

APPLICATION OF COMMUNICATION ETHICS IN FINANCING PRODUCTS AT ISLAMIC BANKS IN GORONTALO

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Abstract

This study aims to find out how to apply communication ethics in financing products at Islamic banks in Gorontalo. this type of research is field research with a qualitative approach. The data sources in this study consisted of primary and secondary data obtained from interviews with Islamic bank managers in Gorontalo, and documentation as well as those sourced from library research in the form of reading books and other sources relevant to this research. This study resulted in the findings that the application of the principles of communication ethics at Islamic banks in Gorontalo is not only a slogan, but is an integral part of the pattern of services provided. Banks and customers are parties that act as communicants and communicators in transactions on financing products at Bank Muamalat Gorontalo. All operational activities of Bank Muamalat are carried out based on provisions based on Islamic law and the MUI Fatwa.

Keywords: Ethics, communication, financing

INTRODUCTION

Ethics in the Islamic banking system is used as a benchmark for Islamic banking in daily operations. It is important for each individual in Islamic banking to understand the importance of banking ethics. The general provisions of Islamic ethics that must be obeyed by Islamic banking in carrying out daily business transactions are communication ethics.

Communication in an organization or business world is not an easy task. The facts on the ground show that in organizations or the business world, including banking, there are always conflicts caused by communication barriers. Communication occurs when a message is sent or received between an organization or company and its employees and between an organization or company and external parties such as stakeholders or consumers. Therefore, it is important for organizations or banks to ensure whether the messages they convey and receive refer to ethical norms in order to ensure effective communication.

Communication ethics in business includes a set of moral values and standards of behavior that must be faced by business people in making decisions and solving problems. However, to determine what is appropriate or ethical is not always an easy thing for companies to do as business behavior. If being unethical can damage the reputation of the company, therefore it is important for the company to implement the code of ethics fairly and consistently.

Islamic banking, like conventional banking, in its operations offers a variety of products, which are divided into two main parts, namely product collection and distribution of funds. Fundraising products, in accordance with the prevailing laws and regulations, consist of demand deposits, time deposits and savings. Meanwhile, in the distribution of funds, Islamic banks offer several types of financing such as Mudharabah, Musyarakah, Murabahah, Salam, Istishna and so on. Judging from its development, Islamic banking is dominated by financing products which are a form of investment banking and are products that play an important role for Islamic banks and the public tends to take advantage of these financing products.

Sharia banking also cannot avoid the risk of financing. This occurs when the bank is unable to recover part or all of the financing disbursed or the investment it is currently undertaking. Financing risk can affect the level of profitability of Islamic banking. This is because when the level of non-performing financing becomes large, the greater the amount needed for allowance for financing write-offs which affects the bank's ability to generate profits.

Therefore, the financing and investment disbursed must be maintained and managed carefully (Prudential) so as not to become problematic financing (Non-Performing Financing). The risks that occur in the financing process between the banking sector and the community or as financing customers are misinformation that causes miscommunication or misunderstandings.

LITERATURE REVIEW

Definition of Communication

The word communication (communication) comes from the Latin "communication" which is formed from two root words "com" (Latin "cum") meaning with or "together with" and "Unio" (Latin "Union") meaning "united with". " so communication can be interpreted as "Union together with (together with). According to Taylor (1993) communication is the process of exchanging information or processes that generate and transmit meaning or meaning. This means that in communication there is an increase in understanding between the giver of information and the recipient of information so that they get knowledge.

The elements contained in the communication process, namely:

1. Message sender (communicator)

A communicator is a person who conveys meaningful symbols or messages containing ideas, information, opinions, beliefs, and feelings to others. The function of the

communicator is the expression of his thoughts and feelings in the form of messages to make the communicant know or change his attitude, opinion, and behavior.

2. Message recipient (communicant)

The communicant is the party who receives the relationship from the communicator. The communicant in a communication situation becomes the target of the message conveyed by the communicator. The communicant also plays a role or is in charge of responding to what is conveyed by the communicator.

3. Order

The message is everything, verbal or non-verbal that is conveyed by the communicator to the communicant to realize the communication motive. Nonverbal communication here is a common communication using voice, expressions, and gestures. While verbal is a message that uses spoken and written language. This message has the core of the message which is actually a guide in trying to change consumer attitudes and behavior.

In a communication one must also pay attention to important components in the communication process: 1) the sender of the message (sender or communicator), 2) the message sent (message), 3) how the message is delivered (delivery channel or media), 4) the recipient of the message (receiver or communicant); and 5) Feedback or effects.

