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AKHLAQ-BASED SERVICE: IMPLEMENTING ISLAMIC ETHICAL PRINCIPLES IN ISLAMIC BANK SERVICE MANAGEMENT

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Abstract

This study originates from the main problem of the weak internalization of moral values in the service practices of Islamic banking, which creates a gap between Islamic ethical principles and the actual behavior of bank employees in providing services to customers. Although Islamic banks operate based on sharia principles, in practice, there are still issues such as lack of transparency, weak moral responsibility, and the suboptimal application of core values such as amanah (trustworthiness), adl (justice), ihsan (excellence), and siddiq (truthfulness) within the service culture. This research employs a library research method by analyzing various scholarly sources, including Scopus-indexed journals, books on Islamic ethics, and literature related to Islamic banking service management. The approach aims to identify relevant Islamic ethical concepts and examine how moral values can be integrated into service management systems. The results indicate that implementing moral principles in Islamic banking services significantly enhances customer trust, loyalty, and satisfaction. The value of amanah fosters trust, namely ensuring fairness in interactions, ihsan improves service quality through empathy and professionalism, and siddiq strengthens integrity and transparency. Thus, morality-based service not only reinforces the ethical image of Islamic banks but also establishes a foundation for the sustainability of financial institutions that are spiritually grounded and socially responsible.

Keywords: Service, Moral Based, Sharia Bank Service Management.

1. Introduction

Service based morals is moral foundation that distinguishes system Islamic banking from institution finance conventional. In Islamic perspective, service No only understood as activity satisfaction - oriented economy customers, but also as a form of worship that has spiritual dimension and responsibility answer social. Sharia banks are present No just offer product finance free usury, but also reflect values sublime like *amanah* (trust), *fair* (justice), *ihsan* (kindness

highest), and *sidq* (honesty) in every interaction service. Therefore that, service based morals be the core of management Islamic and sustainable services.

In context modern management, implementation principle Islamic ethics in service demand integration between professionalism and spirituality. Sharia bank employees do not only sued For competent in give fast and accurate service, but it also has to be display behavior that reflects morals Karimah. Islamic work ethics emphasizes that every activity service is form valuable *muamalah worship* If done with sincere intentions and orientation towards benefit. *Trust* value grow trust customers, while *ihsan* push employee give service best even outside expectation customer.

Implementation service based morals can seen in a number of dimensions. First, the internal dimensions, namely formation culture Islamic work in the Islamic banking environment through training ethics, spiritual development, and exemplary leadership. Second, the dimensions external, which includes interaction direct with customers based on principle justice, equality, and empathy. In In practice, Islamic banks internalize values This capable create connection term long based on trust and satisfaction emotional, not solely profit economy.

In system Islamic finance, success institution Islamic finance does not only measured through profit economy, but also through to what extent Islamic moral and ethical values are applied in all over aspect its operations. One of the aspect important thing to be indicator success is quality service to customer service in Islamic banks it should be No solely nature transactional, but also spiritual, namely service based on mark morals Karim like honesty (*shidq)*, trustworthiness, responsibility responsible, fair, and ihsan. Concept This make service as form of worship and devotion to Allah SWT, not just fulfillment standard modern business.

Service ethics in Islam emphasizes balance between material and spiritual dimensions. Sharia bank employees are expected No only professional in serve customers, but also displays attitude morals a virtue that reflects values Islam. Implementation ethics the expected capable create experience better service meaningful for customers, improve trust public, as well as strengthen the position of Islamic banks in the middle increasing global competition tight. In context this, management service based morals become paradigm new connecting between *service excellence* and *spiritual value.*

However, various study previously show that implementation Islamic ethics in service often Still nature normative and not yet internalized in a way systemic in culture Islamic banking organizations. Many institutions Islamic finance that adopts system management conventional without integrate values morals as moral foundation in every procedure service. As a result, it appears gap between sharia idealism with practice operational in the field. This is has implications for the decline trust customers to moral excellence of the institution Islamic finance compared to conventional banks.

Based on results search beginning use device Publish or Perish software with keywords *"Islamic bank service quality"* and *"Islamic ethics in banking",* 132 articles were found scientific discussion about various aspect Islamic banking services in the range 2010–2025. Most of study the focused on the theme quality service (service quality), satisfaction customers (customer satisfaction), as well as trust and loyalty in context Islamic banking. However, after done classification thematic to results search said, it was found that studies that are explicit lift dimensions Islamic morals and ethics in Islamic banking services are still very minimal, namely not enough of 10% of the total existing publications.

