IMPLEMENTATION OF ISLAMIC BUSINESS ETHICS IN CONVENTIONAL BRI CIAMIS BRANCH OFFICE, WEST JAVA

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Abstract
The purpose of this study is to find out the model and implementation of Islamic business ethics carried out by BRI Ciamis branch office, where in carrying out its business it has put forward the principles of Islamic business ethics in serving consumers. The academic problem that arises is that BRI KC Ciamis is a non-sharia bank, but in service to consumers it prioritizes Islamic business ethical values such as being fair, honest, trustworthy, and the majority of BRI KC Ciamis employees are Muslims. The author tries to dig into this research using descriptive analysis where data sources are obtained through observation and documentation. The findings of
this study are that the implementation of business at BRI KC Ciamis bank prioritizes the principles of Islamic business ethics, this can be proven in the 10 behaviors of BRI personnel, including: (a) excellent service, (b) employees work, (c) effectively, (d) efficiently, (e) prioritizing responsibility, (f) honest, (g) mutual respect, (h) full of innovation, (i) positive attitude, and (j) prioritizing trust in consumers.

Keywords: Islamic ethical principles, conventional and sharia banking, Islamic economics

INTRODUCTION

Out of the history of the Prophet Muhammad SAW that he was sent to spread Islam, but the Prophet Muhammad also taught his people to try to make a living through trade. Thus Islam exemplifies the Prophet Muhammad SAW as the main executor in carrying out economic activities based on Islam (Ahyani et al., 2021). Economic activity has become a means to prosperity or prosperity. The Prophet Muhammad introduced the Islamic economic system, and it is this concept of welfare that will be discussed in the Islamic economic system. Islamic Economics is a multidimensional or interdisciplinary, comprehensive and complementary science, including Islamic knowledge originating from the Al-Qur'an and As-Sunnah, as well as rational science, with the ability of human sciences to overcome the problem of limited resources to achieve al-falah (happiness) (Aqbar et al., 2020).

Directors and employees of BRI Ciamis Branch Office (KC) West Java Province, who are all predominantly Muslim, even when carrying out activities (work) at BRI Ciamis West Java Branch Office. There are employees who don't wear Muslim clothes (women workers), but employees starting from the Director to Office Boy always wear clothes that other people think are nice and always cover their private parts. In Islamic business ethics, the values of excellence which are the nature and behavior of the Prophet Muhammad, have become eternal and can become the basis for change in all areas of life (Ahyani et al., 2022; Ayu and Anwar, 2022). These values are contained in the four attributes of the Prophet that must be known and practiced by Muslims throughout the ages, namely sidiq, amanah, fathonah and tabligh (Hafifah, 2015).

Consequently, ethics is a moral issue that critically examines behavior, a matter of right and wrong about how to act and act. Based on field observations on April 1 2021 at the BRI Ciamis Branch Office, address Jalan Ir. Haji Juanda, Ciamis District, Ciamis Regency, West Java, Indonesia, 46211. Customers who incidentally are Muslim but do not wear the syar'i hijab. However, employees apply business ethics in serving their customers, such as greeting them properly and practicing honesty in serving their customers. Identification of existing problems related to
research on sharia business ethics at BRI Ciamis Branch Offices is as follows (Nugraha, 2021): (a) BRI KC Ciamis, not an Islamic bank, (b) prioritizing the services provided at BRI KC Ciamis prioritizes Islamic services such as prioritizing honesty, trustworthiness in transactions, and (c) the majority of employees at BRI. Ciamis are predominantly Muslims. The reason researchers are interested in conducting research at BRI Ciamis Branch Office is because of the researcher's curiosity when seeing employees and customers who are predominantly Muslim, so researchers are interested in knowing how the services provided by the owner of the BRI Ciamis Branch Office are to their customers. What a coincidence that BRI Bank is a conventional bank, not a sharia bank.