Communication activities are routine activities and are automatically carried out, so we never learn it specifically, such as how to write or read quickly and effectively or speak effectively and be a good listener.

Type of Communication

1. Interpersonal communication

The process of exchanging information between a person and at least another person or usually between two people who can be directly known in return (direct communication) (Muhammad 2005).

2. Group Communication

A collection of individuals who can influence one another, gain some satisfaction from one another, interact for some purpose, take on roles, bond with one another and communicate face-to-face (Muhammad 2005).

3. Verbal

Verbal communication is oral or written communication using words. (According to Deddy Mulyana 2005) Symbols or verbal messages are all types of symbols that use one or more words. Language can also be thought of as a verbal code system.

4. Non Verbal

Non-verbal communication is the process of creating and exchanging messages (communication) by not using words, but with body movements, facial expressions, vocals, touch, and so on.

Communication and Communication Ethics

Some important characteristics of communication ethics that are also used in business are as follows (Kumar, 2014):

1. Understand what is meant without attacking others.
2. Managing relationships with audiences.
3. Presenting information to the public without reducing it or withholding important information.
4. Understand that ethics is related to values and may be different for people.
5. Ensure that all information is accurate and accessible.

According to Kumar (2014), there are several basic assumptions that make up communication ethics, namely:

1. See before deciding.
2. Communication ethics is unavoidable because it involves motives and impacts.
3. Ethics is often seen as something that has nothing to do with business goals.

Various factors have an impact and influence on ethical decisions made by employees or managers including (Kumar, 2014) as follows: 1) Corporate culture, 2) Existence and application or application of a written code of ethics, 3) Formal and informal policies and rules, 4) Norms for acceptable behavior, 5) Reward system in finance, 6) System for performance achievement, 7) Company attitude towards employees, 8) Employee recruitment procedures for promotion purposes, 9) Employment contract practice, 10) Application of legal behavior, 11) Degree of professionalism, 12) Company's decision-making process, and 13) Behavior and organizational leadership attitude.

Scope of Communication Ethics

According to Kumar (2014), ethical treatment of subjects takes time, thought, and preparation. As managers, it is important for us to stay focused on communication ethics in terms of:

1. Written and verbal messages

The messages conveyed by business organizations, both written and verbal, represent not only intended messages but also messages about values and integrity.

2. Cross-cultural messages

In relation to cross-cultural business communication, communicators should anticipate and avoid misunderstandings as much as possible and avoid profiting from misunderstandings.

3. Advertising created by the company

Advertising is a very important area for companies that spread their wings to various countries.

Functions, Objectives, and Benefits of Business Communication Ethics

The main function of business communication ethics is to ensure that business messages sent and received are business messages that are neutral and do not attack various parties. (Ngorang, 2018) said that, business communication is communication used in the business world, which includes various forms of communication, both verbal communication and non-verbal communication to achieve certain goals.

Business communication ethics has the main goal of meeting the responsive and emotional needs of recipients of business messages such as customers and employees. In addition, business communication ethics has an important role in protecting, respecting, and maintaining a good business image for the organization. For any organization, communication has the main purpose of ensuring that there is an organizational order and ensuring that the relationship between the organization and its employees is harmonious.

Financing in Islamic Banks

Financing according to Article 1 Number 25 of the Sharia Banking Law is the provision of funds or equivalent claims in the form of:

1. Profit sharing transactions in the form of mudharabah and deliberatio.
2. Lease transaction in the form of ijarah or lease purchase in the form of ijarah mumtahiyah bit tamlik.

3. Sale and purchase transactions in the form of murabaha, salam, and istisna receivables.
4. Lending and borrowing transactions in the form of Qardh . receivables
5. Service lease transactions in the form of ijarah for multi-service transactions.

Article 2 of the Sharia Banking Law, that Sharia banking in conducting its business activities is based on sharia principles, economic democracy, and the principle of prudence. The implementation of prudence is described in the form of bank health signs.

There are several approaches to financing analysis carried out by Islamic bank managers, namely:

1. The guarantee approach, meaning that the bank in providing financing always pays attention to the quantity and quality of the guarantee owned by the borrower.
2. Character approach, meaning that the bank really looks at the customer's character..
3. The repayment capability approach, meaning that the bank analyzes the customer's ability to pay off the amount of financing taken.
4. Approach with a feasibility study, meaning that the bank pays attention to the feasibility of the business run by the borrowing customer.
5. The bank functions approach, meaning that the bank pays attention to its function as a financial intermediary institution, namely regulating the mechanism of funds collected with funds being channeled.

