for one of the parties involved in transactions, cooperation, or business agreements. In Islamic business ethics, this attitude of truth, virtue, and honesty is the core of the success of his business. BMT NU Gambiran Banyuwangi Branch has implemented honesty in its business practices. This honesty can be measured by the trustworthiness of its employees in managing customer money transparently, and recording every transaction in the savings book, BMT never takes profits for personal gain.

In a business work, Ahmad underlined a number of actions that can support the implementation of the axiom of courtesy in business, namely: (Mufraeni & D. Bashori, Ahmad, 2013)

1. Leniency
2. Service *motive*
3. Awareness of the existence of Allah and rules related to the implementation of the prolific one.

In addition to the things mentioned above, humans are also required to know and observe the priority scale of the Quran<sup>29</sup>, such as:

1. Prefer the hereafter reward to the worldly reward
2. Prefer moral actions to immoral ones
3. Prefer halal over haram.

This is in accordance with the principle of *ihsān* which encourages a person to do good deeds that are beneficial to others, as stated in the words of Allah SWT in Surah Al-Nahl verse 97.

*"Whoever does righteous deeds, both men and women, in a state of faith, then we will indeed give them a good life and indeed We will reward them with a better reward than what they have done." (QS. Al-Nahl: 97).*

### **Obstacles to TABAH Savings**

According to the Ministry of National Education in his book General Dictionary of the Language Page (Drafting Team, 2008). Constraints are circumstances that restrict, hinder, or prevent the achievement of targets. Meanwhile, one of the obstacles faced by customers in using TABAH savings at BMTNU East Java is the inconsistency of saving habits. This is due to the lack of strong intention or motivation of customers to save regularly, so they often find it difficult to set aside part of their income. In addition, unstable economic factors are also the main obstacles. As an interview with Khoirudin as a customer of TABAH

*"The obstacle I experienced was that I was not consistent in saving because my economy was not stable" (interview with Mrs. Nurin, a member of Tabungan Tabah), n.d.)*

Income uncertainty, unexpected expenses, and difficulties in meeting daily needs often make it difficult for customers to set aside money to save. This condition makes them more likely to delay or even stop the saving process, even though they have intended to do so regularly. So, even though the TABAH savings program offers long-term benefits, these challenges need to be overcome so that customers can be more consistent in carrying out their saving habits. In this context, the implications of the obstacles that occur, namely the lack of intention to save and economic instability, can include the impact on the financial well-being of customers in the long term, reduce the success of savings programs, and affect the achievement of customer financial goals.

### **Efforts made at TABAH Savings**

According to (Wahyu Baskoro, 2005) Effort is an effort or condition to convey something or an intention (reason, effort). According to (TTorsina, 1987) Effort is an activity to achieve the desired goal. According to the Drafting Team of the Center for Language Development and Development (1991: 1109), the word effort is an effort of reason (to achieve an objective, solve a problem, find a solution, etc.); effort. Meanwhile, according to (Sriyanto, 1994) Effort is an effort to achieve something.

Based on the above understanding, the researcher concludes that effort is an effort or effort made to achieve a goal or overcome a problem. BMTNU has made various efforts to make it easier for customers to save through Tabah savings, one of which is by giving customers the freedom to save starting from 1000 or 500 silver without a minimum deposit limit. As an interview with the manager of BMT NU in the Savings section.

*"The solution is to save 1000,500 silver even if you don't have a problem, the important thing is to save every day, if you don't have a job, you have to save money." (interview with Mr. Muhammad Fatkhan of the Savings Section, n.d.)*

In addition, BMTNU also provides a daily savings shuttle service, which allows customers to save without having to come directly to the head office, a convenience that is not found in conventional banks.

Analytically, this effort can be seen as a strategy to overcome the main obstacles faced by customers, namely the inability or unwillingness to save a large amount at once and limited time or access to come to the head office. By allowing customers to save small amounts and providing shuttle services, BMTNU simplifies the saving process, so that customers can save more consistently even with irregular or limited income.