BRI KC Ciamis also has a unique attraction where BRI provides services by facilitating places and facilities for Covid-19 vaccination, in this case BRI in collaboration with BJB Ciamis provides a sense of concern through several activities as mentioned above to serve as a form of banking concern in efforts to stop the Covid-19 pandemic (Sudono and Yoyo, 2021). In addition, BRI Ciamis assists in distributing clean water by providing assistance intended for the regional disaster management agency (BPBD) of Ciamis Regency (Kholik, 2021). In Islam, caring is a manifestation of morality and part of the piety of a Muslim. So it's only natural that the customers who join the BRI KC Ciamis bank are satisfied and knock on the heart (Diskominfo Ciamis, 2022). With the jargon of BRI serving with sincerity, one of the forms of service implementation is the provision of assistance, which in Islam (Sharia economy) is the principle of Ta'awun/please help. Ali Hasan's opinion in his book Sharia Business Management, explains that Sharia business is a polite business, a business that is full of togetherness and respect for each other's rights, as exemplified by the Prophet Muhammad as a young entrepreneur. For Muslim businessmen who hold fast to the sunnatullah, Allah promises success both in this world and in the hereafter (Hasan, 2009).

BRI KC Ciamis in attracting the attention of many people, makes routine activities such as BRI KC Ciamis in collaboration with BRI KC Tasikmalaya socialization cooperation on people's business credit (KUR), where the main target is for MSME actors to increase their business. In essence, this KUR program is intended for entrepreneurs who have started their business for at least 6 months, with a record that their business is feasible and productive (Hermawan et al., 2020). In its service, the BRI KC Ciamis bank has very good characteristics, such as applying honest, responsible, friendly nature. Where ethics in business prioritizes "Serving sincerely hearts", which is the embodiment of service excellence, professionalism, integrity, customer-centric, innovation, trustworthy, where BRI Ciamis branch office always prioritizes honesty, trustworthiness and quality. So, our goal is not
only for our own benefit, but the benefits must also be felt by consumers (Irawan, 2021).

According to the author, BRI Ciamis branch office is a non-sharia bank, but always puts Islamic business ethical values, which are in accordance with sharia principles, and related to transactions carried out at the Ciamis KC bank, according to the terms and conditions buying and selling in Islam. Based on the background above where the implementation of the values of sharia usiness ethics in conventional banks at the BRI Ciamis KC above, the researcher will discuss issues regarding: (a) what is the transaction model at BRI Ciamis? and (b) how is the application of sharia business ethics in transactions at BRI Ciamis branch office? So, the purpose of this research is to uncover and explore about: (a) the transaction model at BRI Ciamis and (b) application of sharia business ethics in transactions conducted at BRI Ciamis branch office.

**METHOD**

Types of research this type of research is field research, namely research that aims to study intensively about the background of the current state and environmental interactions of a social unit, whether individual, group, institution, or community. Meanwhile, according to Iqbal Hasan field research (Field Research) is research that is directly carried out in the field or respondents (Hasan, 2002). This study explores data sourced from employees at Bank BRI Ciamis Branch Office, West Java. In addition, researchers also use library research. Literature research is research conducted using literature (library), either in the form of books, notes, or reports on the results of previous research on Islamic business transactions.

Judging from its nature, this research is a descriptive analysis of sharia business transactions (Islamic services) carried out by Bank BRI KC Ciamis. Data acquisition in this study namely primary data sources obtained from interviews, observations, and documentation. The interviews were conducted with: (a) bank directors, (b) bank employees, and (c) consumers or customers at BRI KC Ciamis. In addition, the secondary data obtained from various books, written regulations or documents related to the problem under study. Among them are as follows: (a) the book by (Rivai et al., 2012) entitled *Islamic Business and Economic Ethics*, (b) book by (Djakfar, 2012) entitled *Business Ethics: Capturing the Spirit of Heaven’s Teachings and the Moral Messages of Earth’s Teachings*, (c) book by (Sakirah et al., 2021) entitled *Introduction to Islamic business*, and (d) as well as other books about Islamic business ethics. The population in this study are: (a) bank directors, (2) employees and, (3) consumers or customers of BRI Ciamis branch office.
RESEARCH RESULTS AND DISCUSSION

