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Research Article

The Impact of the Application of Islamic Business Ethics and Employee Services on the Compliance of the Murabahah Agreement in Baitul Mal Wa Tamwil (Case Study of BMT Daarut Tauhiid Bandung)

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Abstract: *This study aims to analyze the application of Islamic business ethics, employee service quality, and compliance with murabahah agreements at BMT Daarut Tauhiid Bandung. This research employed a qualitative approach with a case study design and field research. Data were collected through in-depth interviews, observation, and documentation involving BMT managers, employees, and members selected purposively. Data were analyzed using the interactive model of Miles, Huberman, and Saldaña through data condensation, data display, and conclusion drawing and verification. The findings show that Islamic business ethics are reflected in honesty (ṣidq), trustworthiness (amanah), justice, ihsan, and responsibility. However, transparency in explaining the detailed calculation of murabahah profit margins still needs strengthening. Employee services are reflected in friendliness, responsiveness, communication, professionalism, and concern, particularly through explanations of contract terms, installments, payment periods, and member obligations. Murabahah compliance is reflected in members' understanding of the agreement, payment adherence, compliance with agreed rules, deliberative resolution of problems, and risk management. The findings indicate that ethical values and employee services support member understanding and the fulfillment of obligations, thereby strengthening murabahah agreement compliance.*
Keywords: BMT; Employee Service; Islamic Business Ethics; Murabahah Agreement; Sharia Compliance.

1. Introduction

The development of Islamic financial institutions in Indonesia has demonstrated an increasing role in supporting access to financing and community economic empowerment. This development is reflected not only in the growth of the Islamic banking industry but also in the expansion of microfinance institutions operating in accordance with Islamic principles. The Financial Services Authority (OJK) explains that microfinance institutions serve important functions in providing micro-scale financing, managing savings, and supporting community development and empowerment. The applicable regulatory framework also emphasizes compliance, consumer protection, good governance, and the implementation of contracts (*akad*) based on Islamic principles as essential components of the operation of microfinance institutions (OJK, 2024). This development has become increasingly relevant within the national Islamic finance industry, whose total assets reached IDR 3,131.02 trillion in 2025, representing an annual growth of 8.56%. Within the sectors comprising Islamic financing companies, venture capital firms, microfinance institutions, and other Islamic financial service institutions, total assets reached IDR 124.51 trillion, representing annual growth of 10.29% (OJK, 2026).

In the context of Islamic microfinance institutions, Baitul Mal wa Tamwil (BMT) has characteristics that distinguish it from Islamic banking because it maintains closer relationships with communities and micro-scale business actors. BMTs not only perform financial intermediation functions but also

incorporate economic and social empowerment dimensions. These characteristics make compliance with Islamic principles essential for maintaining members' trust while ensuring that financing activities are not oriented solely toward economic considerations. Munir et al. (2021) demonstrated that the development of Islamic microfinance institutions needs to be accompanied by strengthened compliance with Islamic values because institutional and financing-product growth should proceed consistently with the principles underlying their operations.

One of the predominant contracts used in BMT financing is *murabahah*. A *murabahah* contract is a sale and purchase agreement in which the acquisition cost and profit margin are disclosed and mutually agreed upon by the parties. Within the framework of Islamic regulations and *fatwas*, *murabahah* is not merely a financing mechanism but a contractual arrangement that entails legal and ethical consequences for both the institution and its members. The National Sharia Council–Indonesian Ulema Council (DSN-MUI) issued Fatwa No. 04/DSN-MUI/IV/2000 on *Murabahah* as one of the normative foundations governing the implementation of this contract. In addition, OJK, through SEOJK No. 2/SEOJK.05/2022, regulates the contracts used in business activities and funding sources based on Islamic principles for microfinance institutions operating under such principles.

Nevertheless, compliance with *murabahah* contracts is not determined solely by the existence of regulations, standard operating procedures, and contractual documentation. Compliance is also related to how these principles are translated into organizational behavior and interactions between employees and members. Samsuduha and Mayo (2025) demonstrated that Islamic principles in microfinance institutions have generally been implemented through various contracts, including *murabahah*. However, their study also identified several challenges, including the dominance of *murabahah* contracts, limited intensity of supervision by the Sharia Supervisory Board, low levels of Islamic financial literacy among some customers, and institutional capacity constraints. These findings indicate that Sharia compliance should be understood not only from a formal and documentary perspective but also through service processes and the understanding of the parties involved in the implementation of contracts (Samsuduha & Mayo, 2025).

One relevant factor in this context is Islamic business ethics. Islamic business ethics situates economic activities within a framework of moral values and accountability to Allah SWT and fellow human beings. In this study, Islamic business ethics focuses on the values of honesty (*ṣidq*), trustworthiness (*amanah*), justice, *ihsan*, and responsibility. These values are particularly important in *murabahah* financing because the contractual process requires transparency regarding the transaction object, principal cost, profit margin, members' obligations, and the consequences arising from the contract. Sulaeman et al. (2025) demonstrated that Islamic business ethics is closely associated with higher ethical objectives within the framework of *Maqasid al-Shariah*. This perspective places justice, public benefit (*maslahah*), responsibility, and the protection of stakeholders' interests as important components of Islamic business activities.

Islamic business ethics in institutional practice is also inseparable from the quality of human resources who interact directly with members. Employee service represents the primary point of contact between BMT and its members throughout the financing process. Employees do not merely perform administrative functions but also play a role in explaining the contractual arrangements, communicating members' rights and obligations, assisting in resolving payment-related issues, and ensuring that members understand the financing provisions. In this study, employee service is examined through the dimensions of friendliness, service speed, communication ability,

professionalism, and concern. Aisyah (2018) demonstrated that service quality in Islamic financial institutions is associated with customer satisfaction and loyalty. Meanwhile, studies on service quality in Islamic banking have also emphasized the importance of Islamic values, Sharia compliance, honesty, humanity, and trust in shaping perceptions of service quality (Aisyah, 2018).