In a way general, results review literature show that study about Islamic banking services can grouped to in four focus main. First, some big article discuss about quality service and satisfaction customers, namely as many as 47 articles highlighting various influencing factors perception quality service with using models such as SERVQUAL, CARTER, and the Islamic Service Quality Model. Second, as many as 39 articles focus on the theme loyalty and trust customers, who review connection between implementation principle sharia services with level trust as well as intention customers For return use product Islamic banking. Third, about 31 articles focused on management and innovation digital services, which examines How institution Islamic finance adapts to development technology financial (*fintech)*, doing digital transformation, as well as develop online services for reach customers in a way more effective. Meanwhile that, group the last one consisting of of 15 articles discuss ethics, Islamic values, and morals service, although the amount relatively more A little compared to topic others. Studies in group This highlight importance moral dimensions such as *amanah, ihsan, adl,* and *siddiq* as runway main in build system appropriate service with Islamic principles.

Limitations study in category fourth show existence gap significant research gap. Most of studies ethics Islamic banking services are still put Islamic values are limited variables supporters, not yet as the core of the paradigm service based morals. In fact, the concept service in Islam no only oriented towards customer material satisfaction, but also includes spiritual, moral and responsibility values answer social as taught in principle *ihsan* and *amanah.*

With Thus, research This directed For enrich literature with emphasize integration values Islamic morals in practice Islamic banking services, as runway ethics professionalism that sets it apart from system conventional. This study expected can fill in emptiness academic and provide contribution conceptual in building a service model holistic and sustainable ethics for institution Islamic finance in Indonesia.

Novelty study This lies in the effort integrate draft Islamic morals as foundation main management Islamic banking services in general systematic and applicable, not just as additional moral values. During this, some big study about Islamic banking services are still focus on dimensions technical like quality service (*service quality)*, satisfaction customers, or efficiency operational, while

dimensions morals which are the core of Islamic ethics yet made into as framework conceptual main in management service.

Study This offer approach new with positioning morals as instrument managerial and spiritual guidance behavior employee, pattern communication and service strategy to customer approach This leave from principle *trustworthiness* (honesty and responsibility answer), *adl* (justice), *ihsan* (service) with full heart), and *mercy* (empathy) in interaction), which is described become indicator performance Islamic services that can measured and evaluated in a way empirical.

Novelty other lies in integration between theory modern management and values classical Islamic morals in building a conceptual model New : *Ethical-Akhlak Based Service Management (EABSM).* This model confirm that the success of Islamic banks is not only measured from satisfaction or loyalty customers, but also from to what extent the principle morals implemented in all over chain service start from intention service (*niyyah al- khidmah)*, transaction process, up to action carry on post-service.

With Thus, research This give contribution significant in enrich literature management Islamic services through an integrative approach between spirituality and professionalism in service. This integration confirm that spiritual dimension is not only aspect normative, but become part functional from system management capable services form behavior Work ethical and oriented towards Islamic values. In addition, research it also develops a conceptual model new, namely *Ethical- Akhlak Based Service Management (EABSM),* which was built based on principles Islamic morals such as trustworthy, fair, ihsan, and rahmah. This model functioning as framework operational that can used For measure, assess, and improve quality services in institutions Islamic finance in general sustainable. More far, research This recontextualize values ethics classical Islam in practice service modern finance, so that capable bridge between demands professionalism business with values Islamic spirituality. Novelty This become important in strengthen Islamic bank identity, so that it does not only compete on aspects economy and efficiency, but also appear as *role model* ethics service in the middle moral crisis and commercialization services that hit sector global finance.

main purpose study This is For study in a way deep How principles Islamic ethics based on values morals like *trustworthiness* (honesty and responsibility answer), *adl* (justice), *ihsan* (service) best because of Allah), and *sidq* (honesty) is implemented in management services in Islamic banks. Research This make an effort explain to what extent is the implementation values morals the capable form culture services that are not only satisfaction - oriented customers, but also on blessings, justice social, and reputation institution Islamic finance.

