

IMPLEMENTATION OF ISLAMIC MARKETING ETHICS AT BANK MEGA SYARIAH SUB-BRANCH OFFICE (KCP) PALEMBANG

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Abstract

This study aims to examine the implementation of Islamic marketing ethics at Bank Mega Syariah Sub-Branch Office (KCP) Palembang. Islamic marketing ethics are principles derived from Islamic teachings applied in marketing practices, emphasizing honesty, fairness, responsibility, and the prohibition of fraud and exploitation. This research uses a qualitative descriptive approach. Data collection was conducted through in-depth interviews with management and marketing staff, direct observation, and documentation. The findings reveal that Bank Mega Syariah KCP Palembang has consistently implemented Islamic marketing ethical values, especially in providing honest product information, ensuring transparency in contracts (akad), offering fair service to customers, and avoiding excessive promotional tactics. However, challenges remain, such as limited understanding among some marketing personnel regarding Islamic principles and the pressure to meet business targets. Therefore, enhanced internal training based on Islamic values is needed to strengthen commitment and improve service quality in accordance with sharia principles.

Keywords: *Ethics, Islamic marketing, Implementation, Islamic banking*

INTRODUCTION

Marketing ethics are the principles that govern how a company or organization should act when conducting marketing activities. This also includes how the company should behave toward customers, competitors, and the general public (Petra & Christianito, 2024). Essentially, marketing ethics relate to the way a company interacts with various parties involved in the marketing process, including customers, competitors, and society at large. These ethical principles aim to ensure that companies do not focus solely on profit, but also consider customer welfare, fair competition, and the social impact of every marketing decision made.

Some principles of marketing ethics include honesty, integrity, transparency, and social responsibility. This means that companies must provide accurate and complete information about the products or services they offer, refrain from deceiving customers, and avoid using unethical practices to gain an advantage over competitors (Safitri & Rahman, 2024). Companies must also consider their impact on society and the environment, as well as respect individual rights in accordance with applicable laws and norms (Alparisi et al., 2023). Marketing ethics is an essential part of business, as it helps build customer trust and maintain the company's image. When a company fails to adhere to the principles of marketing ethics, it can lead to long-term losses, including loss of customers and legal issues. (Petra & Christianto, 2024).

Bank Mega Syariah, as one of the financial institutions operating in Indonesia, plays an important role in providing banking services in accordance with sharia principles. Along with the development of the Islamic banking industry in Indonesia, these institutions are increasingly expected not only to focus on profit but also to implement ethical values rooted in Islamic teachings (Iskandar & Aqbar, 2019). One key aspect in this regard is the implementation of Islamic marketing ethics, which encompasses moral principles governed by sharia law to ensure that all marketing activities are conducted fairly, transparently, and without harming any party—be it customers, the company, or society at large.

In Islam, marketing is not merely viewed as a transactional activity of buying and selling, but also as a moral responsibility that involves honesty, justice, and concern for the well-being of consumers (Abidin & Kadarsih, 2024). Therefore, the implementation of Islamic marketing ethics in Islamic banking institutions is a crucial subject of study, considering that marketing practices aligned with sharia principles can enhance customer trust, foster loyalty, and ensure the long-term sustainability of the institution.

The issue that arises in this context is how Bank Mega Syariah implements Islamic marketing ethics in its banking activities, particularly in the marketing of Islamic banking products such as financing, savings, and investment products. In practice, Islamic banks must be able to balance sharia principles that govern economic activities with the demands of an increasingly competitive market. However, a critical question remains—whether the implementation of Islamic marketing ethics is truly and consistently applied in Bank Mega Syariah's marketing strategies, or whether there are practices that deviate from Islamic values, such as excessive advertising, misuse of consumer data, or non-transparent pricing.

RESEARCH METHODS

This study uses a qualitative approach to explore and understand the implementation of Islamic marketing ethics at Bank Mega Syariah KCP Palembang. The qualitative approach is chosen because it aims to delve into the perceptions, experiences, and practices applied by the bank in conducting marketing based on Islamic ethical principles.

The type of research used is descriptive research. This study aims to provide a clear overview of the implementation of Islamic marketing ethics, including the principles applied by Bank Mega Syariah KCP Palembang in its marketing activities and how these ethics are accepted and implemented in Islamic banking operations.

This study was conducted at Bank Mega Syariah KCP Palembang, located in the city of Palembang, South Sumatra. This location was chosen because Bank Mega Syariah KCP Palembang is one of the Islamic financial institutions that has a number of customers and products that align with the needs of the Islamic banking market.