In the context of BMT Daarut Tauhiid, these ethical and service dimensions are particularly important because the *murabahah* financing process involves relatively close relationships between employees and members. Based on the thesis underlying this article, the implementation of Islamic business ethics at BMT Daarut Tauhiid is directed toward honesty, trustworthiness, justice, *ihsan*, and responsibility. Meanwhile, employee service quality is examined through friendliness, service speed, communication, professionalism, and concern. Compliance with *murabahah* contracts encompasses contract understanding, payment compliance, adherence to established rules, violation resolution, and risk management. These three aspects constitute an integrated framework for understanding how Islamic principles are implemented in *murabahah* financing practices.

The research problem becomes increasingly important because compliance with *murabahah* contracts cannot be adequately understood solely in terms of document completeness or formal procedural conformity. Compliance is also reflected in members' understanding of the contract, their willingness to fulfill payment obligations, adherence to agreed-upon provisions, and the manner in which the institution addresses violations or financing-related problems. Accordingly, compliance represents the outcome of interactions among institutional systems, ethical values, service quality, members' understanding, and contract implementation. The findings of the study underlying this article indicate that pre-contract education, information transparency, assistance throughout the installment period, and problem resolution through deliberation are important components in supporting members' compliance with *murabahah* contracts.

From the perspective of previous studies, research on Islamic microfinance institutions has examined the implementation of Islamic principles and *murabahah* financing practices. Munir et al. (2021), for example, focused on the conformity of Islamic microfinance practices with Sharia principles. Samsuduha and Mayo (2025) also examined the implementation of Islamic principles in BMTs, KSPPSs, and Micro Waqf Banks. Meanwhile, studies on service quality have more frequently associated it with customer satisfaction and loyalty, as demonstrated by Aisyah (2018). At the same time, research on Islamic business ethics has developed across various contexts and has increasingly been situated within the perspective of *Maqasid al-Shariah* (Sulaeman et al., 2025).

Based on these studies, a research gap remains in integrating Islamic business ethics and employee service to explain compliance with *murabahah* contracts specifically within the BMT context. The thesis underlying this study explicitly identifies that previous research has tended to examine Islamic business ethics, service quality, and Sharia compliance separately, whereas studies integrating these three dimensions within the BMT context remain limited. Therefore, this study does not conceptualize contractual compliance merely as an administrative matter but as a phenomenon shaped by the relationship among ethical values, service behavior, members' understanding, and institutional mechanisms. The novelty of this study lies in integrating Islamic business ethics and employee service as complementary dimensions for understanding compliance with *murabahah* contracts in BMTs. Islamic business ethics represents a value-based approach, whereas employee service represents a practice-based approach. Both dimensions are examined within the context of Islamic microfinance institutions, with *murabahah* contractual compliance serving as the primary focus. This approach is

also linked to the perspective of *Maqasid al-Shariah*, particularly the protection of wealth (*hifz al-mal*), justice, public benefit (*maslahah*), and the protection of the rights of the parties involved. This framework is consistent with the development of Islamic business ethics scholarship, which positions *Maqasid al-Shariah* as a framework for understanding the ethical objectives of economic activities. Based on the foregoing discussion, this study aims to analyze the implementation of Islamic business ethics at BMT Daarut Tauhiid in the implementation of *murabahah* financing contracts, analyze the quality of employee services provided to members in *murabahah* financing, and analyze the level of compliance with *murabahah* contracts in relation to Sharia principles.

2. Literature Review

Islamic Business Ethics

Islamic business ethics refers to a set of moral principles that guide economic activities to ensure their conformity with Islamic values. In Islam, business ethics is not solely concerned with profit generation but also places honesty, trustworthiness, justice, responsibility, transparency, and public benefit (*maslahah*) at the foundation of economic behavior. Accordingly, business activities are regarded as part of *muamalah* relationships that must take into consideration the interests of all parties involved. Huda and Ihwanudin (2022) explain that Islamic business ethics is oriented toward the attainment of *falah*, indicating that business activities cannot be separated from moral considerations and accountability. In the context of Islamic microfinance institutions, business ethics assumes increasing importance because relationships between institutions and members tend to be direct and continuous. Soediro et al. (2024) demonstrate that the implementation of Islamic business ethics in BMTs encompasses the values of justice, transparency, and honesty and is associated with institutional decision-making and oversight mechanisms. Syahfitri et al. (2025) also demonstrate that the implementation of Islamic business ethics, particularly honesty and social responsibility, is associated with strengthening trust and business image in the context of Islamic microfinance.

This perspective is further developed by Sulaeman et al. (2025), who situate Islamic business ethics within the framework of *Maqasid al-Shariah*. Their systematic review demonstrates that Islamic business ethics is relevant across various fields, including finance, corporate social responsibility (CSR), the halal industry, marketing, and sustainable development. The *Maqasid al-Shariah* framework enables business ethics to be understood not only in terms of formal compliance but also in terms of achieving social justice and public benefit. Haqi and Muchlis (2025) specifically identify *amanah* and justice as important foundations of Islamic business ethics. These two principles possess not only moral dimensions but also function as practical guidelines for establishing trustworthy and equitable business relationships. Meanwhile, Wulandari et al. (2025) demonstrate that the internalization of ethical values and integrity in business activities is associated with the development of value-oriented business behavior and *barakah*.

Based on the literature review, Islamic business ethics in this study is limited to five dimensions: honesty, *amanah*, justice, *ihsan*, and responsibility. These five dimensions also constitute the conceptual boundaries adopted in the thesis.

1. Honesty (*ṣidq*) requires employees and institutions to provide transaction-related information accurately and transparently.
2. Trustworthiness (*amanah*) refers to the ability of institutions and employees to fulfill the responsibilities entrusted to them.

3. Justice concerns the balance between the rights and obligations of BMTs and their members.
4. Ihsan reflects a commitment to providing members with good treatment and quality service.
5. Responsibility refers to the willingness to be accountable for actions and decisions undertaken throughout the financing process.

Accordingly, Islamic business ethics can be positioned as a moral and behavioral foundation for the implementation of *murabahah* financing. Ethics is relevant because compliance with contractual arrangements requires not only adherence to procedures but also honest, trustworthy, fair, and responsible behavior.