In Article 23 of the Sharia Banking Law, sharia banks and UUS must have the confidence or willingness and ability of the prospective customer receiving the facility to pay off all obligations on time before the sharia bank and or UUS distributes funds to the customer receiving the facility.

RESEARCH METHOD

This study discusses the application of communication ethics in financing products at Islamic banks in Gorontalo. This research is a type of field research. This study uses a qualitative approach. In this case, a qualitative approach is used to describe the nature and characteristics of "what is" the application of communication ethics in Islamic financing products. The data of this research are all forms of application of communication ethics used in financing transaction activities at Islamic banks in Gorontalo City. data sources in this study consisted of primary and secondary data. The primary data in this study are all forms of communication that exist in all financing transaction activities at Islamic Banks in Gorontalo, namely BSM Gorontalo and Bank

Muamalat Gorontalo. Sources of secondary data in this study are the results of interviews, books, and articles that have relevance to strengthen arguments and complement research results.

RESULTS AND DISCUSSION

Implementation of Communication Ethics in Sharia Banking Financing Products at Bank Syariah Mandiri (BSM) Gorontalo

Since its inception, BSM Gorontalo has provided the best service to the people of Gorontalo, especially customers. The development of Islamic financing products at Bank Syariah Mandiri Gorontalo, cannot be separated from the communication factor by emphasizing the aspect of openness, between the bank and the customer. The principles of communication ethics are not only a slogan, but become an inseparable part of the pattern of services provided. This is in accordance with what was expressed by Mrs. Ledi Camelia Paputungan in the author's interview, she said:

The form of BSM Gorontalo's commitment is also stated in written regulations that are displayed on the walls of the staff's or employees' work rooms. Starting with the standard rules for the appearance of staff/employees in terms of appearance or clothes worn in the work environment. Employee appearance standards are classified based on several types of clothing, namely uniforms, formal clothes, casual batik, and casual clothes.

The standard of appearance of employees set by BSM Gorontalo as one of the most important parts of ethics regarding appearance is binding and must be obeyed by all employees during working time and while in the work environment. This appearance rule is in line with the notion of communication ethics proposed by Maryani and Ludigdo (2001) namely a set of norms, rules, or guidelines that regulate all human behavior, both what must be done and what must be abandoned, which is adopted by a group of people.

Some important characteristics of communication ethics that are also used in business and have been applied at BSM Gorontalo are as follows (Kumar, 2014):

1. Understand what is meant without attacking others

The offering of Islamic banking financing products, both mudharabah and musyarakah, murabahah, Al-Qardh at Bank Syariah Mandiri (BSM) Gorontalo is carried out according to the standardization of sharia banking services by emphasizing Islamic principles as the realization of a believer's commitment to the teachings of Islam.

2. Managing relationships with audiences

Customers are one of the most important components in the banking world. Maintaining good relations is also realized by building good relations not only in individual relations, but also with various institutions including educational institutions such as universities, dealers, etc.

Managing good relationships with relationships, especially those related to Islamic financing products, cannot be separated from the important role of marketing and marketing personnel. This was conveyed by Mrs. Ledi Camelia Paputungan in an interview excerpt she explained that:

The Sharia financing product that has been popular since the beginning at BSM Gorontalo is the murabahah product, although the types of financing recommended in Islam are mudharabah and musyarakah or profit sharing systems. The addition of the number of customers in each type of financing product at BSM Gorontalo cannot be separated from the establishment of a good relationship between the Bank and the public so that the existence of BSM is well received in the midst of the existence of other Islamic banks as well as conventional banks.

3. Presenting information to the public without reducing it or withholding important information

In general, there are three main pillars in Islamic teachings, namely, aqidah, Sharia, and morals. These three principles are the basis for the operational corridors of Sharia banking, including BSM Gorontalo in applying the principles of justice, partnership, transparency, and universality. Specifically on the principle of transparency, the application of communication ethics at BSM Gorontalo has been applied in accordance with the Bank's service standards.

4. Understand that ethics is related to values and may be different for people

Based on its understanding, ethics specifically talks about habits, norms, values, rules, measures of good and bad human behavior. Therefore, it is natural, if the perspective of the existing values varies according to the culture of the community in which these values grow and develop.

Bank Syariah Mandiri Gorontalo, in implementing service standards including communication ethics, also pays attention to the background of the community, especially

financing customers who are quite dominant and as a Sharia banking product that is quite in demand by the people of Gorontalo.