2. Literature review

2.1 Concept Service in Islamic Perspective

In Islamic perspective, service (*khidmah)* is not just activity economy or form interaction social between giver and receiver services, but rather A moral and spiritual trust that is worth worship. Islam views service as part from devotion to Allah SWT through effort give welfare for fellow human beings. Therefore that, quality service No only measured from aspect technical or satisfaction customers, but also from intentions, morals and sincerity its implementation. Rasulullah SAW emphasized matter This in his words : *" The best man is the most useful for man others "* (HR. Ahmad). This hadith become base that good service is form manifestation mark kindness (*ihsan)* and responsibility answer social in Islamic teachings.

Draft service in Islam also has dimensions strong ethics, because rooted in values *amanah* (trust), *adl* (justice), *sidq* (honesty), and *ihsan* (sincerity). A waiter or giver service in Islam it must be look at his job as means get closer self to Allah SWT, not solely as transaction worldly. The Qur'an confirms importance principle justice and honesty in every form transactions, as Allah's word in QS. An-Nahl [16]: 90, *" Indeed Allah commands (you) to act fair and just virtue …".* Principle This demands that every service implemented with integrity, responsibility answer and attitude empathy to the needs of others.

More far, service in Islam demands existence orientation benefit and concern social, not just material benefits. Service based on spiritual values will produce connection harmonious between provider and recipient services, as well as strengthen trust social (*trust)*. In context institution Islamic finance, for example, services based Islamic values do not only emphasize satisfaction customers, but also ensure that the entire service process in accordance with sharia principles, free from element usury, gharar, and maisir. With Thus, the service in Islamic perspective is system unifying values dimensions professional, ethical, and spiritual, where every action service reflect noble Islamic morals.

2.2 Morals and Ethics in Sharia Services

Morals and ethics is foundation main in system sharia services. In Islam, quality service No only determined by ability technical or efficiency system, but also by sincerity intention and purity morals from the servants or the officer who carries it out. Morals (*khuluq)* are reflection Islamic personality is formed from understanding and practice the values of the Qur'an and Sunnah in life everyday. With Thus, sharia services are based on morals means operate trust service with full not quite enough responsibility, honesty, and justice, as well treat every customers with respect and love Darling.

Service ethics in sharia context does not can separated from Islamic moral principles which include mark *trust* (can trustworthy), *adl* (fair), *ihsan* (doing best), *sidq* (honest), and *rahmah* (love) Darling). A Islamic bank employees, for example, do not only sued For professional in serve customers, but also must display behavior that reflects values The services provided with morals glorious

will create a sense of justice and comfort for customers, strengthening image institutions, as well as grow loyalty and trust public to system Islamic finance. In matter this, ethics No only moral guidelines, but also become an institutional strategy that differentiates Islamic banks from institution conventional.

More from that, service based morals contain dimensions transcendental, where every action service viewed as form worship and devotion to Allah SWT. Attitude serve with sincere, patient and friendly is form real from mark *ihsan,* namely do as good as Possible as if see God, and if No can see Him, then realize that God always see. Spiritual values such as this is what forms culture services that are not only efficient, but also has high moral and spiritual value. Therefore that, the implementation morals in sharia services do not solely become demands ethical, but also to be identity and character main thing that confirms difference fundamental between system Islamic services with system service secular.

Quality Model Islamic Services (CARTER and Islamic Service Quality)

Draft quality service in system Islamic banking does not can released from effort adapting modern management models to principles Islamic values. In context this, appears various an attempted approach integrate theory quality service conventional with dimensions Islamic spirituality. The two most common models used in research and practice service Islamic banking is the CARTER model and the Islamic Service Quality (ISQ) Model.

The CARTER model was developed by Othman and Owen (2001) as adaptation from the SERVQUAL model introduced by Parasuraman, Zeithaml, and Berry. This model add One dimensions new and distinctive in service sharia-based, namely "Compliance" or compliance to Sharia principles. Six dimensions in the CARTER model consists of from *Compliance, Assurance, Reliability, Tangibles, Empathy,* and *Responsiveness.* Dimensions *Compliance* confirm that all over Islamic banking activities must based on Islamic law and supervision of the Sharia Supervisory Board (DPS). With Thus, the quality service No only measured based on speed, accuracy, or convenience, but also the extent to which products and services the free from element usury, gharar, and maisir.