Employee Service in Islamic Financial Institutions

Employee service represents direct interaction between financial institutions and their members in the delivery of products, information, and assistance. In Islamic financial institutions, service quality has distinctive characteristics because service is evaluated not only on technical dimensions but also in terms of its conformity with Islamic principles. Aisyah (2018) demonstrates that service quality in Islamic banking influences customer satisfaction and loyalty. Although the study was conducted in the Islamic banking sector, its findings provide a basis for understanding that service interactions constitute an important component of the relationship between Islamic financial institutions and their customers. At the microfinance institution level, Nurfadilah et al. (2018) found that service attributes such as service speed, responsiveness to members' requests, the ability to provide explanations, transaction security, and Sharia compliance are important aspects of service quality in Islamic microfinance institutions. Afifah and Kurniawati (2021) found that the dimensions of *compliance* and *responsiveness* influence customer satisfaction and loyalty in Islamic banking, whereas several other dimensions produced different results. These findings indicate that service quality in Islamic financial institutions is not uniform but is influenced by the characteristics of the service dimensions employed. Fianto et al. (2021) also demonstrate that service quality in Islamic banking is associated with customer experience, particularly through aspects of security, convenience, design, and service systems. Furthermore, Anisa et al. (2024) found that service quality influences customer satisfaction among Islamic banking customers in Indonesia. More recent findings by Urbach and Zamrozi (2026) indicate that *service quality* in BMTs can be analyzed through responsiveness, reliability, empathy, assurance, and Sharia compliance. This study employed a qualitative case-study approach that is relatively close to the context of the present research.

Based on the literature review, this study employs five indicators of employee service. Friendliness reflects employees' polite and respectful attitudes toward members. Service speed indicates employees' ability to provide services in a timely manner. Communication ability refers to employees' capacity to explain products, contractual mechanisms, and members' rights and obligations in an easily understandable manner. Professionalism reflects employees' competence and consistency in implementing established procedures. Concern indicates employees' attentiveness to members' needs and problems. Accordingly, employee service in this study is not positioned merely as an administrative activity but as a communication and assistance mechanism that helps members understand and fulfill *murabahah* contracts.

***Murabahah* Contract Compliance**

Murabahah contract compliance refers to the conformity of contract implementation with Islamic principles, applicable legal provisions, and the rights and obligations agreed upon by the parties. In the context of Islamic financial institutions, contractual compliance represents a fundamental aspect

because it constitutes one of the distinguishing characteristics between Islamic and conventional financial transactions. Ghozali et al. (2021) explain that Sharia compliance is a fundamental factor distinguishing Islamic financial institutions from conventional financial institutions. In *murabahah* financing, compliance must refer to the Qur'an, Sunnah, applicable regulations, and DSN-MUI fatwas. Afriyanti & Bundo (2022) specifically examined *murabahah* contract compliance at a KJKS BMT in Padang. Their findings indicate that the implementation of *murabahah* in the research setting did not fully comply with Sharia principles. The identified factors included the understanding, education, and professionalism of institutional managers. These findings are highly relevant to the present study because they demonstrate that contractual compliance is not solely related to the existence of contractual documentation but also to the capacity of the human resources responsible for implementing it. Munir et al. (2021) likewise emphasize the importance of maintaining a balance between the development of Islamic microfinance institutions and compliance with Islamic values. Their study specifically examined BMTs and *murabahah* financing within the context of Islamic microfinance institutions. Alam et al. (2023), in their literature review, identified various issues associated with *murabahah* financing in Islamic microfinance institutions in Indonesia and examined strategies for addressing them. The study demonstrates that *murabahah* financing involves challenges that need to be managed through institutional mechanisms and financing practices consistent with Islamic principles. Faizin and Djayusman (2023) developed an understanding of *murabahah* compliance from the perspective of *Maqashid Sharia*. This perspective positions compliance not merely as formal conformity with contractual provisions but also as a means of achieving the objectives of Sharia. Alhadiansyah et al. (2025) demonstrated that *murabahah* practices in Islamic financial institutions continue to face issues related to ownership of the underlying asset, *murabahah bil wakalah*, margin determination, and payment scheduling. These findings highlight the importance of distinguishing formal compliance from substantive compliance. Hidayah et al. (2025), in their study of BMTs, also demonstrated that the implementation of *murabahah* contracts needs to be assessed based on the conformity of the purchase and sale mechanisms for the underlying asset with DSN-MUI fatwas, as well as transparency in determining prices and profit margins.

Murabahah contract compliance in this study is limited to five aspects:

1. Contract understanding;
2. Payment compliance;
3. Compliance with rules;
4. Violation resolution; and
5. Risk management.

Baitul Mal wa Tamwil (BMT)

Baitul Mal wa Tamwil (BMT) is an Islamic microfinance institution characterized by relatively close relationships with the community. This proximity positions BMTs not only as financing-intermediation institutions but also as institutions that interact directly with the economic needs of their members. Munir et al. (2021) position BMTs as one form of Islamic microfinance institution that must maintain the conformity of their financing activities with Islamic principles. The study specifically examined BMT and *murabahah* practices within the Indonesian context. Nurfadilah et al. (2018) demonstrate that service quality represents an important aspect of Islamic microfinance institutions. Rapid responses, the ability to provide explanations, transaction security, and Sharia compliance are relevant attributes for evaluating the service quality of Islamic microfinance

institutions. Ismanto and Mutmainah (2024) demonstrate that BMTs contribute to member welfare through accessibility, product expertise, and service quality. Their study employed data from BMT members and demonstrated that service constitutes part of the relationship mechanism between BMTs and their members. Soediro et al. (2024) specifically examined Islamic business ethics in Islamic microfinance institutions and found that the principles of justice, transparency, and honesty are integrated into BMT operations. This finding indicates that BMTs can be understood as institutional settings in which Islamic ethical values are implemented directly. Samsuduha and Mayo (2025) demonstrate that the implementation of Islamic principles in microfinance institutions includes BMTs and KSPPSs. Their study also identifies the need to strengthen the implementation of Islamic principles, particularly because *murabahah* has become the dominant contract in the financing practices of the institutions examined. Mansur et al. (2026) demonstrate that BMTs face the need to balance Sharia compliance with financial sustainability in determining *murabahah* margins. Their case study illustrates how margin decisions at BMTs are negotiated within a transparent *cost-plus* structure. In the context of BMT Daarut Tauhiid, this study focuses on the *murabahah* financing process and interactions between employees and members. Accordingly, BMT is positioned in this study as an institutional context in which Islamic business ethics and employee service quality interact directly with the implementation process of *murabahah* contracts.

