

## Ethical Behavior Of Islamic Bank Services In Indonesia : A Bibliometric Study

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### Abstract

Ethics relates to good living habits, both in a person and in a society or community group. This means that ethics are related to values, good ways of life, good rules of life, and all habits that are adopted and passed from one person to another or from one generation to another. Islamic Bank Services In Indonesia (BPRS) formulates ethical Islamic work ethics which in the form of its main values is an elaboration of ethical values applied by all BPRS employees (employees). This study conducted a qualitative mapping of research articles on ethical behavior in service from 2019 to 2023, focusing on the year of publication, theories used and research variables. A total of 100 articles from accredited journals on Google Scholar were included in the analysis. In this study assisted by two software including publish or perish software and VOSviewer. The theory of ethical behavior in Islamic banking services is found to be a theory that is considered to be used quite often, but the relationship between the ethical behavior of servants in Islamic banks and fukus is that BPRS is still very rare. Software publish or perish and VOSviewer. Publish or perish software for data collection while VOSviewer software to get 3 outputs that will be analyzed with a bibliometric approach including Network Visualization, Overlay Visualization and Density Visualization. From the results of the analysis of the three outputs, it can be concluded that the theory or topic of ethical behavior and Islamic banking was found to be a theory that has been used since 2019 and is quite often used, but the relationship of the theory of Islamic banking ethical behavior is not found related, or you could say the theory of Islamic banking ethical behavior theory has never been made as a research topic in the span of 2019 until 2023.

**Keywords :** *Ethics, Behavior, Islamic Banking.*

### Abstrak.

Etika berkaitan dengan kebiasaan hidup yang baik, baik dalam diri seseorang maupun dalam suatu masyarakat atau kelompok masyarakat. Artinya etika berkaitan dengan nilai-nilai, cara hidup yang baik, aturan hidup yang baik, dan segala kebiasaan yang dianut dan diwariskan dari satu orang ke orang lain atau dari satu generasi ke generasi lainnya. Pelayanan Bank Syariah Di Indonesia (BPRS) merumuskan etika kerja Islam yang etis yang dalam bentuk nilai-nilai pokoknya merupakan penjabaran dari nilai-nilai etika yang diterapkan oleh seluruh pegawai (pegawai) BPRS. Penelitian ini melakukan pemetaan kualitatif terhadap artikel penelitian tentang perilaku etis dalam pelayanan pada tahun 2019 hingga 2023 dengan fokus pada tahun terbit, teori yang digunakan dan variabel penelitian. Sebanyak 100 artikel dari jurnal terakreditasi di Google Scholar diikutsertakan dalam analisis. Dalam penelitian ini dibantu oleh dua buah perangkat lunak diantaranya perangkat lunak publikasikan atau musnah dan VOSviewer. Teori perilaku etis dalam pelayanan perbankan syariah ditemukan merupakan teori yang dianggap cukup sering digunakan, namun hubungan antara perilaku etis pegawai di bank syariah dengan fukus BPRS masih sangat jarang. Perangkat lunak diterbitkan atau musnah dan VOSviewer. Software Publish or perish untuk pengumpulan data sedangkan software VOSviewer mendapatkan 3 output yang akan dianalisis dengan pendekatan bibliometrik diantaranya Network Visualization, Overlay Visualization dan Density Visualization. Dari hasil analisis ketiga keluaran tersebut dapat disimpulkan bahwa teori atau topik perilaku etis dan perbankan syariah merupakan teori yang digunakan sejak tahun 2019 dan cukup sering digunakan, namun ada keterkaitan teori tersebut. Perilaku etis perbankan syariah tidak ditemukan kaitannya, atau bisa dikatakan teori perilaku etis perbankan syariah belum pernah dijadikan topik penelitian pada rentang tahun 2019 hingga tahun 2023.

**Kata Kunci :** Etika, Perilaku, Perbankan Syariah.

## INTRODUCTION

Banks' role in the national economy is now very important in promoting and stimulating different sectors of the Indonesian economy. Banks in each region not only

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participate in efforts to stabilize Indonesia's economic situation, but also work to improve and support the business environment in Indonesia. Regional banks actively support various business activities of various companies and agents through the provision of various banking services. even small businesses that can indirectly improve the living standards of local communities.