Theory of Islamic Business Transactions

Transaction is the exchange of goods or services at a certain price level or in a certain amount of money. The first time we recognize transactions with the term barter, namely the exchange of goods for goods or services for services. Then the transaction develops in accordance with the concepts of thought and religion that develop in a society (Sundjaja and Barlian, 2003). Humans as social beings definitely need other people to fulfill their needs. This means, everyone definitely needs to live together with the people around him. Islam provides an explanation of the concept of a beautiful and special transaction contract, which has been explained in QS. Al-Jatsiyah (45): 12-13 which reads:

اللَّهُ اِنْبَحْزَ نَكُىُ انْبَحْزَ نِحَجْزٍِ انْفُهْكُ فِْوِ بِأَيْزِهِ، ًَنِحَبْحَغٌُا يٍِ فَضْهِوِ، ًَنَعَههكُىْ جَشْ

Meaning: It is Allah who has subdued the sea for you so that ships can sail on it with His permission and so that you may seek His bounty and hopefully you will be grateful (Surah Al-Jatsiyah (45): 12-13).

From the verse above, it is explained about the obligation to try to find wealth in His way. Allah gives natural resources to be managed in making them a source of sustenance. That everyone gets different sustenance and convenience. Allah explains what already belongs to people, then it should not be taken or taken except by transactions that are justified by Islamic law. Especially those related to the management of funds (assets). The contract or transaction is very important. This transaction regulates the relationship between the parties involved or the transacting parties. The transaction also binds the relationship between the one party who transacts and the second party who transacts, because the basis of the transaction relationship is the appearance of an attitude of pleasure and the implementation of all that is the orientation of the two transactors (people who carry out the transaction), which are explained in their transactional commitments, except when it is permissible to unlawful or forbid what is lawful, or contains elements of violation of God's laws (Asiah, 2017; Ahyani et al., 2021; Mutmainah, et al., 2022).

The basic principles of transactions in this research are sharia transactions based on the principles of brotherhood (ukhuwah), justice (is), benefit (maslahah), balance (tawazun), and universalism (syumuliyah), and treats something only according to its position. The sharia transaction principles in this case are based on
the principles of brotherhood (ukhuwah), justice ('is), benefit (maslahah), balance (tawazun), and universalism (syumuliyah) (Norcholis, 2021).

Types of Contracts in Transactions
There are various types of transactions in Islam including:

1) **wadiah**, a contract of custody of the trunk or money between the party who owns the goods or money and the party who is entrusted with the aim of maintaining the safety, security, and integrity of the goods or money.

2) **Mudharabah**, a business cooperation contract between the first party (malik, shahibul mal, or sharia bank) that provides all the capital and the second party ('amil, mudharib, or customer) who acts as the fund manager with the agreement stated in the contract, while the loss is fully borne by sharia banks unless the second party commits an intentional mistake, is negligent or violates the agreement.

3) **Musharakah**, a cooperation agreement between two or more parties for a particular business in which each party provides its own portion of funds.

4) **Murabahah**, a contract agreed profil.

5) **Regards**, a financing contract for an item by ordering and paying the price in advance with certain agreed terms.

6) **Istisna'**, Goods financing contract in the form of an order for the manufacture of certain goods that is agreed between the buyer or buyer (mustashni') and the seller or maker (shani').

7) **Ijarah**, a contract for the provision of funds in the context of transferring the use rights or benefits of an item or service based on a lease transaction, without being followed by a transfer of ownership of the goods themselves. **Ijarah muntahiyah bit tamlik** is an agreement for the provision of funds in the context of transferring the use rights or benefits of an item or service based on a lease transaction with the option of transferring ownership of the goods.

8) **Qard**, a loan agreement with a customer with the stipulation that the customer is obliged to return the funds received at the agreed time (Otoritas Jasa Keuangan, 2017).