Maqashid al-Shariah

Maqashid al-Shariah is a perspective that explains the principal objectives of Sharia in regulating human life. In Islamic economics and finance, *Maqashid al-Shariah* can be used to assess whether economic activities not only fulfill formal legal requirements but also promote justice, public benefit, protection, and welfare. Sulaeman et al. (2025) position *Maqashid al-Shariah* as a framework for understanding Islamic business ethics. Their study explains that Islamic business ethics is associated with the protection of religion, life, intellect, lineage, and wealth. Accordingly, economic activities should be directed toward achieving a balance among economic growth, morality, and social welfare. Faizin & Djayusman (2023) connect *murabahah* financing compliance with the *Maqashid Sharia* perspective. This approach broadens the meaning of compliance from merely following procedures to fulfilling the objectives of Sharia in financing implementation. Rifqiawan (2025) demonstrates that *Maqashid al-Shariah* can be used to evaluate the alignment of Islamic financial institutions' vision and mission with the principles of welfare, justice, and compliance. The analysis employs the five principles of protection within *Maqashid al-Shariah*, including *hifz al-mal*, or the protection of wealth. Syarif et al. (2024), in their literature review concerning the role of *Maqashid Shariah* in Indonesian Islamic banking, highlight the importance of measuring and implementing *Maqashid* in evaluating the performance of Islamic financial institutions. Siregar (2026) likewise demonstrates that the implementation of *Maqashid Sharia* in the management of Islamic financial institutions is associated with the principles of *hifz al-mal*, distributive justice, and *maslahah*. The study emphasizes the need to connect the normative framework of *Maqashid* with institutional practices. Dewanti et al. (2026) developed an integrative framework of *Maqashid al-Shariah* for contemporary Islamic finance and demonstrated a shift in attention from formal legalism toward value-based impacts. The framework encompasses the operationalization of *Maqashid* within financial institutions, performance measurement, social justice, and its relationship with sustainability and social responsibility. In this study, *Maqashid al-Shariah* is primarily employed as an analytical perspective rather than as a separate research variable. The principal focus is *hifz al-mal*, or the protection of wealth. Compliance with

murabahah contracts can be understood as part of efforts to safeguard the economic rights of the parties involved, ensure transaction transparency, prevent injustice, and maintain trust between BMTs and their members.

3. Method

Research Design

This study employs a qualitative approach using a case study design and is conducted through field research. The qualitative approach was selected because the study aims to develop an in-depth understanding of the implementation of Islamic business ethics, employee service, and *murabahah* contract compliance based on the experiences and realities occurring at BMT Daarut Tauhiid Bandung. The case study design enables the researcher to examine a phenomenon in depth within its real-life context while taking into consideration the institutional and social conditions surrounding it (Creswell & Poth, 2018; Yin, 2018). Creswell and Poth (2018) identify case study research as one of the major approaches in qualitative inquiry, while Yin (2018) emphasizes the importance of case studies for understanding contemporary phenomena within their real-life contexts. Accordingly, this study is directed toward generating a contextual understanding of ethical practices, employee services, and contract compliance within the research setting.

Research Location and Research Object

The study was conducted at BMT Daarut Tauhiid Bandung. The research site was selected based on the relevance of BMT as an Islamic microfinance institution that conducts financing activities in accordance with Islamic principles, particularly through *murabahah* contracts. The research object encompasses three main areas of focus: the implementation of Islamic business ethics, employee service, and *murabahah* contract compliance. The Islamic business ethics dimension includes honesty, *amanah* (trustworthiness), justice, *ihsan* (excellence), and responsibility. The employee service dimension includes friendliness, service speed, communication ability, professionalism, and concern. Meanwhile, *murabahah* contract compliance encompasses contract understanding, payment compliance, compliance with contractual provisions, violation resolution, and risk management.

Informants and Data Sources

Research informants were selected using purposive sampling, namely the selection of informants based on the consideration that they possess relevant knowledge, experience, and direct involvement with the phenomenon under investigation. The informants consisted of managers, employees, and customers of BMT Daarut Tauhiid who use or manage *murabahah* financing. Purposive selection is consistent with the characteristics of qualitative research because the researcher is not primarily concerned with statistical representation but with the ability of informants to provide relevant and in-depth information concerning the research phenomenon. Creswell and Poth (2018) explain that *purposeful sampling* is employed when researchers select individuals or settings because they can provide information that directly contributes to understanding the research problem. The number of informants was determined based on the principle of data saturation. Data collection was discontinued when the information obtained became repetitive and no longer generated substantive new insights. The data sources consisted of:

1. Primary Data
   Primary data were obtained through in-depth interviews and observations involving the managers, employees, and customers of BMT Daarut Tauhiid. These data were used to

understand the experiences, perceptions, practices, and interpretations of informants concerning Islamic business ethics, employee service, and *murabahah* contract compliance.

2. Secondary Data
   Secondary data were obtained from documents, archives, reports, records, and other relevant written sources. These data were used to complement and strengthen the findings obtained through interviews and observations. The thesis underlying this study identifies documents, archives, reports, and records as supporting sources of research data.

Data Collection Techniques

Data were collected through in-depth interviews, observation, documentation, and a literature review. The use of multiple data collection techniques enabled the researcher to obtain information from different perspectives and to compare information across sources.