5. Ensure that all information is accurate and accessible

Communication ethics has also been applied in the scope of verbal or verbal messages, including written messages through the media. In addition, the application of communication ethics at BSM Gorontalo is also in the realm of cross-cultural communication messages, as well as advertisements made by the Bank. The description of the scope of communication ethics of verbal or verbal messages in its application at BSM Gorontalo has been carried out to the maximum, although in certain situations communication obstacles are found, especially in cases with certain customers.

Application of Communication Ethics at Bank Muamalat Gorontalo

The work culture of Bank Muamalat is adjusted to the Code of Conduct for Bank Muamalat Employees, hereinafter referred to as the "Code of Ethics", this is a guide for all Bank Muamalat Employees in behaving and behaving in accordance with moral principles and referring to the Bank's Vision, Mission, Core Values Muamalat and Bank Indonesia Regulations, Financial Services Authority Regulations and related laws and regulations.

The interest in regulating the Code of Ethics is based on the awareness that Bank Muamalat Employees are human beings who cannot always act perfectly and are often faced with situations where their personal interests conflict with the interests of the Company. this is in accordance with what was expressed by Mr. Muh Gifari Mahmud as the Manager of Bank Muamalat Gorontalo, he said:

The Code of Ethics is regulated with the hope that Bank Muamalat employees can always be careful, careful and smart when they find things that have the potential to cause risks that can harm the Company (have Risk Awareness). Bank Muamalat's code of ethics guidelines are also supported by various trainings that are not only attended by staff or employees at branch offices, but also Bank Muamalat employees at sub-branch offices. This is reinforced by the statement of Mr. Fauzan Rahman as Tilamuta Sub-Branch Manager, he said:

With various trainings and the existence of a Code of Ethics Book, it is hoped that all Bank Muamalat employees will always be motivated to apply the values of goodness and truth in the work environment in their capacity as banking people who are moral and religious. This book applies together with, and is in no way intended to replace the Bank Muamalat Internal

Regulations, Government Regulations and applicable laws. The following are the six codes of ethics of Bank Muamalat, which can be described as follows:

1. Compliance with Islamic Teachings and Applicable Laws and Regulations Basic Principles
Employees must comply with all provisions of Islamic teachings related to sharia banking principles.
2. Ensuring Halal Sources, Processes and Results of Work Basic Principles: In carrying out their duties and work Employees must be able to ensure that what will be done is sourced from something halal based on sharia principles so that the process and results of the work carried out become halal.
3. Demonstrating Disciplined Behavior at Work and Performing Worship Basic Principles: It is important for Bank Muamalat to cultivate and shape the disciplined behavior of its employees.
4. Upholding Moral Ethics and Courtesy Basic Principles: Relationships between employees must be based on the principles of two-way communication, ethics and morals and are not influenced by matters involving conflicts of interest, while the relationship between employees and the Head of the Work Unit is needed to improve employee performance and Company;
5. Keeping the Trust Given

Basic Principles: Amanah means being trusted or trusted or everything that is accountable to someone, whether in the form of objects, words or work, including always maintaining honor and having a noble soul and far from using or taking things that are not their rights;

Maintain the Confidentiality of Customer and Company Information

Basic Principle: Employees who because of their duties and responsibilities or because of their presence at Bank Muamalat know information and data about the customer's finances and business or internal secrets of Bank Muamalat are obliged to maintain the confidentiality of the data and information they know.

Some important characteristics of communication ethics that are also used in business and have been applied at Bank Muamalat Gorontalo branches and Sub-branches in the Limboto and Tilamuta regions are as follows (Kumar, 2014).

1. Understand what is meant without attacking others

The specific purpose of communication is to provide convenience in understanding the message conveyed between the information provider and the recipient of the information. Banks and customers are parties that act as communicants and communicators in transactions on financing products at Bank Muamalat Gorontalo. This starts from the initial stage of the customer submitting an application for a financing product, the Bank must be able to understand the customer's wishes well. The following is the explanation of Mr. Mahmud as the Manager of the Limboto Sub-Branch Office, he said:

The explanations given by the Muamalat bank before and after the contract in the financing process are a form of obligation in building good communication ethics with customers as users of bank services, trying to understand the wishes and complaints of customers without having to attack or do things that injure the principle -Sharia principles that form the basis of an Islamic-based bank.