With various banking functions such as managing the circulation of money within the community, providing credit, and remittance services, the community is greatly assisted in the financial sector, allowing them to profit from the funds they own and easily track them. can. Use loans from banks to take advantage of the loans offered to expand and advance your business. The development of Islamic banking in Islamic countries has also affected Indonesia. According to Antonio (2001), the discussion of Islamic banking as a pillar of the Islamic economy began in his early 1980 (Supriatiningsih E. , 2018)

However, efforts to establish an Islamic bank in Indonesia did not take place until 1990. The Ulema Council of Indonesia (MUI) held a workshop from 18th to 20th August 1990 and the 4th National Meeting of MUI held from 22nd to 25th August 1990 at Sahijaya Hotel, Jakarta. Discussed in detail at the meeting. Under the decree of Munas IV, the MUI set up a working group to establish an Islamic bank in Indonesia.

Ethical Behavior Of Islamic Bank Services In Indonesia or abbreviated as (BPRS) According to its function, is a bank that carries out business activities based on sharia principles, which in its activities does not provide services in payment traffic.

Our people, especially those who live in urban areas or big cities, are familiar with hearing Bank statements. Even today most rural people are used to hearing the word Bank. Moreover, the entire banking world since Indonesia was hit by a crisis some time ago which was followed by the dissolution of dozens of banks. People know banks are still limited to those related to savings or credit, the rest many do not know, even though there are so many bank services that can be enjoyed by the community today.

Islamic banks called Islamic banks are banks that operate without interest. Islamic banks can also be interpreted as financial / banking institutions that operate and their products are developed based on the Qur'an and Hadith. Sharia Bank is one form of national banking that bases operations on Islamic law. According to Ashaig (2001), Islamic banks are a form of modern banks based on legitimate Islamic law, developed on the first Sunday of Islam using the concept of various risks as the main method and eliminate finances based on certainty and predetermined profits.

Ethics relates to good living habits, both in a person and in a society or community

group . This means that ethics is related to values, good ways of life, good rules of life, and all customs that are adopted and passed from one person to another or from one generation to another. This habit is then revealed in patterned behavior that continues to repeat itself as a habit. What is interesting in this regard, is that the ethical sense is exactly the same as the moral sense derived from the Latin word "mos", the plural form "mores", meaning "custom customs" or "habits". So, in this first sense, that is, literally, ethically and morally, both mean a value system about how human beings should live well as human beings which has been instructed in a custom that then manifests itself in a pattern of behavior that repeats over a long period of time as befits a habit. Second, ethics are also understood in a sense that is at the same time different from morals. ethics in this sense is understood as a moral philosophy, or the science that discusses and examines the values and norms given by morals and ethics in the first sense above.

Thus, ethics in the first sense, like morals , contains concrete values and norms that guide and guide human life in all its lives. It deals with direct orders and prohibitions of a concrete nature. Thus, ethics in this sense is more normative and therefore more binding on each human person. In contrast, ethics in the second sense as a moral philosophy does not directly give concrete orders as ready-made handles. As a branch of philosophy, ethics then strongly emphasizes a critical approach in seeing and wrestling moral values and norms as well as moral problems that arise in life humans, especially in society. Thus, ethics in this second sense can be formulated as a critical and rational reflection on (a) values and norms concerning how to live well as human beings, and (b) the problems of human life by basing themselves on generally accepted values and moral norms

## **RELEVANCE STUDIES**

### **Ethical Behavior in Service**

Etymologically, ethics derived from the Greek *ethicos* has various meanings: first, as an analysis of concepts of what should, must, duty, moral rules, right, wrong, obligation, responsibility and others. Second, the application to the character of morality or moral actions. Third, the actualization of a morally good life. Third, ethics as the science of good and bad. More emphatically according to madjid Fachri, ethics is a rational description of the nature and basis of actions and decisions that are right, as well as the principles that determine the claim that actions and decisions are morally ordered and forbidden. According to the

dictionary, the term ethics has a variety of meanings. One of its meanings is the principle of behavior that governs individuals and groups. From the explanation above, it can be concluded that ethics (Mansur, 2019) is something that is done correctly and well, does not do a bad, does the right of obligation in accordance with morals and does everything responsibly. While in Islam, ethics is the morals of a Muslim in carrying out all activities including in the field of business. Therefore, if we want to survive the world and the hereafter, we must use ethics in all our business activities.<sup>3</sup>In general, ethics consists of general ethics and specific ethics.