Comparison of Conventional and Sharia Business Ethics
General business ethics in Indonesian comes from the Greek, ethos which means habit or character. Ethics also comes from the French language, etiquette or commonly pronounced etiquette, which means the habit of how to get along, behave. The concept of ethics is more of a pattern of behavior or good habits that can be accepted by a person's social environment or a particular organization.
Ethics can be interpreted as the basis of one's morality and at the same time as behavior. So that trade ethics is a set of values about good and bad, right and wrong in the world of trade. Business activities are not only trying to meet the wants and needs of the community, but also intend to provide facilities that can attract people's interest and buying behavior. Ethics basically refers to two things, as Hamali and Budihastuti's opinion includes (Hamali and Budihastuti, 2017): (a) ethics is concerned with the scientific discipline that studies the values held by humans and their justifications. Ethics in this case is a branch of philosophy, and (b) ethics is the subject matter in the discipline itself, namely the values of life and the laws that govern human behavior.

Business is an activity that leads to increased added value through the process of service delivery, trade or goods management (production). Business is an activity in the form of services, trade and industry in order to maximize profits (Sakirah et al., 2022). Business is an activity that leads to increased added value through the process of service delivery, trade or goods management (production). Business is an activity in the form of services, trade and industry in order to maximize profits.

Theory of Islamic business ethics understanding ethics Ethics is a branch of philosophy that seeks the nature of good and bad values related to a person's actions and actions, which are carried out with full awareness based on considerations of his thoughts (Aziz, 2013; Kasim et al., 2022). Exemplified in the Journal of the work (Hulaimi et al., 2016) that the business world is currently growing and developing rapidly. This is evidenced by the existence of various types of goods and services offered in the midst of society. In today's economy, business plays a very important role for economic change and development and industrial development always starts with business development. Because business carries a signal that signals what people want.

As according to Muhammad and Fauroni, (2002), explains that ethics is related to values, good way of life, good rules of life, and all habits that are adhered to and passed on from one person to another or from one generation to the next. According to Webster's dictionary ethics is the study of what is morally good and bad. Meanwhile, ethics is the science of decency which determines how humans should live in a society that concerns rules and principles that determine right behavior, namely good and bad, obligations and responsibilities (Fauroni and Fauroni, 2011).

**Islamic Business Ethics at BRI Ciamis Branch Office, West Java Province**

BRI is one of the largest state-owned banks in Indonesia. BRI was established in Purwokerto, Central Java by Raden Bei Aria Wirjaatmadja on December 16, 1895.
The locations of BRI banks in the Ciamis Regency area include the following:

1) BRI KC Banjar is located in Ciamis No. 1 Banjar, Banjar City, West Java, 46311 Tel: (0265) 741811
2) BRI KC Ciamis is located in Jalan Ir. H. Juanda No. 166, Ciamis, Kab. Ciamis West Java-46211 Tel: (0265) 7710733
3) BRI KK KPP Pratama Ciamis Jl. Drs. H. Soejoed Ciamis, Kab. Ciamis West Java-46213 Tel: (0265)
4) BRI TERAS Banjarsari Market Block F No.33, Kab. Ciamis West Java-46383 Tel: 0265-650056
5) BRI TERAS Bojong Market Complex Bojong Market, Cijeungjing, Ciamis, Kab. Ciamis West Java-46271 Tel: 0265776943
6) BRI Teras Pasar Buniseuri on Jl. Raya Buniseuri Ciamis Buniseuri Village, Kab. Ciamis West Java 46252 Tel: 02657919079
7) BRI TERAS Pasar Ciamis Komp. Ciamis Market Blok E, Kab. Ciamis West Java-46211 Tel: 0265775583
8) BRI TERAS Cijulang Market, Cijulang Market Block A No.1 Ciamis, Kab. Ciamis West Java-46394 Tel: 0265-633151
9) BRI TERAS Kalipucang Market Kalipucang Market Block D No. 89, Kab. Ciamis West Java-46397 Tel: 0265-63020, and many others.

The total number of BRI banks in Ciamis Regency is 26 branch offices. The legal basis for the establishment of BRI is with the ratification of Law Number 7 of 1992 concerning Banking, namely: article 5 paragraph (a), Article 20 paragraph (b), and Article 33 of the 1945 Constitution; Law Number 5 of 1962 concerning Regional Government Enterprises (State Gazette of 1962 Number 10, Supplement to State Gazette Number 2387).