1. In-Depth Interviews
   In-depth interviews were conducted with informants selected purposively. The interviews were designed to explore information concerning the implementation of honesty, *amanah*, justice, *ihsan*, and responsibility; employee service practices; customers' understanding of *murabahah* contracts; and the fulfillment of obligations stipulated in the contracts. In-depth interviews represent an important technique in qualitative research because they enable researchers to obtain direct information concerning informants' experiences and interpretations. Alam (2021), for example, employed face-to-face and semi-structured interviews in a qualitative case study to obtain in-depth information from informants possessing knowledge of the research phenomenon.
2. Observation
   Observation was conducted through direct examination of the operational activities of BMT Daarut Tauhiid, particularly interactions between employees and customers and service processes related to *murabahah* financing. Observation was employed to understand practices as they actually occur and to compare them with information obtained through interviews. The use of observation in case study research enables researchers to understand phenomena within their natural contexts. Yin (2018) identifies observation as an important source of evidence in case study research, particularly when researchers need to understand the context and actual activities occurring within the case under investigation.
3. Documentation
   Documentation involved collecting documents, archives, reports, records, and other materials related to BMT activities and *murabahah* financing. Documentation was used to support the findings obtained from interviews and observations and to assist the researcher in cross-checking the information obtained from different sources. The use of multiple sources of evidence represents an important characteristic of case study research. Yin (2018) emphasizes that the use of multiple data sources can provide a more comprehensive understanding of the case under investigation.
4. Literature Review
   The literature review was conducted by examining books, scholarly journal articles, previous studies, regulations, DSN-MUI fatwas, and other academic sources related to Islamic business ethics, service, *murabahah*, Sharia compliance, BMTs, and *Maqashid al-Shariah*. The literature

review was used to strengthen the conceptual framework and provide a basis for interpreting the empirical findings.

Data Analysis Techniques

Data analysis employed the interactive model developed by Miles, Huberman, and Saldaña (2019), consisting of data condensation, data display, and conclusion drawing/verification. This model conceptualizes data analysis as an interactive and continuous process throughout the research process.

1. Data Condensation
   Data condensation involved selecting, focusing, simplifying, abstracting, and organizing data obtained from interview transcripts, observation notes, documents, and other empirical materials. Miles et al. (2019) explain that data condensation occurs continuously throughout the research process rather than only after all data have been collected. In this study, the data were condensed according to three main areas of focus:
   a. implementation of Islamic business ethics;
   b. employee service; and
   c. *murabahah* contract compliance.
2. Data Display
   The condensed data were subsequently presented in the form of narrative descriptions, matrices, and thematic groupings. Data display was intended to facilitate the identification of patterns, relationships, similarities, and differences among information obtained from various informants. According to Miles et al. (2019), *data display* involves systematically organizing information so that researchers can identify patterns and draw conclusions in a more focused manner.
3. Conclusion Drawing and Verification
   The subsequent stage involved drawing and verifying conclusions. Conclusions were formulated based on the patterns, relationships, and meanings identified in the displayed data. The conclusions were then repeatedly verified by comparing them with data obtained from interviews, observations, and documentation. Miles et al. (2019) position conclusion drawing and verification as one of the principal streams of qualitative data analysis that operates interactively with data condensation and data display.

Data Trustworthiness

Data trustworthiness was established through source triangulation and technique triangulation. Source triangulation was conducted by comparing information obtained from managers, employees, and customers. Meanwhile, technique triangulation was conducted by comparing findings from interviews, observations, and documentation. Triangulation is widely employed in qualitative case study research to broaden and strengthen understanding of a phenomenon. Farmer et al. (2020) explain that triangulation in case study research can be used not only to identify consistency across sources but also to understand complementary relationships and differences among sources. In addition to triangulation, this study employed data saturation as a consideration in determining the adequacy of the information collected. Data collection was discontinued when interviews no longer generated substantive new information. This approach is consistent with Alam (2021), who demonstrates that saturation represents an important consideration in determining data adequacy in qualitative case study research.

Research Focus

To ensure alignment among the research objectives, data collection process, and data analysis, the research focus was structured as follows:

Table 1. Research Focus

Research Focus	Dimensions Analyzed	Data Sources
Islamic Business Ethics	Honesty, *amanah* (trustworthiness), justice, *ihsan* (excellence), and responsibility	Managers, employees, customers, observations, and documents
Employee Service	Friendliness, service speed, communication ability, professionalism, and concern	Employees, customers, and observations
Murabahah Contract Compliance	Contract understanding, payment compliance, compliance with rules, violation resolution, and risk management	Customers, employees, managers, and documents
Maqashid al-Shariah	Protection of religion, life, intellect, lineage, and wealth	Interviews, documents, and literature

4. Results And Discussion

Results

The research findings were obtained through interviews, observations, and documentation conducted at BMT Daarut Tauhiid Bandung. The analysis of the research findings focused on three main aspects: the implementation of Islamic business ethics, employee service, and *murabahah* contract compliance. These three aspects were analyzed based on the indicators established in the study to provide an empirical description of the implementation of *murabahah* financing at BMT Daarut Tauhiid Bandung.

Implementation of Islamic Business Ethics at BMT Daarut Tauhiid Bandung

The research findings indicate that the implementation of Islamic business ethics at BMT Daarut Tauhiid Bandung is manifested through five core values: honesty (*ṣidq*), *amanah* (trustworthiness), justice, *ihsan* (excellence), and responsibility. These five values serve as behavioral foundations in operational activities and interactions between institutional personnel and members.

1. Honesty (*Ṣidq*)
   The findings indicate that honesty represents one of the values applied in the implementation of *murabahah* financing at BMT Daarut Tauhiid Bandung. Honesty is reflected in the provision of information concerning financing, contractual mechanisms, members' obligations, and payment provisions. However, the interview findings also indicate that information concerning *murabahah* profit margins has not always been disclosed openly and in sufficient detail. Members receive information regarding the financing amount and payment obligations, but the details of margin calculations are not always explained comprehensively. This finding indicates that although the value of honesty has received attention in financing practices, transparency regarding profit-margin information still needs to be strengthened.
2. *Amanah* (Trustworthiness)
   The value of *amanah* is reflected in the fulfillment of the responsibilities of BMT Daarut Tauhiid Bandung's management toward members and in the implementation of *murabahah* financing

activities. *Amanah* is manifested through the proper execution of assigned duties, financing management, and efforts to maintain members' trust. The implementation of *amanah* is an important component of the relationship between the BMT and its members because *murabahah* financing involves the rights and obligations of both parties. Based on the research findings, *amanah* represents one of the values supporting the development of a trusting relationship between the institution and its members.