The factors that generally influence consumers' choice of bank can be categorized as external and internal (Kader et al., 2014). An external factor that appears in much of the literature is sociological influence. The power of word of mouth is implied because, psychologically, people tend to respond to recommendations from friends and family. Similarly, customer religiosity and consciousness are also factors. In addition to social influences, a bank's customer preferences can also be influenced by special factors within the bank. Convenience is a potential factor, as is service and product quality. Convenience is measured by the location of the bank in relation to your home or office, the presence of parking, and the presence of an ATM. So is the availability of bank-owned prayer rooms and high-tech facilities.

### **Islamic Banking**

Different researchers have established different criteria for measuring customer perception, as reviewed in the literature. Various studies have shown that multiple criteria typically influence customer perceptions of banking decisions. Nawi et al. (2013), for example, seeks to identify his six general criteria for selecting an Islamic bank. These factors include understanding the concept of Islamic banking, adherence to Islamic law, religious contradictions, quality and effectiveness of services, willingness to negotiate with Islamic banks, prospects and potential of Islamic banking.

Several studies of Islamic banking preferences have been conducted in several countries. In Malaysia, a study on important factors in choosing an Islamic bank was conducted by Nadarajan et al. (2018), Abduh dan Omar (2012), Ahmad et al (2011), Doraisamy et al (2011), Marimuthu et al (2010), Loo (2010), and Ahmad et al (2008). Shaharinaz et al. (2017), Kader et al. (2014), Jamshidi et al. (2014), Nawi et al. (2013).

Studies on Islamic banking preferences in other regions have been conducted in Tunisia (Chaouch, 2017), India (Dhinaiya, 2016), Libya (Abdesamed & Wahab, 2015), Turkey

(Okumus, 2015), and South Africa (Vawda et al.). It is implemented. 2013 and Saini et al., 2011), Thailand (Yamirudeng, 2013), Brunei (Bashir, 2013), Lebanon (Bizri, 2013) and Bangladesh (Rashid & Hassan, 2009, and Khan et al., 2008). The preference factors for Islamic banks are relatively similar to the criteria above. According to Mittelstaedt (2002), religion is a factor that plays a role in the formation of habits, perceptions, and patterns of consumer consumption.

Few studies have been conducted in Indonesia on customer and public preferences and behaviors towards Islamic banks. An exception is the study by Setiawan and Panduwangi (2017). His research proves that security, quality of service, physical factors of banks, and application of sharia principles are key factors in the preferences of Indonesian Islamic banking customers. Moreover, a study by Abduh and Omar (2010) shows that Shariah compliance issues and banks' marketing strategies are important factors influencing the choice of Islamic banking standards in Indonesia. Islamic Banking Selection Criteria: Case in Indonesia Using Analytic Network Process by Aan Slamet Rusydina and Fatin Fadhilah hasib (2019). Kunti Saptasariand Hendy Mustiko Aji (2020) determine the factors influencing the Indonesian Muslim consumer's. Analysis of Factors Affecting on Saving Intention in Islamic Bank: The Case in Indonesia by H a ruyanto and Bariyyatin Nafi'ah (2022).

### **Google Scholar**

Google Scholar is one of the main choices for people who need references and literature in making scientific papers. There are many conveniences offered by this service, so it is not surprising that the number of users is also fairly large. Google Scholar is one of a number of products released by Google. This service was officially launched in 2004 and immediately received a fairly warm welcome from various circles. In Indonesia itself, Google Scholar journal is better known as Google Scholar. Just like Google products in general, Google Scholar students also have a fairly large number of users, especially from students and students. Arifin, Karim (2021)

### **Publish or Perish**

Publish or Perish is designed to help individuals or academics find and analyze the sources of information needed. In addition, PoP (Publish or Perish) can also help select articles in *online* databases according to the quality of the articles. *The software* is used to retrieve and analyze academic citations. So not only searching, PoP can also filter the quality of articles or information and then present it in good metadata. In *the default* PoP application, we can take from reference sources from large *databases* of articles or scientific papers such as *google*