The vision and mission of BRI are, first Vision: To be The Most Valuable Bank in Southeast Asia and Home to the Best Talent. Its mission includes: (a) carry out the best banking activities by prioritizing services to the micro, small and medium segments to support the improvement of the community's economy (b) providing excellent service with a focus on customers through: human resources who are
professional and have a performance-driven culture information technology that is reliable and future ready productive conventional and digital networks by implementing operational and risk management excellence, and (c) providing optimal benefits and benefits to interested parties (stakeholders) by taking into account the principles of sustainable finance and excellent good corporate governance practices.

1. The Company's Core Values

First, integrity, which has the meaning of always thinking, speaking, and behaving commendably, maintaining honor, and obeying the rules. Behavior that shows the value of integrity is open, honest, and sincere and obeys the rules. Second, professionalism which means always committed to work thoroughly and accurately with the best ability and full responsibility. Behavior that shows the value of professionalism is continuous learning and fairness. Third, trust which has the meaning of always building trust & mutual trust among stakeholders for the progress of the company.

Behavior that shows the value of trust is mutual respect & prioritizing the interests of the company and the Innovation Innovation country, which means always utilizing the capabilities and expertise to find new solutions and ideas to produce products/policies in responding to the challenges of the company's problems. Behaviors that show the value of innovation are visionaries and pioneers of change. Fourth, customer centric which has the meaning of always making customers as the main partners who are mutually beneficial to grow sustainably. Behavior that shows customer centric values is to serve more than customer expectations with a sincere and collaborative heart (bri.co.id, 2021b).

2. Ten (10) Attitudes of BRI Personnel

There are ten (10) human behavioral attitudes offered by Bank Rakyat Indonesia, which include: (a) honest trustworthy and obey the rules, (b) always maintain the honor and good name of personal and company, (c) reliable, prudent, disciplined and responsible, (d) oriented to the future, (e) as a role model and big soul, (f) firm in following up on deviations, (g) providing the best service while still paying attention to the interests of the company, (h) skilled, friendly, happy to serve, (i) treat workers openly, fairly, with mutual respect, and (j) develop a cooperative attitude increasing synergies for the benefit of the company.
3. Business Transactions at BRI

Meanwhile, business transactions at BRI can be done using digital and corporate banking. Digital banking such as using e-channel, such as using the BRImo application, all banking needs in one application at BRImo. This BRImo is a complete feature to meet your transaction needs. Open an account and internet banking facility online, directly from the BRImo personal financial management application to help control consumer finances. Internet banking, with BRI internet banking, you can interact with BRI 24 hours a day, 7 days a week, 365 days a year, wherever you are.

Requirements for BRI savings customers (BritAma, BritAma Junio or Simpedes) and current accounts (individuals) who have an active BRI ATM card (BRI Card). BRI ATM, we are getting closer to you. Currently you can perform banking transactions at BRI ATMs spread across all BRI work units throughout Indonesia and other strategic places. As for the corporate sector, the Ciamis branch of the Indonesian people's bank includes five items, including the following: (a) savings, namely in the form of savings, time deposits and current accounts, (b) loans, namely in the form of working capital loans, supply chain financing, investment loans, franchise loans, cash collateral loans and bank guarantees, (c) credit card, namely in the form of several types of credit cards and promotions, (d) BRI transaction banking, which includes import & export, standby L/C, bros, SKBDN, and money changer, (e) business banking services, including: business services, financial services, institutional services, treasury services, custodian services, trustee services, cash management system, EDC merchant, and BRIAPI.

Analysis of Islamic Business Ethics Concepts Transactions at BRI Ciamis Branch Office

1. Application of Islamic Business Ethics in Transactions at BRI Ciamis Branch Office

Ethics in business is a very big factor in doing business, so ethics is closely related to good living habits (wasathiyah Islam), both in a person and in society. Ethics also has to do with values, and also good ways of life, and regulates good life and is a habit that is adhered to and passed on from one generation to the next. Likewise, what is currently being carried out by BRI Ciamis branch office, namely in maintaining its business based on the application of sharia business ethics even though indirectly BRI Ciamis branch office does not call it a sharia bank.