Temporary Therefore, the Islamic Service Quality Model (ISQ) was developed For describe service from corner view Islamic values in general more comprehensive. This model emphasize integration between spiritual, moral, and professional dimensions in behavior service. In the ISQ model, quality service No only based on satisfaction customers, but also on sincere intentions (*niyyah)*, inner adab interact, and commitment to values *ihsan* and *amanah.* In other words, good service No just fulfil hope customer in a way worldly, but also become form devotion to Allah SWT.

Both models own similarities in put ethics and spirituality as the core of quality sharia services. CARTER emphasized sharia compliance as indicator main, while ISQ expands dimensions service become part from Islamic faith and morals. Implementation these two models give framework holistic work for institution Islamic finance for assess and improve quality service. In in practice,

institutions Islamic finance that integrates second approach This will capable create experience services that are not only satisfying customers in a way functional, but also calming spiritually.

2.4 Principles Morals in Management Services: Amanah, Adl, Ihsan, and Siddiq

Principles morals in Islam to become foundation main in formation management service based on Sharia values. Morals No just individual moral aspects, but is system guiding values behavior organization and become size integrity institution in serve society. In context Islamic banking services, four mark main thing that often made into base is *trust* (can trustworthy), *adl* (fair), *ihsan* (doing best), and *siddiq* (honest). Fourth mark This No only relevant spiritually, but also has implications direct to quality service and satisfaction customers.

Trust value reflect not quite enough moral responsibility in guard trust given by customers and the public. In the Qur'an, Allah SWT says : *" Indeed, Allah commands You convey mandate to those entitled accept it "* (QS. An-Nisa [4]: 58). Trust in service means carry out task with full not quite enough responsible, transparent, and not abuse authority. In context institution Islamic finance, trust reflected from honesty in convey information product, maintain confidentiality of customer data, as well as comply sharia principles in every transactions.

Next, the principle adl or justice is fundamental values in all over aspect Islamic transactions. Fair service means give right to every party without discrimination, both in matter treatment, information, and opportunity. In practice management service, *adl* demands that Islamic banks provide balanced service between interest institutions and satisfaction customers. Principles this also becomes base in finish complaint or dispute with attitude objective and not take sides. With uphold justice, institutions Islamic finance can build trust term long and maintain legitimacy morals in the middle public.

The value of ihsan is peak from ethics service In Islam, Ihsan means do all something with as best as possible, exceeding the minimum limits of obligations, and accompanied by spiritual awareness that God is always supervise every deeds. In context service, *ihsan* means give full service empathy, friendliness, and sincerity, right just fulfil standard work. Services based on ihsan create connection emotional and spiritual between employees and customers, ultimately strengthen loyalty and satisfaction customer.

As for the value siddiq, namely honesty, to be character main a Muslim in operate trust service. Honesty is base from integrity professional and moral, which demands every employee For behave transparent in communicate, no cheating, and not cover information important from customers. In In the context of Islamic banking, *siddiq* also includes commitment For ensure that every products, promotions, and activities finance truly in accordance with Islamic principles without manipulation or engineering.

Fourth principle morals This *amanah, adl, ihsan,* and *siddiq* If implemented in a way consistent in management service, will form system services that are not only superior in a way professional but also worth worship. Principles This become differentiator main between service sharia- based and system service conventional, because combine efficiency managerial with spiritual depth. With Thus, the implementation values morals in service No just a business strategy, but also a form real from practice Islamic teachings in field economic and social.

3. Research methods

Study This use approach qualitative with method studies library *research.* This method chosen Because focus study lies in the analysis conceptual and normative about implementation principles Islamic morals in management Islamic banking services. Primary data source originate from relevant literature, such as books classic and contemporary about Islamic ethics, journal scientific indexed by Scopus which discusses quality sharia services, as well as document official from institution Islamic finance. Research this also takes advantage of reference from the Koran, Hadith, and the thoughts of the scholars for browse basics mark morals like *amanah, adl, ihsan,* and *siddiq* are the ones guidelines in practice Islamic services.

Data collected analyzed with technique analysis content *(content analysis)* which is oriented towards meaning and interpretation values ethics in context service Islamic banking. Analysis process done through stages identification, classification, and synthesis to various theory as well as findings study previously. With method this research aim For dig pattern think integrative between values morals and management modern services, so that can produce framework conceptual explanation How Islamic ethics is capable increase professionalism and quality services in institutions Islamic finance.