RESULTS AND DISCUSSION

General Overview of Marketing

Marketing is one of the core activities conducted by entrepreneurs to sustain their business, grow, and generate profits (Effendi, 2008). The success or failure of a company in achieving its business objectives depends on its ability in marketing, finance, and other fields. Marketing starts with identifying unmet needs of buyers, such as product features, quality, price, ease of obtaining spare parts, and other related aspects.

Products are not the only factor that guarantees customer satisfaction; several other variables influence consumer satisfaction, such as product price, location, distribution, and so on (Sukirno, 2004). When customers feel satisfied, they will return, remain loyal to the product, and recommend it to others. Marketing itself is defined as a social and managerial process through which individuals and groups obtain their needs and desires by creating, offering, and exchanging products that are valuable to one another.

Marketing activities are present in every business, whether profit-oriented or social enterprises. For profit-oriented banking institutions, marketing activities have become a primary need and an obligation to be carried out. In general, the definition of banking marketing is a process to create and exchange bank products and services aimed at meeting the needs and desires of customers by providing satisfaction (Tamara, 2016).

A marketing strategy is essentially a comprehensive, integrated, and unified plan within the marketing field that provides guidance on the activities

to be carried out to achieve a company's marketing objectives (Hsb & Hasibuan, 2023). In other words, a marketing strategy is a series of goals and targets, policies, and rules that provide direction for a company's marketing efforts over time, at each level, with reference points and allocations, especially in response to the company's changing environment and competitive conditions.

Every action taken, whether by a company or a business entity, certainly carries a purpose with a specific objective (Al Sukri, 2020). The determination of these goals is aligned with the desires of the management. A business entity, in setting its objectives, considers various thoughtful deliberations. Afterward, methods are established to achieve these goals. Similarly, in running a company's marketing activities, there are many interests involved in achieving the desired objectives.

In general, the marketing objectives of a bank are as follows: (Kambali, 2021)

- 1) Maximizing consumption or, in other words, making consumption easier and stimulating it, so as to attract customers to purchase the products offered by the bank repeatedly.
- 2) Maximizing customer satisfaction through various services that meet the customers' needs.
- 3) Maximizing options (product variety), meaning the bank provides various types of products so that customers have a wide range of choices.
- 4) Maximizing quality of life by offering various conveniences to customers and creating an efficient climate.

The following are several marketing ethics principles that are important for companies to implement: (Hamid & Zubair, 2019)

1. Honesty

Honesty is a marketing ethics principle that emphasizes that companies must provide accurate and complete information about the products or services they sell, and not deceive customers in any way. Of course, companies should provide true information regarding the quality, features, and price of the products or services offered, and not hide important information that may influence the customer's decision to purchase.

2. Integrity

A company with integrity will not use unethical practices to gain an advantage over competitors, such as defaming or spreading inaccurate information about a competitor's products. They will also act fairly in competing with other competitors.

3. Transparency

A transparent company will provide clear information about how its products or services are produced or provided, as well as how it manages its impact on society and the environment. This includes providing clear information about how the company handles customer data and privacy, as well as how it manages risks that may be associated with the products or services being sold.

4. Social Responsibility

Social responsibility encompasses the company's commitment to contributing to society, such as through humanitarian programs or partnerships with social organizations. A company with social responsibility will consider how it can make a positive contribution to society in line with its business objectives.

The Basis of Marketing Strategy in Islam

All aspects of life are based on good planning, including marketing planning. In marketing activities, it is essential to first develop a strategic plan to provide direction for the company's comprehensive activities in order to achieve the marketing objectives (Handayani & Fathoni, 2020). In Islam, it is not forbidden for a servant to have plans or desires to succeed in their endeavors. However, these plans must not contradict the teachings of Islam (sharia). This is in line with the verse in the Qur'an, Surah An-Najm, verse 24: *"Or does man think that he will be left to roam without purpose?"*

When linked to marketing strategy, the meaning of the verse above refers to an effort to create or achieve marketing objectives as expected for success. It is a divine law that whatever we plan, whether it succeeds or not, is ultimately determined by the will of Allah SWT. In the implementation of marketing strategies in Islam, they must remain consistent with the spirit of Islam, which is inseparable from the guidance of the Qur'an and Hadith, and in accordance with Islamic economic ethics. Furthermore, in marketing activities, Islam prohibits elements of manipulation (deception), encouraging its followers to market or promote products and set prices with honesty (Anfa, n.d.). One of the most important characteristics of marketing, which is beloved by Allah Subhanahu wa Ta'ala, is truthfulness. Marketing in Islamic business should also prioritize the concept of mercy and pleasure, both from the seller and the buyer.