However, in marketing communications, information is obtained that the application of business ethics carried out are: first, serving with all our hearts means that BRI serves for more than 124 years, BRI always provides convenience and speed in responding to various customer needs supported by excellent banking...
services. Second, BRI has complete products, competent human capital, prudent GCG, largest network, and continues to innovate. Third, BRI also has the company's core values including integrity, professionalism, trust, and customer centric. Fourth, BRI has ten (10) attitudes and behaviors of BRI personnel.

So it can be concluded that BRI Ciamis branch office upholds honesty, trustworthiness, and quality. So, our goal is not only for our own benefit but also for the benefit of consumers. Ee also believe that God is rich, so it’s our job to try our best. Then, the profits that we will get are fully marketed to Him. From the presentation of the head of the BRI KC Ciamis bank, he emphasized that it was important to apply the principles of honesty, trustworthiness, and product quality. Because honesty, trustworthiness and quality are the determining factors for the existence of customers (Sudono and Yoyo, 2021).

So it can be concluded that thus the principles of honesty and trust are put forward at BRI KC Ciamis in order to maintain the existence of customers by remaining muslim friendly. Although the BRI KC Ciamis is not a sharia bank, in the concept of business ethics the company has embodied Islamic values in business ethics. The concrete and real form of BRI is to provide operational assistance for the prevention of concern and mutual cooperation and silaturrahmi includes BRI provided assistance in the form of a clean water tank car intended for the ciamis regional disaster management agency (BPBD), which was received by the regent of Ciamis herdiat Sunarya (Inijabar.com, 2021). The gathering is facilitate phase II (two) Covid-19 vaccination places (West Java Provincial Government, 2021).

The readiness of BRI and BJB Ciamis in facilitating the place and infrastructure for the Covid-19 vaccination is a form of banking concern in an effort to break the Covid-19 pandemic. Head of the BRI Ciamis Branch, Mr. Sudono said, in addition to facilitating the location, BRI also included its employees in participating in the Covid-19 vaccination, there were 134 people from BRI Ciamis participating in the Covid-19 vaccination. This is as the word of Allah SWT in Q.S Al-Maidah verse 2 which reads: ... And do not ever hate you because of a people because they block you from the Grand Mosque, encourage you to do injustice to them. And help you in doing piety and piety, and do not help you in committing sins and transgressions. And fear Allah, verily Allah is severe in punishment.

2. BRI Bank Corporate Ethics

In order to support the achievement of the bank's vision and mission, BRI prioritizes the company's core values including: integrity, professionalism, trust, and customer centric which is a form of serving more than customer expectations with a sincere and collaborative heart. The ten (10) behavioral attitudes of BRI personnel
include: (a) honest, trustworthy and obey the rules, (b) always maintain personal and company honor and reputation, (3) reliable, prudent, disciplined and responsible, (d) oriented to the future, (e) as a role model and big spirit, (f) firm in following up on deviations, (g) providing the best service while still paying attention to the interests of the company, (h) skilled, friendly, happy to serve, (i) treat workers openly, fairly, with mutual respect, and (j) develop a cooperative attitude in creating synergies for the benefit of the company.

The application of Islamic business ethics at BRI Ciamis branch office can be seen through the programs offered by the bank, including: caring for one another, mutual cooperation, gathering, and the vision of becoming the most valuable bank in Southeast Asia and home for the best talent. The missions of BRI are: (a) providing the best, (b) providing excellent service, and (c) working optimally and well. With BRI's corporate ethics in the form of "Serving Sincerely" which is the embodiment of integrity, professionalism, trust, and customer centric:

Excellent service. According to Shadily dan Echols (2003:22), in simple terms, service excellence is the best service and fulfills the expectations and needs of customers. In other words, excellent service is a service that meets the quality standards of a service in accordance with the expectations and satisfaction of customers/society. This is as the word of Allah in Surah Al-Nisa verse 86 which reads:

\[ 	ext{وَإِذَا حُبِمَتْ بِحَبْمَةٍ فَحْبِمَّا بِأَحْسَنِ مِنْهَا أَوْ رَدُّوهَا إِنَّ اللهَ كَانَ عَلَى كُلِّ شَيْءٍ حَسَبًا. } \]

Meaning: If you are honored with something of respect, then repay that honor with something better than it, or repay that respect (with something similar). Verily, Allah takes all things into account.