4. Results and Discussion

The Value of Trust as a Basis for Trust in Sharia Services

Research result show that mark *trust* is foundation main in build trust between institution Islamic finance and its customers. In context service, *trust* No only interpreted as honesty in speech, but also includes not quite enough responsibility, integrity, and consistency behavior in operate task professional. Sharia banks as institution that carries out Islamic values are demanded For guard trust public through transparent, fair and appropriate service with sharia principles. In line with view of the Qur'an in QS. An-Nisa [4]: 58, *“ Indeed Allah has commanded You convey mandate to those entitled accept it ”,* research This confirm that implementation *trust* become indicator main reliability sharia services and differentiators main from system banking conventional.

In a way theoretical, research This referring to the theory trust social (*social trust theory)* proposed by Morgan and Hunt (1994), where trust become variables important mediation between behavior ethics and loyalty customers. In context of Islamic banking, values *trust* functioning as manifestation real from behavior ethical said, which in the end build *commitment-trust relationship*

between institutions and customers. With Thus, the results study This emphasize that implementation mark *trust* in sharia services do not only become moral-religious obligation, but also an effective managerial strategy in strengthen connection term long with customers. Combination between sharia compliance and behavior trust proven become source superiority sustainable competitiveness for Islamic banks in the modern era.

Following picture trust in services at Islamic Banks.

Figure 1.



The chart above describe connection conceptual between mark *Trust* and confidence in Islamic banking services. In general general, the flow explain that *Trust* No only moral values, but also being factor main former trust customers to institution Islamic finance. The following explanation components :

1. Amanah Values (Honesty and Responsibility). spiritual and ethical foundations Work sharia bank employee. This value demand openness, accuracy, and commitment in every service process.
2. Implementation of the Mandate in Service. Shown through transparency transactions, clarity information product, and consistency in give service in accordance sharia principles. Trustworthy employee operate task with integrity and professionalism.
3. Impact to Trust Customers. Service based on trust increase confidence customers towards Islamic banks because they feel served in a way honest and fair. Trust This become social capital that strengthens loyalty customers.
4. Final Result: Loyalty and Reputation of Islamic Banks. Internalized values of trust. in system service No only create satisfaction customers, but also strengthens reputation institutions in the eyes public as an institution that is ethical and oriented towards Islamic values.

Analysis to theory and literature latest show that *trust* own connection direct with formation trust and loyalty customers. Study by Dusuki and Abdullah (2007) in *Journal of Islamic Economics, Banking and Finance (Scopus Q2)* explain that *trust* is mark key in connection between provider service Islamic finance and customers, because create belief that every transaction executed in

accordance with God's will and free from fraud. Similar results stated by Abdullah et al. (2021) in *Journal of Islamic Marketing (Scopus Q2)* which found that integrity and transparency in Islamic banking services have influence significant to level satisfaction and retention customer. *Trust* value No only increase image institutions, but also strengthens moral legitimacy of the institution Islamic finance in the eyes of public.

The principle of Adl as Form Justice in Interaction Service

Research result show that principle *' adl* (justice) is fundamental values that guide every form interaction services at Islamic banks, both between employees and customers, as well as between institutions and partners his business. *'Adl* in context service No only means give the same treatment, but also ensure that every decisions, information, and actions based on honesty, proportionality, and responsibility moral responsibility. In QS. Al- Ma'idah [5]: 8, Allah says, *" Valid be fair, because fair That more near to piety."* This value Then internalized in system Islamic banking services through non- discriminatory policies, transparency information products, as well as avoidance exploitation to customers. Therefore that, justice become gauge measuring ethics services that form balance between profit business and responsibility answer social institution.

In a way theoretical, value *' adl* can analyzed use theory justice organizational *justice theory* developed by Greenberg (1990). In theory this, perception justice play a role important in form trust and satisfaction customers. Implementation principle *' adl* in Islamic banks includes three dimensions main : *distributive justice* (distribution) balanced benefits), *procedural justice* (transparent service process), and *interactional justice* (attitude polite, respectful, and honest in serve). With apply third dimensions said, Islamic banks do not only strengthen spiritual value of service, but also increase loyalty and reputation institutions at the level national both local and global. With Thus, the principle *' adl* functioning as an ethical pillar that maintains balance between objective economics and values Divine.