The service of an Islamic bank towards its customers must be based on the main principles of Islamic finance, emphasizing justice, transparency, and compliance with Islamic law. Below are several key concepts in the service provided by an Islamic bank to its customers:

- 1) **Compliance with Sharia Principles:** The Islamic bank must ensure that all its products and services comply with Sharia principles. This includes avoiding *riba* (interest), investing in ways that are not contrary to Islamic ethics, and adherence to *zakat* rules.
- 2) **Transparency:** The Islamic bank must provide clear and transparent information to customers regarding products, services, and related costs. This is important to allow customers to make informed decisions.
- 3) **Mutual Benefit (Mudharabah):** This concept describes the relationship between the bank and the customer as partners who share profits and losses. The bank acts as the fund manager, while the customer is the fund owner. Profits are shared according to a prior agreement.
- 4) **Trust (Amanah):** The Islamic bank is expected to manage customers' funds with trustworthiness. It must maintain the confidentiality of customer information and ensure that customer funds are not used for purposes that contradict Sharia principles.
- 5) **Customer Interests (Maslahah):** The Islamic bank must consider the interests of the customers and promote their financial safety and well-being. This may include providing financial solutions that meet the customers' needs.
- 6) **Professional Service:** The Islamic bank must provide professional and competent services to its customers. This involves training employees in Islamic finance and work ethics.
- 7) **Customer Participation and Education:** The Islamic bank can empower customers by providing education about Sharia principles so that customers can make better decisions in managing their finances.
- 8) **Development of Appropriate Products:** The Islamic bank must continuously develop products that align with customers' needs and Sharia principles. This includes savings products, financing, and investment options that comply with Sharia law.

These concepts are the basis for Islamic banks in providing quality services to customers while still adhering to sharia principles.

Implementation of Islamic Marketing Ethics at Bank Mega Syariah KCP Palembang

The implementation of Islamic marketing ethics at Bank Mega Syariah is not only important in building customer trust and maintaining the bank's reputation, but also in ensuring that the products offered truly adhere to the moral and social principles of Islam. Therefore, this study aims to examine the extent to which Islamic marketing ethics are applied at Bank Mega Syariah and their impact on customer purchasing decisions as well as the company's image.

This research is expected to provide insights for the management of Bank Mega Syariah in formulating more ethical marketing strategies that align with Sharia demands and contribute to the sustainable development of the Islamic banking industry in Indonesia.

In marketing activities, there are several basic concepts that underpin the marketing activities of a company in general (Nurhisam, 2017). According to Kotler, these concepts are:

- 1) Production Concept: This is the oldest concept. According to this concept, consumers will choose products that are easily available and sold at a low price.
- 2) Product Concept: This concept suggests that consumers will choose products that offer the best quality, performance, and features.
- 3) Sales Concept: According to this concept, if consumers are left alone, they will not buy enough of the company's products. Therefore, the company must carry out aggressive sales and promotional activities.
- 4) Marketing Concept: According to this concept, the key to achieving organizational goals depends on identifying the needs and wants of the target market and delivering the desired satisfaction more effectively and efficiently than competitors.
- 5) Societal Marketing Concept: This is a societal-oriented concept, which emphasizes determining the needs, wants, and interests of the market while providing satisfaction that contributes to the well-being of consumers and society.

These various concepts arise from one period to the next due to the development of knowledge, both by producers and consumers. The use of these concepts depends on the company, which is also linked to the type of business and the objectives of the respective company. In the case of Islamic marketing, it is not just marketing with added "shariah" elements, as it involves additional values specific to sharia marketing. However, it goes beyond that; marketing plays a role in shariah, and shariah also plays a role in marketing (Hamdan et al., 2022).

Marketing plays a role in sharia means that a sharia-based company is expected to operate and act professionally in the business world, as professionalism can help build consumer trust. Sharia plays a role in marketing, meaning an understanding of the importance of ethical and moral values in marketing. It is expected that the company will not merely conduct its business for personal profit; it must also strive to create and offer, and even transform, values to stakeholders so that the company can maintain a balanced business trajectory and become a long-lasting business.