3. Justice
   Justice is implemented through the provision of services to members without discrimination based on their backgrounds or social status. The findings indicate that employees seek to provide services proportionately to members throughout the financing process. Justice is also manifested through efforts to maintain a balance between the rights and obligations of the parties involved in the *murabahah* contract. Thus, justice is not limited to how members are treated but also encompasses the implementation of the agreed contractual provisions.
4. *Ihsan* (Excellence)
   The implementation of *ihsan* is reflected in the efforts of BMT Daarut Tauhiid Bandung employees to provide services that extend beyond merely fulfilling administrative requirements. Employees provide assistance and guidance to members in understanding the financing mechanisms. The findings indicate that this attitude is reflected in positive interactions between employees and members. *Ihsan* provides a foundation for employees to deliver services with attentiveness and concern for members' needs.
5. Responsibility
   Employee responsibility at BMT Daarut Tauhiid Bandung is reflected in their commitment to providing services and assisting members in resolving various problems arising during the financing process. Employees do not merely perform administrative functions but also assist members in understanding financing mechanisms and addressing difficulties encountered during the process. Observation findings indicate that this responsibility is reflected in employee discipline, service accuracy, and commitment to maintaining relationships with members. This condition supports the development of mutual trust, which can assist members in fulfilling their obligations under the contractual arrangements.

Table 2. Findings on the Implementation of Islamic Business Ethics at BMT Daarut Tauhiid Bandung

Indicator	Research Findings
Honesty (*ṣidq*)	Financing information and members' obligations are communicated; however, profit-margin details are not always disclosed openly and comprehensively.
Amanah (Trustworthiness)	Employees perform their duties and responsibilities in financing management and service delivery.
Justice	Members receive services without discrimination based on their background or social status.
Ihsan (Excellence)	Employees provide services and assistance to members.
Responsibility	Employees assist members in understanding financing mechanisms and resolving problems.

Source: Findings from interviews, observations, and documentation conducted at BMT Daarut Tauhiid Bandung.

Employee Service at BMT Daarut Tauhiid Bandung

The research findings indicate that employee service at BMT Daarut Tauhiid Bandung was analyzed through five indicators: friendliness, service speed, communication ability, professionalism, and concern. Overall, the findings demonstrate that employee services are implemented through a humanistic approach oriented toward members' needs.

1. Friendliness
   Employee friendliness is reflected in the manner in which members are welcomed, the use of polite language, and respectful attitudes throughout the service process. Observation findings indicate that employees provide services without discriminating based on members' backgrounds or social status. This friendliness creates a comfortable environment for interactions between members and the BMT. Members feel valued and attended to, thereby fostering a more harmonious relationship between members and the institution.
2. Service Speed
   Service speed is reflected in employees' responsiveness to members' needs throughout the *murabahah* financing process. Employees respond to members' questions and needs, enabling the service process to proceed effectively. Service speed is not limited to the completion of administrative procedures but also encompasses employees' ability to respond to members' problems during the financing process.
3. Communication Ability
   Communication ability constitutes an important component of service delivery in *murabahah* financing. The findings indicate that employees explain the contents of the contract before members sign it. The explanation covers installment amounts, payment periods, and members' obligations. Observation findings also indicate that officers explain the contract verbally and provide written documents that members can review before signing the contract.
4. Professionalism
   Professionalism is reflected in employee discipline, service accuracy, and their ability to perform assigned duties. Employees do not merely perform administrative functions but also serve as guides who assist members in understanding financing mechanisms and resolving problems encountered during the financing process.
5. Concern
   Employee concern is reflected in their willingness to assist members when they encounter problems during the financing process. Assistance is also provided throughout the installment period, indicating that service does not end when the contract is signed. This finding demonstrates that the service relationship between employees and members continues throughout the financing process.

Table 3. Findings on Employee Service at BMT Daarut Tauhiid Bandung

Indicator	Research Findings
Friendliness	Employees provide services in a polite, courteous, and respectful manner.
Service speed	Employees respond to members' needs.

Communication ability	Employees explain the contents and mechanisms of the contract before signing.
Professionalism	Employees perform their duties in a disciplined and accurate manner.
Concern	Employees provide assistance to members and help resolve financing-related problems.

Source: Findings from interviews, observations, and documentation conducted at BMT Daarut Tauhiid Bandung.

***Murabahah* Contract Compliance at BMT Daarut Tauhiid Bandung**

The research findings indicate that *murabahah* contract compliance at BMT Daarut Tauhiid Bandung is reflected in contract understanding, payment compliance, compliance with rules, violation resolution, and risk management. These five aspects are used to assess the conformity of contract implementation with the rights and obligations of the parties involved.

1. Understanding of the *Murabahah* Contract
   The interview findings indicate that members of BMT Daarut Tauhiid Bandung generally possess a good understanding of the *murabahah* contract. This understanding includes the definition of *murabahah* as a sale and purchase contract involving the determination of the principal price and agreed profit margin from the outset, as well as an understanding of the respective rights and obligations of the parties. Before the contract is signed, financing officers explain the contents of the contract verbally and provide written documents for members to review. This process assists members in understanding the installment amount, payment period, and obligations that must be fulfilled.
2. Payment Compliance
   Payment compliance is reflected in members' ability to fulfill installment obligations in accordance with the agreements stipulated in the contract. Installment payments represent one form of fulfilling members' obligations after the *murabahah* contract has been agreed upon. The findings indicate that payment compliance represents one aspect supporting the overall condition of *murabahah* contract compliance at BMT Daarut Tauhiid Bandung.
3. Compliance with Rules
   Compliance with rules is demonstrated through fulfillment of the financing provisions and requirements that have been agreed upon. Compliance is not limited to payment obligations but also encompasses the fulfillment of other obligations stipulated in the contract. Accordingly, *murabahah* contract compliance encompasses the implementation of all rights and obligations agreed upon between the BMT and its members.
4. Violation Resolution
   Problems arising in the implementation of contracts are addressed through a deliberative approach (*musyawarah*). This approach provides an opportunity for the BMT and its members to discuss problems and seek solutions based on mutual agreement and Sharia principles. *Musyawarah* therefore constitutes an important mechanism for maintaining the relationship between the BMT and its members when problems arise in the implementation of contractual arrangements.
5. Risk Management

Risk management in *murabahah* financing is supported by the fulfillment of documentation and collateral requirements, as well as the provision of education to members before the contract is signed. In addition, BMT Daarut Tauhiid conducts programs to improve employees' understanding of contractual arrangements through socialization activities provided by the Sharia Supervisory Board and management, as well as training concerning *Maqashid al-Shariah* and contractual compliance.