Figure 2



Results chart study about **"** Principle *Adl* as Form Justice in Interaction Service ” describes connection between mark Islamic justice with practice services in Islamic banks. In the section beginning chart, there is component main that is **"** The Principle of Adl (Justice)" which is foundation ethical all over activity service. This value Then lowered to in three dimensions main : justice procedural, justice distributive and justice interactional. Dimension justice procedural emphasize the importance of a transparent service process, not discriminatory, and based on Sharia law. Justice distributive reflect distribution benefits and rights customers in a way proportional, for example in giving financing, margin setting, or distribution results. Meanwhile justice interactional relate with attitudes and behavior respectful employees customer, listening complaint with objectivity, as well as give solution without take sides.

final part chart show results implementation principle *adl,* namely creation satisfaction, trust, and loyalty customers, who in turn strengthen reputation of Islamic banks as institutions that uphold mark justice and responsibility moral responsibility. With Thus, the chart This confirm that implementation principle *adl* No only spiritual values, but also ethical strategies in build service quality and fairness.

Analysis theory and literature support that implementation mark *' adl* own influence significant to quality connection customers (customer relationship quality). Study by Dusuki and Dar (2005) in *Journal of Islamic Economics, Banking and Finance (Scopus Q2)* confirm that *' adl* is core elements in system Islamic economics that differentiates practice sharia business from system capitalistic tendencies focus solely on profit. Temporary the, Hassan and Lewis (2019) in *International Journal of Islamic and Middle Eastern Finance and Management (Scopus Q2)* find that justice in service especially in management financing and distribution profit create more trust high and strong image ethical Islamic banking in the eyes of public.

Implementation of Ihsan Values in Increase Quality Service

Research result show that mark *ihsan* play a role as spirit main in build quality and professionalism services at Islamic banks. *Ihsan* No only meaningful do something with as well as possible (*doing good in the best possible way)*, but

also contains deep spiritual dimension, namely do with awareness that God always supervise every action. In context Islamic banking services, *ihsan* realized in attitude friendly, fast responsive, empathetic, and orientation sincere For give benefit to customers. This is in line with hadith of the Prophet Muhammad SAW narrated by Muslims, *" Indeed Allah has set ihsan on all something."* Principle This confirm that service in institution Islamic finance must based on moral integrity and the intention of worship, not just transaction economy.

In a way theoretical, value *ihsan* can analyzed through approach *theory of spiritual leadership* put forward by Fry (2003), which states that leadership and service based on spiritual values such as love love, empathy, and awareness Divine will increase performance organization and welfare inner employees. In context of Islamic banking, implementation *ihsan* form culture full- time work love, humanistic service, and communication that has worship value. With thus, *ihsan* No only become individual moral values, but also the system ethics an organization that integrates spirituality and professionalism, making Islamic banking services are not just activity economy, but rather part from preaching social and manifestation of worship to Allah SWT.

Figure 3



The chart above describe results study about implementation mark *ihsan* in increase quality services at Islamic banks. In general general, chart the show connection between spiritual value *of ihsan* with aspects practical satisfaction - oriented service customers.

In the section early, *ihsan* depicted as core values rooted in awareness worship to Allah SWT, then guide behavior Islamic bank employees in give service best. This value grow attitude empathy, friendliness, and responsibility moral responsibility, which becomes base behavior Islamic services.

From these core values, the chart show channel implementation to in three dimensions main services, namely :

1. Dimension, which includes attitude polite politeness, patience, and honesty in interact with customers.
2. Dimensions Operational, which includes accuracy time service, accuracy information and professionalism Work.
3. Spiritual Dimension, namely appreciation mark ihsan as a form of worship that has an impact on tranquility mind and motivation Work because of Allah.

Next flow show that implementation mark *ihsan* in a way consistent produce improvement quality services, which are visible from increasing trust, loyalty, and satisfaction customers. Ultimately, the research conclude that mark *ihsan* No just moral concepts, but is an effective spiritual and managerial strategy For strengthen image positive and power Islamic banking competition in the modern era.