There are four characteristics found in Islamic marketing: (Sahla et al., 2019)

- 1) Divine (rabbaniyah): The soul of an Islamic marketer believes that the divine laws of sharia are the most just laws, and therefore, they will comply with them in every marketing activity they perform.
- 2) Ethical (akhlaqiyah): Islamic marketing is a marketing concept that emphasizes moral and ethical values, regardless of religion, because it is universal. This is the uniqueness of Islamic marketing, which prioritizes ethics in all activities.
- 3) Realistic (al-wa'qiyah): Islamic marketing is not an exclusive, fanatic, anti-modernity, or rigid concept, but a flexible marketing concept. Islamic marketing does not mean marketers must dress in an Arab style. However, Islamic marketing should emphasize cleanliness, neatness, and simplicity, no matter what fashion or style is worn.
- 4) Humanistic (insaniyah): Another uniqueness is the universal humanistic aspect. Humanism means that sharia was created for humans to elevate their status and maintain their humanity.

In several references, the values applied in Islamic marketing are based on the example of the Prophet Muhammad (SAW), namely siddiq, amanah, fatanah, tabligh, and istiqamah (Huda et al., 2017).

- 1) Siddiq: It means having honesty and always basing words, beliefs, and actions on Islamic teachings.
- 2) Amanah: It means having responsibility in carrying out every task and obligation. Amanah is demonstrated through openness, honesty, excellent service, and striving to produce the best in everything.
- 3) Fatanah: It means understanding, comprehending, and deeply experiencing everything that happens in tasks and obligations. Fatanah is related to rational intelligence, emotional intelligence, and divine intelligence.
- 4) Tabligh: It means inviting and setting an example for others to implement the provisions of Islamic teachings in every economic activity performed daily. Tabligh conveyed with wisdom, patience, argumentation, and persuasiveness will foster a stronger and more solid human relationship.
- 5) Istiqamah: It means consistency, particularly in applying the rules of sharia. (Alamsyah, 2012). (Alamsyah, 2012)

In its implementation, Bank Mega Syariah KCP Palembang tries to integrate the principles of Islamic marketing ethics in all their marketing activities. Some of the basic principles applied include:

1. Honesty and Transparency

Bank Mega Syariah KCP Palembang ensures that all information provided to customers regarding the products and services offered is clear and transparent. There is no element of deception or price manipulation, and customers are given comprehensive explanations about Islamic banking products such as financing, savings, and investments.

2. Prohibition of Riba (Interest)

As an Islamic banking institution, Bank Mega Syariah prioritizes the principle of being free from riba (interest) in all their transactions. Therefore, all products offered, such as Islamic home financing (KPR) and other financing options, do not involve interest, and all transactions are conducted in accordance with profit-sharing principles or murabaha (sale with an agreed profit margin).

3. Fairness and Balance

In terms of pricing and fees, the bank strives to ensure that transactions remain fair and balanced. Customers are given product options that suit their financial capacity and needs, without any exploitation. Pricing is set with consideration of the customer's ability and fair market prices.

The marketing strategy at Bank Mega Syariah KCP Basuki Rahmat to increase the number of customers is carried out through a marketing mix strategy. This strategy involves combining one component with others, namely: product, price, place, and promotion.

1. Product

Bank Mega Syariah offers a variety of Islamic financial products that cater to the needs of customers, including financing, savings, and investment products that comply with Sharia principles. The products are designed to meet the diverse needs of customers while ensuring compliance with Islamic financial guidelines.

Some of the advantages of the products offered by Bank Mega Syariah are as follows:

- a) Sharia Principles; Saving in a more blessed way according to Sharia with Wadiah or Mudharabah Mutlaqah agreements. The financing products are also Sharia-compliant, free from interest (riba), and without fines or penalties.
- b) Security; Customer information is better protected, and both customers and collateral are covered by insurance.
- c) Attractive Profit Sharing; For savings products with Mudharabah agreements, there is an attractive profit-sharing ratio. The profit-sharing percentage that customers receive follows the bank's monthly profit distribution.
- d) Technology Integration; Bank Mega Syariah has a mobile banking

platform called "M-Syariah," which provides various conveniences for managing banking and non-banking transactions. One of the features is the ability to open an account online without having to visit the branch office.

2. Price

The bank sets competitive and transparent pricing for its products and services. Pricing is done in a way that reflects the value provided to customers, while also considering fairness and affordability. For example, the bank offers interest-free financing and reasonable profit margins in line with Islamic principles. In determining the pricing for its products, Bank Mega Syariah adopts a pricing policy that is accessible to all segments of society. For example, in the "Tabungan Berkah Utama iB" (Main Blessing Savings iB) product, the initial deposit required to open an account is IDR 200,000, and customers can make daily, weekly, or monthly deposits without being charged any monthly administration fees.