In the same vein, Kurniawan (2020), in his research findings explained that in the business of Islamic whereas the concept of excellence possessed by companies such as banks, is Islamic banking services, which consist of: (a) faith, (b) morals, and (c) muamalah, where in this case that the Al-Qur'an is the main source (guidelines in performing Islamic banking services). Employees at the Bank must also be able to emulate as exemplified by the Apostle in serving customers when trading (Surah Al-Ahzab verse 21).

Professionalism, which means working effectively, efficiently and responsibly. BRI KC Ciamis provides services through ethics that are in accordance with Islamic sharia, namely working professionally and responsibly This is as the word of Allah SWT in Surah Al-Ahzab verse 21 whichmeans, Verili therei hasbeen in the (self) the
Messenger of Allah a good role model for you for those who hope (mercy) from Allah and (the coming of) the day of resurrection and he is abundant. mention Allah. The same thing is explained by Ain Rahmi in his journal that the current generation must utilize the available natural resources as efficiently as possible in accordance with optimal needs. Sustainability can be seen from several dimensions which are interrelated dimensions with sustainability itself, including: human, social, environmental and economic.

Business is inseparable from ethics because first, business is not value-free. Second, business is part of a social system. Third, the application of business ethics is synonymous with professional business management. The development of a business or company, either as a result of or as one of the causes of political, social, economic and technological developments as well as aspects of the surrounding environment, if as long as it interacts and produces goods and services for people who need them, the business or company must be aware of its responsibilities. towards the environment, especially social responsibility in all its aspects. Islam itself highly upholds social responsibility for both the company and the employees. In the Qur'an it is also explained that each of us (humans) will be held accountable later in the hereafter for what we have done while in this world, as well as in a hadith which says that everyone who is given the burden of responsibility must be in accordance with expertise owned and uphold the responsibility to the company that has given trust to its employees in running the business (Rahmi, 2014).

**Integrity**, It means being honest, disciplined, and consistent and understanding the applicable provisions in BRI. Allah says in Q.S Al-Syu'ara verses 181-183 which says: Meaning: Perfect the measure and do not be of those who are detrimental (181); and weigh with a straight scale (182); And do not harm people in their rights and do not run rampant in the earth by causing corruption (183); and fear Allah, who created you and the ancient peoples (184).

The same thing as research conducted by Raihanah (2019), which explained that every muslim trader must have honesty as a context of Islamic business ethics so that the business carried out is truly blessing. In the concept of trading, the priority is an attitude of honesty that is in accordance with the Qur'an Surat Al Syu’ara: ayat181-183 which discusses the rules of commerce and Surat Al-An’am (6): 152 which discusses the dose and scales in trading. commerce. So that in trading either in the market or in other places (banks) must always instill honesty in accordance with the Qur’an Surat Al-Syu’ara 181-183 and Surt Al-Anam 152. Furthermore, Nizar (2017), from the results of his research explained that the concept of trade in Islam must be based on values and ethics originating from basic religious values that uphold honesty and justice. Rasulullah SAW has laid down the
basic principles of how to conduct fair and honest trade. The basic principle laid down by the Prophet Muhammad is related to the market mechanism in trade, where both parties can sell and buy goods sincerely, namely there is no interference and intervention from other parties in determining the price of goods. It will be more advanced and developed because it will get blessings from Allah SWT both in the world and in the hereafter.

**Innovation**, The point is that BRI KC Ciamis always puts forward creative, innovative ethics in providing the best solutions and making continuous improvements. For example: (a) BRImo application, which is full features to meet transaction needs, (b) BRIZZI for easy payment instruments, (c) BRI Ebuzz, like a small office (mini mobile branch) that can move and move, (d) Mocash Kiosk, MoCash as a shopping payment feature by filling in the merchant's store id, the nominal amount of the payment what are often most in demand are BRI ATMs (BRI Cards) and QRIS Digital, QRIS or Quick Response Code Indonesian Standard is the standardization of payments using the QR Code method from Bank Indonesia so that the transaction process with QR Code becomes easier, faster, and secure.