*scholar, scopus, web science, microsoft academic , PubMed* (related to medical topics), and *Crosref*. Dwi Ridho (2019)

In addition, PoP also offers a *range* of the number of articles we want. *The range* is between 50 articles to 1000 articles. Of course, the more articles we will want, the more time it will take to provide the journal articles we want. Just by typing keywords or authors, then all journal articles will appear. This certainly makes it very easy for academics and students to find reliable sources. Wulidasauma, M (2022), Dwi Ridho (2019)

## **VOSviewer**

VOSviewer has been developed by Nees Jan van Eck and Ludo Waltman at Leiden University's Centre for Science and Technology Studies (CWTS). VOSviewer was originally introduced in a paper published in *Scientometrics* in 2010. Meanwhile, VOSviewer has been improved and expanded in many ways, so the paper is not completely up-to-date anymore. However, it still provides a useful introduction into the main ideas underlying VOSviewer. VOSviewer is a useful software for building and visualizing bibliometric networks. These bibliometric networks can include journals, researchers, or individual publications, and they can be built on citations, bibliographic visualizations, shared citations, or relationships between writings together. VOSviewer also offers text mining functionality that can be used to build and visualize networks or literacy mapping pipelines from multiple sources. Arifin, Karim (2021)

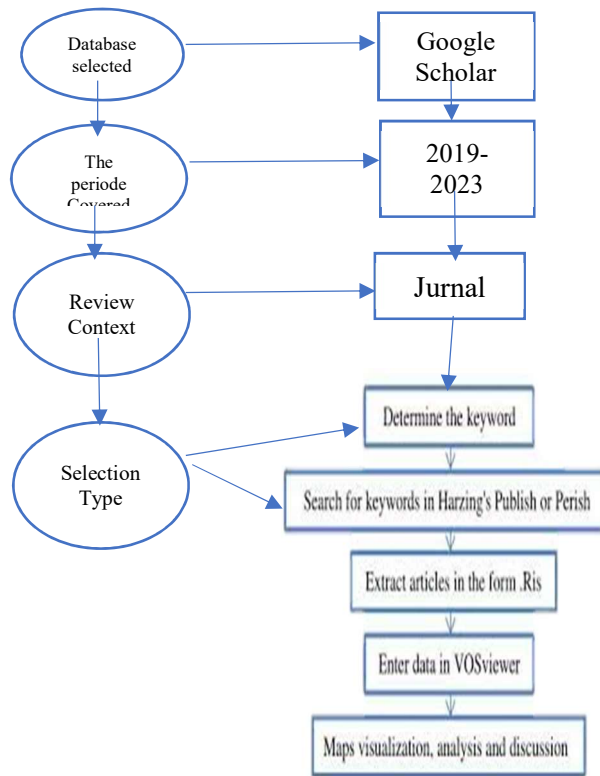
One of the advantages of Vosviewer is its ability to integrate publication data contained in various publication databases. Users can integrate publication data from multiple sources into one and display it in an easy-to-understand visual form. In addition, Vosviewer also has features that can assist users in conducting publication data analysis, such as keyword analysis, scientific journal analysis, and collaboration network analysis. Wulidasauma M (2022) and Arifin Karim (2021)

## **RESEARCH METHODS**

### **Research Methods**

The form of research used in this study is qualitative research with a bibliometric analysis approach, where in its implementation it is assisted by two software, namely *publish or perish* software and VOSviewer, the output of *publish or perish* software will be used as input VOSviewer software to produce 3 outputs that will later be analyzed, where the 3 outputs are Network Visualization, Overlay Visualization and Density Visualization, Sayed Alireza

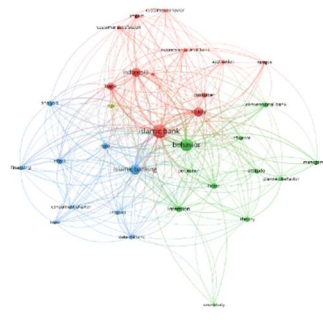
Alerasoul (2021). Data retrieval is done with the help of publish or perish software, the data retrieval process can be seen in the image as follows:



**Figure 1. Data Retrieval Process**

## DISCUSSION

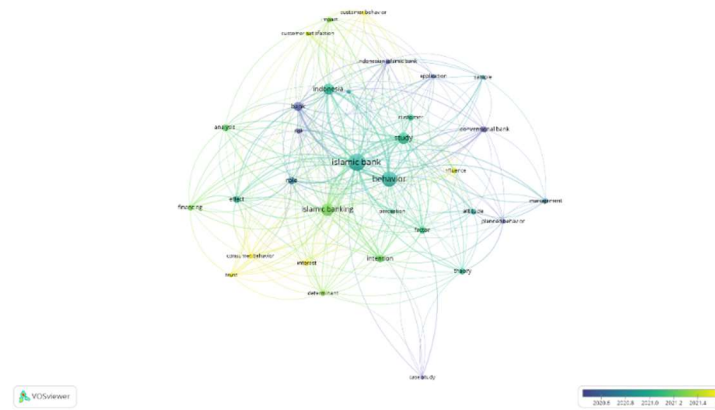
### 1. Network Visualization



**Figure 2. Output Network Visualization**

Based on the results of Network Visualization, it can be seen that the theory of Islamic bank and behavior already exists and is used, but the two theories are not related so that they can still be used or used for research topics.

## 2. Overlay Visualization

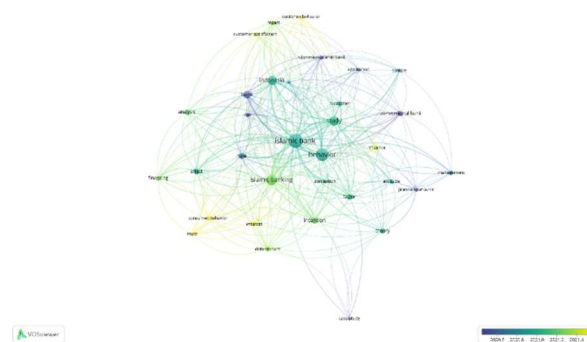


**Figure 3. Output Overlay Visualization**

Based on the results of Overlay Visualization, it can be seen that Islamic bank theory and behavior have existed and been used since 2019 and when viewed from the color of each topic fortaching orang dewasa has been used first when compared to the topic of management ofwork

### 1. Overlay Visualization

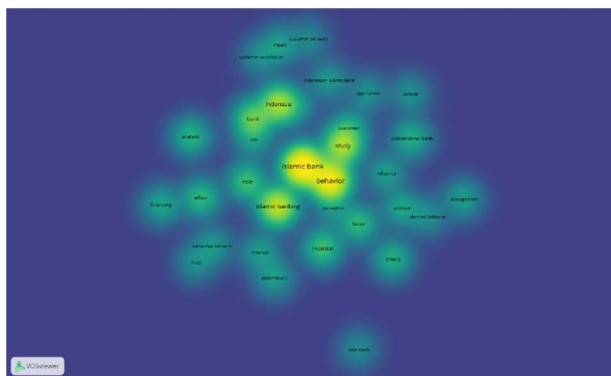
The Overlay Visualization, which illustrates associations among keywordsrelevant to this topic based on the year of publication, is the second output provided by the VOSviewer program. Figure 4 shows this view, where the brightness of the colorpoint represents the latest publication release, with lighter colors representing newer articles and darker colors reflecting older publications.



**Figure 4. Overlay Visualization**



## 2. Density Visualization.



**Figure 5. Output Density Visualization**

In the output of Density Visualization can be seen related to topics or theories that are often used in research or rarely used, from figure 4 can also be used as a basis for determining new topics so that they are not wrong in choosing topics that have often been used.

## CONCLUSION

Based on the results of the analysis with a bibliometric approach assisted by two software, namely publish or perish software and VOSviewer. Software publish or perish for data collection while VOSviewer software to get 3 outputs that will be analyzed with bibliometric approaches including Network Visualization, Overlay Visualization and Density Visualization. From the results of the analysis of the three outputs, it can be concluded that the theory or topic of ethical behavior and Islamic banking was found as a theory that has been used since 2019 and is quite often used, but the relationship of the theory of Islamic banking ethical behavior has not been found related, or you could say the theory of Islamic banking ethical behavior has never been made as a research topic in the period of 2019 years to 2023.

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