Analysis theory and literature international show that *ihsan* own connection close with *Service excellence and spiritual-based service quality. According to Abdullah et al. (2011)* in *International Journal of Islamic Marketing and Branding (Scopus Q2),* dimensions *ihsan* strengthen aspect emotional and spiritual in service, so that customers feel valued No only as customers, but also as human beings who have dignity. Furthermore, research by Kamil, Al- Kahtani, and Sulaiman (2019) in *Journal of Islamic Accounting and Business Research (Scopus Q1)* confirm that implementation *ihsan* increase *customer trust* and *commitment* Because full service empathy, honesty, and sincerity create positive spiritual experiences for customers.

Siddiq as Foundation Honesty and Integrity Service

Research result show that mark *Siddiq* is underlying moral foundation all over activity services at Islamic banks. *Siddiq* meaningful honest, true, and consistent between speech, actions, and intention. In context service banking, value This reflected in openness information to customers, honesty in offer products, as well as integrity in every transactions. Islamic banks that uphold mark *Siddiq* No only build trust term short, but also strengthening reputation institution as a trustworthy and transparent institution. Honesty become element main in guard sustainability connection with customers, as confirmed in QS. At-Taubah [9]: 119, *" O you who believe ! Be fearful to Allah and be with honest people."* This verse confirm that honesty No just individual moral values, but also principles social must implemented in management Islamic services.

Figure 4



Results chart study about “Siddiq as Foundation Honesty and Integrity Service **"** describe connection between mark honesty (*siddiq)* with quality services in Islamic banks. In the section beginning chart seen that *Siddiq* become core values that underlie all over activity service. This value Then lower three

dimensions main, namely transparency information, responsibility moral responsibility and compliance to sharia principles.

Next, transparency information play a role in ensure that every communication with customers done in a way open without data manipulation, whereas not quite enough moral responsibility demands employee For honest and consistent between speech and action. Compliance to Sharia principles strengthen integrity institution with ensure that every products and services in accordance with Islamic law.

Of the three dimensions said, appears impact direct in the form of improvement trust customers, reputation good institutions, as well as loyalty term long towards Islamic banks. With Thus, the chart This confirm that mark *Siddiq* No only individual moral aspects, but also ethical and professional strategies that support sustainability institution Islamic finance through services with integrity and oriented towards honesty.

In a way empirical, various study show that implementation mark *Siddiq* own impact significant to trust customers and loyalty term long. Study by Hassan and Basir (2018) in *Journal of Islamic Marketing (Scopus Q1)* find that transparency and honesty in service increase *customer perceived integrity* which becomes indicator main satisfaction and intention For Keep going use Islamic banking services. Likewise, research by Zainudin and Mahmood (2020) in *International Journal of Ethics and Systems (Scopus Q2)* explain that implementation *truth-based communication* in institutions Islamic finance is capable reduce perception risk and increase credibility organization in the eyes public.

From the perspective theory, values *Siddiq* can reviewed through theory ethics deontological (*deontological ethics theory)* which emphasizes that moral action must be based on obligations For do the right thing, is n't it? only For reach profitable results. In matter this, *siddiq* demands that Islamic bank employees behave Honest without compromise, even when face pressure business or profit target. This value create culture work that is oriented towards truth and justice, not just efficiency. Therefore that, the implementation *Siddiq* in service No only increase trust customers, but also confirms image of Islamic banks as institution finance that is committed to the principles Islamic ethics and responsibility answer social.

5. Conclusion

Service based morals in management Islamic banking services are manifestation real from implementation principles Islamic ethics that places moral values as foundation main in every activity service. Concept This No only emphasize aspect professionalism and efficiency work, but also link dimensions spirituality and responsibility moral responsibility towards Allah SWT. Values like trust, adl (justice), ihsan (kindness maximum), and siddiq (honesty) becomes guide ethics that form behavior employees, improve trust customers, as well as strengthen reputation institution Islamic finance in the midst global competition.

With integrate values the to in system services, Islamic banks are able to create humanistic, transparent and fair service, at the same time strengthen orientation of worship in activity economy. Implementation principle morals in service No just symbol religiosity, but become instrument strategic For reach sustainability ethical, trustworthy and compliant business with maqashid sharia. Therefore that, service based morals must Keep going developed as a flagship model in realize Islamic banking that does not only empowered competitive, but also has an Islamic character and is oriented towards the welfare of people.

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