The implication of this effort is an increase in customer participation in the Tabah savings program, which can ultimately improve the financial well-being of customers. In addition, BMTNU can strengthen relationships with customers and increase their loyalty. From a business perspective, this step can also help BMTNU expand its customer base and increase the amount of funds raised, which in turn supports the further development of the financial institution.

### **Benefits of TABAH Savings**

The benefits of Tabah savings for customers themselves are very significant, because it makes it easy for them to save with a very affordable nominal, starting from 1000 or 500 silver, without a minimum deposit limit. This allows people, especially those with limited incomes, to continue saving consistently, without having to feel burdened. In addition, with a savings shuttle service every day, customers do not need to come directly to the head office, which makes it easier for them to access the service.

For BMTNU, the benefit of the Tabah savings program is an increase in the *outstanding* value of non-standby savings, which contributes to the growth of the total funds collected. With many customers participating in these savings, even with small deposits, BMTNU can increase liquidity and greater financing capacity, as well as strengthen their customer base. As an interview with the head of the BMT NU Gambiran Branch branch.

"More and more people are saving at BMT here *can add outstanding value to non-standby savings*" (*Interview with Mr. Zulkifli, head of the branch leadership on*), n.d.)

Benefits This program provides two main benefits: first, for the community, Tabah savings is a tool to grow the habit of saving and improve financial well-being gradually. Second, for BMTNU, this is a strategy to expand market share and optimize fund management. The implication is increased financial stability for customers and long-term development for BMTNU. From the customer side, easier and more affordable saving habits can reduce dependence on loans or debt, while for BMTNU, the growth of outstanding non-standby savings reflects success in reaching more people and strengthening their financial foundations.

### **CONCLUSION**

Based on the results of research on the implementation of Islamic business ethics in TABAH savings products at BMT NU Gambiran Banyuwangi Branch, East Java, as follows:

The application of Islamic business ethics to TABAH Savings products at BMT NU Gambiran Banyuwangi Branch, East Java, has been carried out in accordance with the principles of Islamic business ethics. These principles include monotheism, justice, free will, responsibility, and ihsan (virtue). BMT NU always emphasizes the importance of morality and honesty for every employee in carrying out their duties, with the intention of worshipping and hoping for blessings both in this world and in the hereafter. They also do not discriminate against customers, support the productivity of business actors, are responsible for marketing savings and financing products, and always be friendly and polite to customers to maintain good relationships. The formation of employees' character is carried out so that they adhere to the principles of Islamic business ethics and avoid trading practices that are prohibited in Islam.

The main obstacle in TABAH Savings is the lack of consistency of members in saving, both due to unstable financial factors and lack of motivation. The efforts made are to provide shuttle services and make it easier for them to save with a very affordable nominal, starting from 1000 or 500 also giving more in-depth briefings and encouraging members to save consistently, even in small amounts. TABAH Savings provides benefits such as ease in setting aside money, financial discipline, and security through sharia-based management. With the *mudharabah muthlaqah* contract that provides profit sharing without usury, TABAH Savings is the right solution to meet daily needs while running finances according to Islamic principles.

The latest research on the efforts made by BMTNU in the Tabah savings program lies in a more flexible and responsive approach to customer needs. BMTNU gives customers the freedom to save with a very affordable nominal, starting from 1000 or 500 silver without a minimum deposit. In addition, the innovation of daily savings shuttle services is also a differentiator from conventional banking practices, which usually require customers to come directly to branch offices. This study highlights the direct impact of these two efforts in improving the convenience, consistency, and participation of customers in saving, which has not been widely discussed in previous research related to microfinance institutions or BMT.

Suggestions for researchers to further conduct an in-depth study related to the long-term impact of this program on improving community welfare and local economic growth. Compare the Savings program with similar products in other institutions to see the position of BMT NU's competitive advantage.

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