**Trust**, the intention is to behave in a positive and trustworthy manner and build synergies to achieve the company's goals (Bank BRI). At the BRI KC Ciamis bank, the Islamic Trust business ethics has also been implemented (positional and trustworthy). This is as the word of Allah SWT in Surah Al-Qasas Verse 26 which says: Meaning: One of the two women said: "Yes, my father, take him as a person who works (for us), because indeed the best person you take to work (for us) is a strong and trustworthy person".

The same thing as research conducted by Misbach and Hadiwidjojo (2013) and Misbach (2017), which explained that in this world it is undeniable that globalization has had a major influence on how business people behave today. Where the legal sources of sharia business behavior are the Qur'an, hadith, ijma', and ijtihat or Qiyas. The forms of sharia business behavior are: Siddiq, Amanah, Fathonah, Tabligh and Istiqomah. Sharia business behavior consists of three principles, namely: production principles which aim to provide added value to goods and services to meet the needs of human life; consumer principles related to halalan thayyiban, simplicity, morality, generosity and balance in all human aspects; and the distribution principle which includes Islamic market mechanisms, government intervention, profits not in a false way. Another research by Anto, et al. (2020) in which it is explained that moral values such as justice, honesty, trustworthiness, professionalism, transparency, trustworthiness, far from things that are haram and tyrannical are basic principles in business practice for Muslim business actors. Second, these
principles are based on the Qur'an and Sunnah which are framed within the framework of akidah, worship and morals (Anto et al. 2020).

From the explanation above, it can be concluded that BRI Ciamis branch office has superior products including: digital banking namely: (a) e-channel in the form of (BRImo, internet banking, BRI ATM, mini ATM, Brizzi BRI, SMS banking, Ebuzz BRI, Mocash, Kiosk QRIS), (b) digital loans are included in the Ceria application, (c) ecosystem and Integration includes: BRIAPI, Junio Smart, BRIMOLA, BRI smart billing and Bristore, and (d) digital community includes Indonesia mall and BRI Tech. So that in the future conventional banks such as BRI KC Ciamis need to be used as material for other research, which in this case is not only about business ethics by comparing Islamic business ethics at Islamic banks and conventional banks on an ongoing basis.

CONCLUSION

From the explanation above regarding the application of Islamic business ethics in the transactions that are implemented at BRI Ciamis branch office with a focus on the research problem of the concept of transaction model at BRI Ciamis office and its application. It is concluded that the transaction model offered by BRI Ciamis branch office namely there are 4 models: (a) digital banking, including e-channels including BRImo, internet banking, BRI ATM, Mini ATM, Brizzi BRI, SMS Banking, Ebuzz BRI, Mocash, Kiosk, and QRIS, (b) digital loans through the Ceria application, (c) ecosystem and integration in the form of BRIAPIJunio Smart, BRIMOLA, BRI Smart Billing, and BRIstore, and (d) digital community in the form of Indonesia Mall and BRI Tech.

Implementation of sharia business ethics in transactions at Bank BRI KC Ciamis West Java which is in accordance with sharia principles, this is evidenced by the application of the company's core Values and 10 BRI Behaviors includes: (a) professionalism, namely working effectively and efficiently, as well as being responsible (Al-Ahzab verse 21), (b) integrity, namely being honest, disciplined and consistent (QS Al-Syu'ara verses 181-183), (c) customer centric, namely respect and appreciation (QS. al-Maidah verse 8), (d) innovation and creativity, namely innovation ethics (QS. Al-Baqarah verse 1, Maryam verse 1, Yasin verse 1, Taha verse 1, Ar-Ra'd, Paragraph 11, QS. Hud, verse 37, QS Al-Baqarah , Paragraph 44), and (e) trust, namely positive and trustworthy behavior (QS. Al-Qasas Verse 26), where BRI KC Ciamis upholds honesty, trustworthiness, and quality. Other business ethics in the form of caring and mutual cooperation as well as gathering by the ranks of the Ciamis branch office.
REFERENCES


42 Hisam Ahyani dkk.—Implementation of Islamic Business Ethics...