In addition, Bank Mega Syariah also offers various financing products such as the Home Ownership Financing (PPR) and Motor Vehicle Ownership Financing (PPK), all of which provide easy installment payments and long repayment periods. Most importantly, these products are free from the practice of usury (Riba) as they comply with Islamic law (Sharia) principles of Islamic financing.

3. Place

The bank ensures its products and services are accessible to a wide range of customers by having a strategic branch network and offering online banking services. This increases convenience for customers and enhances the bank's reach. To market its banking products and services, Bank Mega Syariah KCP Basuki Rahmat strategically positions itself at Jl. Basuki Rahmat, which is located in the center of Palembang city. The area has heavy traffic and is easily accessible due to the public transportation routes that pass by the main road in front of the bank. This strategic location makes it convenient for customers from various backgrounds, including employees, students, and workers from all parts of Palembang, to reach the bank easily.

4. Promotion

Promotion at Bank Mega Syariah is done through various channels, including advertising, personal selling, and community-based activities. The promotion highlights the unique benefits of Sharia-compliant banking services, emphasizing transparency, fairness, and ethical financial practices. Promotion is one of the essential strategies that must be implemented by Bank Mega Syariah KCP Basuki Rahmat, particularly in marketing its products. Without promotional activities, customers would not be aware of the bank and its offerings.

The methods used by Bank Mega Syariah KCP Basuki Rahmat to promote its products are as follows:

- a) Promoting its products through advertising by distributing brochures, placing banners, and displaying strategic billboards.
- b) Using personal selling methods, which involves direct conversations with customers or potential customers about the products offered by Bank Mega Syariah KCP Basuki Rahmat.
- c) Through word-of-mouth marketing, if customers are satisfied with the products of Bank Mega Syariah they are using, they are likely to share their experience with other potential customers and recommend the bank's products. This, in turn, can attract new customers to use the products offered by Bank Mega Syariah KCP Basuki Rahmat.

Customer loyalty is the pinnacle of achievement for banking businesses. Satisfied and loyal customers will not hesitate to become advocates, constantly spreading positive word-of-mouth about the banking products they use. They hold high credibility because they are not paid by any party to recommend the products or the banking brand. They have high credibility because they are not paid by any party to recommend the banking products or brands. Retaining loyal customers should indeed be a top priority over acquiring new ones, because recruiting and gaining new customers is not an easy task and requires a significant amount of resources. Therefore, it would be a great loss for a company to let go of loyal customers so easily.

First, Bank Mega Syariah's strategy to maintain customer loyalty is to provide excellent service, establish good communication with customers, and offer convenience by upgrading the mobile banking service in line with technological advancements. Second, forms of customer loyalty at Bank Mega Syariah KCP Palembang include making routine transactions, using the products and services, being resistant to switching to other banks' products, and recommending the bank to close friends. Third, the challenges faced by Bank Mega Syariah KCP Palembang in maintaining customer loyalty lie in the varying characteristics of customers, including emotional, rational, and traditional types. The solution implemented by Bank Mega Syariah KCP Samarinda is to build the company's image (Grooming), align with the customer's character (Grooving), and conduct regular evaluations.

CONCLUSION

Based on the findings of this research, it can be concluded that the implementation of Islamic marketing ethics at Bank Mega Syariah KCP Palembang has been carried out in accordance with the values and principles of Islamic business ethics. The bank applies core Islamic ethical principles such

as honesty (*ṣidq*), trustworthiness (*amānah*), justice (*‘adālah*), and transparency in every aspect of its marketing activities. This ethical foundation is reflected in how the bank communicates with customers, promotes its products, and maintains fair and mutually beneficial relationships.

Moreover, the marketing strategies employed avoid manipulative and misleading promotional techniques, aligning with Islamic teachings that prohibit deceit and exploitation. The bank also strives to provide products and services that are not only Sharia-compliant but also considerate of customer needs and values, thereby enhancing trust and loyalty among its clientele. Customer responses indicate a generally positive perception of the bank's ethical conduct, which significantly contributes to their decision to engage with Bank Mega Syariah. The consistency between marketing practices and Islamic ethical standards serves as a competitive advantage and reinforces the institution's credibility in the Islamic banking industry.

However, the study also found that challenges remain, particularly in maintaining consistency across all marketing channels and ensuring that all staff members are adequately trained in Islamic ethical principles. Continuous education and internal evaluation are essential to strengthen ethical awareness and implementation. In summary, Bank Mega Syariah KCP Palembang has made meaningful efforts to integrate Islamic ethics into its marketing practices, which not only fulfills religious obligations but also builds long-term trust and customer satisfaction.

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