Table 4. Findings on *Murabahah* Contract Compliance at BMT Daarut Tauhiid Bandung

Indicator	Research Findings
Contract understanding	Members understand the definition, contents, rights, and obligations stipulated in the contract.
Payment compliance	Members fulfill their payment obligations in accordance with the agreed terms.
Compliance with rules	Members comply with the financing provisions and requirements.
Violation resolution	Problems are resolved through *musyawarah* (deliberation).
Risk management	Supported by documentation, collateral, contract education, and efforts to improve employees' understanding.

Source: Findings from interviews, observations, and documentation conducted at BMT Daarut Tauhiid Bandung.

Discussion

Implementation of Islamic Business Ethics in *Murabahah* Financing

The research findings indicate that the implementation of Islamic business ethics at BMT Daarut Tauhiid Bandung is reflected in five principles: honesty (*ṣidq*), *amanah* (trustworthiness), justice, *ihsan* (excellence), and responsibility. These five principles serve not only as normative guidelines but have also been implemented in interactions between employees and members throughout the *murabahah* financing process. The findings demonstrate that Islamic business ethics plays an important role in establishing relationships based on trust, responsibility, and compliance with contractual provisions. The implementation of honesty (*ṣidq*) is reflected in employees' efforts to provide information concerning financing mechanisms, members' obligations, and contractual procedures. However, the findings also identify an aspect that requires further strengthening, particularly the disclosure of information regarding *murabahah* profit margins. Information concerning financing amounts and payment obligations has been provided, but details regarding margin calculations have not always been explained openly and comprehensively. This finding is important because honesty in Islamic transactions concerns not only the absence of inaccurate information but also the transparency of information relevant to the parties entering into the contract. This finding is consistent with Soediro et al. (2024), who demonstrate that Islamic business ethics in Islamic microfinance institutions is associated with the implementation of justice, transparency, and honesty in institutional governance. Their study also demonstrates that institutional oversight and mechanisms are required to ensure that ethical values do not remain merely normative principles but are implemented in decision-making and operational activities. Accordingly, the implementation of honesty at BMT Daarut Tauhiid Bandung can be understood as an ongoing process that nevertheless requires further strengthening in terms of margin-information transparency. This finding also demonstrates that Sharia compliance

is determined not only by the existence of contracts and documentation but also by the quality of information received by members before they agree to the contractual arrangement.

The principle of *amanah* is reflected in employees' responsibility in performing their duties and providing assistance to members. Employees do not merely perform administrative functions but also assist members in understanding financing mechanisms and resolving difficulties that arise during the financing process. *Amanah* therefore functions as a foundation for a relationship of trust between the BMT and its members. The principle of justice is reflected in the provision of services to members without discrimination based on their background or social status. This finding indicates that the relationship between the BMT and its members is not positioned solely as a transactional relationship but also as a relationship in which members are entitled to fair and proportionate treatment. Furthermore, the principle of *ihsan* is reflected in employees' commitment to providing services and assistance. *Ihsan* extends the orientation of service beyond merely fulfilling administrative procedures toward efforts to provide benefits and convenience to members. Meanwhile, the principle of responsibility is reflected in employees' willingness to assist in resolving problems arising during the financing process. Employees do not merely perform their duties when the contract is established but also provide assistance throughout the financing relationship. These findings demonstrate that Islamic business ethics at BMT Daarut Tauhiid Bandung encompasses both internal and external dimensions. The internal dimension concerns employee integrity in fulfilling entrusted responsibilities, whereas the external dimension concerns how these values are manifested in relationships with members. Thus, Islamic business ethics serves as a mechanism connecting Sharia values with the institution's operational practices.

Employee Service Quality in the *Murabahah* Contract Process

The research findings indicate that the quality of employee services at BMT Daarut Tauhiid Bandung is reflected in friendliness, service speed, communication ability, professionalism, and concern. In terms of friendliness, employees provide services using courteous language and demonstrate respect toward members regardless of their background or social status. This condition supports the development of trust within the financing relationship. This finding is consistent with Afifah and Kurniawati (2021), who emphasize the importance of service quality in establishing positive customer experiences. Regarding service speed, employees respond to members' needs and inquiries. This finding is consistent with Nurfadilah et al. (2018), who identify prompt and responsive service as important attributes of service quality in Islamic microfinance institutions. Communication ability is reflected in explanations concerning the contract, installment amounts, payment periods, and members' obligations before the contract is signed. Such communication functions as an educational mechanism that assists members in understanding the implications of the contract. Nurfadilah et al. (2018) likewise emphasize the importance of staff members' ability to provide accurate and appropriate explanations. Furthermore, professionalism is reflected in employees' accuracy in carrying out financing processes, whereas concern is demonstrated through assistance provided when members encounter difficulties. Accordingly, employee service functions not only as an administrative mechanism but also as a means of education and assistance that supports compliance with *murabahah* contracts.

***Murabahah* Contract Compliance with Sharia Principles**

The research findings indicate that *murabahah* contract compliance at BMT Daarut Tauhiid Bandung is reflected in members' understanding of the contract, payment compliance, compliance

with financing regulations, resolution of violations through *musyawarah* (deliberation), and the completeness of required documentation and collateral. Contract understanding represents one of the key findings. Members generally understand that *murabahah* constitutes a sale and purchase transaction involving a principal price and an agreed profit margin. Members also receive explanations concerning their rights and obligations before the contract is signed. This educational process demonstrates that compliance is shaped not only through contractual obligations but also through the process of developing understanding before members provide their consent. Regarding payment compliance, members demonstrate compliance in fulfilling installment obligations in accordance with the agreed terms. Such compliance indicates a relationship between understanding of the contract and the implementation of obligations after the contract has taken effect. Regarding compliance with rules, members fulfill financing requirements and complete the required documentation and collateral. This demonstrates that contractual compliance encompasses both administrative and substantive dimensions. Administrative compliance ensures procedural completeness, whereas substantive compliance concerns the fulfillment of rights and obligations as agreed by the parties. Regarding **violation resolution**, *musyawarah* serves as a mechanism for addressing financing-related problems. This approach demonstrates an effort to resolve problems communicatively while considering the principles of justice and maintaining a constructive relationship between the institution and its members. These findings can be compared with Afriyanti and Bundo (2022), whose study of a BMT in Padang found that Sharia compliance in the implementation of *murabahah* contracts had not been fully achieved and identified inadequate understanding and education concerning Sharia-compliant practices as contributing issues.