2. Managing relationships with audiences

The characteristics of this communication ethics, in the banking world, including Bank Muamalat branches and sub-branches, are managing relationships with customers properly, applying polite communication ethics, both directly and through the media. The following is the explanation of Mr. Fauzan Rahman as Manager of Bank Muamalat Tilamuta Sub-Branch Office, he said:

The presence of problematic financing customers in repayment by Bank Muamalat is still well served through personal approaches. Good communication is expected to increase the trust of the people of Gorontalo in the existence of Islamic banks, especially Bank Muamalat Gorontalo.

3. Presenting information to the public without reducing it or withholding important information

Various service products offered at Bank Muamalat Gorontalo branch areas, as well as sub-branches in the Limboto and Tilamuta areas have the same obligation to apply the principle of information disclosure in procedural ways. This was also stated by Mr. Muh. Gifari Mahmud as Manager of Bank Muamalat Gorontalo, he said:

Clear delivery of information, as part of the application of communication ethics, is carried out not only as a form of providing the best service in Islamic banking principles, but also

aims to prevent misunderstandings between the bank and customers. More Mr. Muh. Gifari Mahmud added an explanation of the clarity of information in the interview excerpt as follows:

Complaint management is also applied as a means of establishing communication with customers and obtaining feedback about the level of customer satisfaction with bank services. Complaints submitted by customers will be followed up with clarification and improvement as a service commitment. One of the complaints management implemented by Bank Muamalat Gorontalo is the provision of complaint services through a special telephone line, if the customer does not have the opportunity to do it directly.

4. Understand that ethics is related to values and may be different for audiences;

Differences in social groups in society will give birth to different levels of understanding and application of these values. Ethics in the banking world, including the application of communication ethics at Bank Muamalat Gorontalo, also pays attention to these ethical characteristics. This is in accordance with what was expressed by Mr. Fauzan Rahman, he said:

Problems that arise due to dishonesty in terms of data manipulation can be categorized as a form of attitude that does not contain moral ethical values. However, a good communication approach is still carried out by Bank Muamalat Gorontalo to customers with such behavior as part of the form of service. In all business activities, the basic principles that serve as guidelines in carrying out the wheels of activity are related to values, Islamic banks, especially Bank Muamalat Gorontalo, upholds Islamic Sharia principles which state that there is no exemption from value.

5. Ensure that all information is accurate and accessible.

Bank Muamalat Gorontalo's maximum efforts in opening the widest possible access to information to the wider community are also pursued through advertisements as a form of communication with written media. However, in certain situations, unclear information is still a complaint from customers of financing products for certain reasons. This was conveyed by Mr. Muh. Gifari Bachmid he says:

Clarity of information is not only applied to branch banks, but also becomes service priorities for implementing communication ethics in sub-branch offices, such as at KCP Limboto. This was described in the etiquette of the interview with Mr. Mahmud sebagai berikut:

Efforts to minimize misinformation, ambiguity, are the Bank's efforts to prevent unwanted things in the form of protests, complaints in the middle of the financing process. All operational activities of Bank Muamalat are carried out based on provisions based on Islamic law and the MUI Fatwa.

Obstacles in the Implementation of Communication Ethics in Sharia Banking Financing Products in Gorontalo

The Islamic banking industry experiences significant development every year. The development trend of Islamic banking grew positively by 9.22 percent even in the midst of a pandemic. In the first semester it reached Rp545.39 trillion, grew 9.22 percent. The financing disbursed (PYD) of Islamic banking in the same period was 377.525 trillion.

The achievement of Islamic banking in 2020 is a form of achievement that is higher than the previous achievement. However, this achievement was not without obstacles. The Gorontalo Province, especially Bank Muamalat, the Sub-Branch Offices in the region and Limboto, have no longer issued financing products in the last three years due to the large number of customer arrears.

CONCLUSION

The development of Islamic financing products at Bank Syariah Mandiri Gorontalo, cannot be separated from the communication factor by emphasizing the aspect of openness, between the bank and the customer. The principles of communication ethics are not only a slogan, but become an inseparable part of the pattern of services provided.

The specific purpose of communication is to provide convenience in understanding the message conveyed between the information provider and the recipient of the information. Banks and customers are parties that act as communicants and communicators in transactions on financing products at Bank Muamalat Gorontalo. Therefore, the communication network that is formed does not cause misunderstandings as much as possible. This starts from the initial stage of the customer submitting an application for a financing product, the Bank must be able to understand the customer's wishes well.

Efforts to minimize misinformation, ambiguity, are the Bank's efforts to prevent unwanted things in the form of protests, complaints in the middle of the financing process. All operational activities of Bank Muamalat are carried out based on provisions based on Islamic law and the MUI Fatwa.

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