This comparison demonstrates that education and contractual understanding represent important aspects of *murabahah* compliance. At BMT Daarut Tauhiid Bandung, education provided before contract signing constitutes part of the service process that assists members in understanding the content and implications of the contract. Accordingly, the findings reinforce the view that the understanding capacity of both members and employees is a relevant element in supporting Sharia compliance. This finding is consistent with Alam et al. (2023), whose study of *murabahah* financing in Islamic microfinance institutions in Indonesia identified several internal factors that may contribute to financing problems, including weak supervision, procedural violations, and limited human-resource capacity. The study also recommended strengthening human-resource competencies and adopting a humanistic approach to financing management. In the context of BMT Daarut Tauhiid Bandung, findings concerning employee training, contractual socialization conducted by the Sharia Supervisory Board and management, and benchmarking activities indicate institutional efforts to strengthen employees' understanding of *murabahah* contracts and Sharia compliance. Therefore, contractual compliance depends not only on members but also on the institution's capacity to provide education, supervision, and assistance.

Relationship between Islamic Business Ethics and Employee Service and *Murabahah* Contract Compliance

The research findings indicate that Islamic business ethics and employee service are interconnected in supporting *murabahah* contract compliance at BMT Daarut Tauhiid Bandung. Islamic business ethics provides the value foundation, whereas employee service functions as the mechanism through which these values are implemented in interactions with members. Honesty, *amanah*, justice, *ihsan*,

and responsibility provide behavioral orientations for employees. These values are subsequently manifested through services that are friendly, responsive, communicative, professional, and attentive. Such services, in turn, assist members in developing an understanding of the contract, payment obligations, financing regulations, and mechanisms for resolving problems.

This relationship can be illustrated as a process:



Figure 1. Relationship between Islamic Business Ethics and Employee Service and *Murabahah* Contract Compliance

This pattern demonstrates that Sharia compliance is shaped not solely through formal rules but also through interaction and the development of understanding. The finding further clarifies the novelty of this study, namely the integration of Islamic business ethics and employee service in examining *murabahah* contract compliance within Islamic microfinance institutions. This approach brings together the value-based approach represented by Islamic business ethics and the practice-based approach represented by employee service. From the perspective of *Maqashid al-Shariah*, this pattern indicates that contractual compliance is directed not merely toward fulfilling formal contractual requirements but also toward achieving *maslahah* through transaction clarity, protection of rights and obligations, justice, and responsible relationships between the BMT and its members. Accordingly, *murabahah* contract compliance can be understood as the outcome of interactions among Sharia norms, institutional behavior, service quality, and members' awareness. Nevertheless, the findings also indicate room for improvement in the transparency of profit-margin information. The finding that explanations concerning margin calculations are not always sufficiently comprehensive indicates that, although the implementation of Islamic business ethics and employee service is generally well established, greater attention is still required regarding information transparency. Strengthening this aspect is important to ensure that members' understanding of the contract extends beyond the financing amount and installment obligations to encompass the pricing structure and profit margin more comprehensively.

5. Conclusion

Based on the research findings concerning the implementation of Islamic business ethics and employee service in relation to *murabahah* contract compliance at BMT Daarut Tauhiid Bandung, it can be concluded that Islamic business ethics serves as a behavioral foundation for employees in implementing the financing process. The values of honesty (*ṣidq*), *amanah* (trustworthiness), justice,

ihsan (excellence), and responsibility are reflected in service activities and financing management. However, the dimension of honesty still requires further strengthening, particularly in terms of transparency and the provision of detailed explanations regarding the calculation of *murabahah* profit margins to members. Employee service quality is reflected in friendliness, service speed, communication ability, professionalism, and concern. Service functions not only as an administrative activity but also as a means of educating and assisting members in understanding *murabahah* contracts. Explanations concerning the contract, installment amounts, payment periods, and members' obligations prior to contract signing contribute to improving members' understanding of the substance of the contractual arrangement. Furthermore, *murabahah* contract compliance is reflected in members' understanding of the contract, payment compliance, fulfillment of contractual provisions, resolution of problems through *musyawarah* (deliberation), and fulfillment of required documentation and financing requirements. Pre-contract education constitutes an important component in developing members' understanding of their rights and obligations. Conceptually, the findings indicate a relational process in which ethical values shape employee behavior, employee behavior is manifested through service delivery, service enhances members' understanding, understanding encourages the fulfillment of obligations, and the fulfillment of obligations supports *murabahah* contract compliance. Accordingly, strengthening contractual compliance at BMT Daarut Tauhiid Bandung needs to be pursued in an integrated manner through the reinforcement of ethical values, information transparency, communication quality, member education, and assistance in fulfilling contractual obligations.

The research findings imply that the implementation of Islamic business ethics and employee service is interconnected with the development of members' understanding and the fulfillment of obligations under *murabahah* contracts. From a practical perspective, BMT Daarut Tauhiid Bandung needs to maintain the values of honesty, *amanah*, justice, *ihsan*, and responsibility throughout every stage of the financing process. Information transparency, particularly regarding the calculation of *murabahah* profit margins, should be strengthened so that members obtain a more comprehensive understanding before entering into the contractual agreement. In addition, the quality of employee communication and assistance should be maintained as an integral component of member education concerning rights, obligations, payment mechanisms, and contractual provisions. Future research is recommended to expand the research setting to multiple BMTs to obtain more diverse perspectives and contextual insights. Subsequent studies may also employ quantitative or mixed-methods approaches by positioning members' understanding as an intervening variable and considering Sharia supervision, Islamic financial literacy, and employee competence as potential factors supporting *murabahah* contract compliance.

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