



## Ethics of Communication in Islam: Driving Success in Sharia Cooperative Marketing

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### ABSTRACT

*Islamic communication ethics in the digital era significantly influence economic practices such as the development of Sharia cooperatives, where challenges like the lack of Sharia financial literacy and negative perceptions of Sharia Financial Institutions require an effective and ethical communication strategy. Therefore, this research aims to examine the role of Islamic communication ethics in strengthening persuasion among potential members of Sharia cooperatives in East Lombok. The research method used was descriptive qualitative, with a sample of five cooperatives selected through purposive sampling. Primary data were obtained from interviews and documentation, while data analysis was conducted through data reduction, presentation, and verification. The findings revealed that Islamic communication ethics, through principles such as Qaulan Ma'rufa, Qaulan Layyin, Qaulan Baligha, Qaulan Sadida, and Qaulan Karima, play a key role in strengthening trust and understanding between field workers and potential members of Sharia cooperatives in East Lombok, facilitating effective communication and increasing success in member recruitment. This approach integrates social, cultural, and religious aspects, significantly affecting the effectiveness of recruitment and building the integrity and reputation of the Sharia cooperative. In conclusion, Islamic communication ethics play a vital role in promoting the sustainable growth of Sharia cooperatives in East Lombok by integrating Islamic values into the communication process, which strengthens trust and facilitates a better understanding of Sharia financial products and services.*

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## INTRODUCTION

Islamic communication ethics comprises principles and values rooted in Islamic teachings that regulate interactions and communications within society. In the digital age, where communication occurs rapidly and extensively, these ethics are crucial for ensuring that interactions are polite, honest, and respectful (Hastasari et al., 2022; Prayitno et al., 2022; Sulthani & Thoifah, 2022). Effective

communication is considered vital in Islam, not just as a means of self-expression and social networking but also as a foundation for building harmonious relationships among individuals, families, and communities (Abrori & Hadi, 2020; Huda et al., 2020; Zhu et al., 2024). These ethics also play a significant role in business and marketing, guiding fair and honest behaviour. In Islamic communication, principles such as Qaulan Baligha emphasize effective and direct communication (Mahfud et al., 2022; Sampurna, Samosir, et al., 2023), Qaulan Sadida demands honesty and truthfulness in speech (Arahman et al., 2022; Rubino & Arfah, 2022), Qaulan Maysura means communication should be easily understood and inclusive (As'ad, 2020), Qaulan Layyin suggests using gentle and non-provocative language (Sampurna, Fitriyus, et al., 2023; Yunita et al., 2023), Qaulan Karima values noble and polite words (Wijaya et al., 2023), and Qaulan Ma'rufan supports positive expressions while avoiding hurtful or offensive words (Amir et al., 2020; Asrofi et al., 2023). These principles foster constructive and respectful communication, reflecting Islamic values in interactions with others.

In East Lombok, where most of the population is Muslim (Azhari et al., 2022; Karjoko et al., 2021), implementing Islamic communication ethics also impacts the economic system, including developing Sharia Financial Institutions (SFI) and cooperatives (Mahyarni et al., 2019), which must operate based on principles of justice, responsibility, and Islamic values. Despite having the largest Muslim population and many Sharia cooperatives. There are challenges in the acceptance and understanding of the Islamic economic system among its people (Wafaretta & Imari, 2024). Many believe that the Islamic economic system is similar to the conventional one, creating barriers to accepting sharia cooperatives (Azm & Thaker, 2020; Utomo et al., 2020). Lack of literacy and information about SFI, a crisis of trust, and negative perceptions towards SFI and Field Workers (FW) are significant obstacles (Albaity & Rahman, 2019; Said et al., 2019). Additionally, trauma from bad experiences with certain SFI entities and poor communication ethics from potential members (Handayani et al., 2022; Sofiadri & Sagara, 2023). Therefore, applying Islamic communication ethics in persuasive communication strategies is crucial to overcoming these challenges, improving perceptions, and increasing acceptance of Sharia cooperatives in East Lombok.

Ethical communication strategies are necessary to address communication challenges in East Lombok, especially in promoting sharia cooperatives. This includes training for Field Workers (FW) of Sharia cooperatives in Islamic communication ethics, developing promotional materials aligned with Islamic values, and implementing persuasive strategies to change public perceptions about the Islamic economic system. Similar research, such as Hasan's (2020) study on Islamic social marketing, integrates the principles of Islamic marketing with the social marketing discipline. This research proposes a new perspective in Islamic marketing, similar to the study in question, as both focus on applying Islamic ethical principles in marketing. Research by Abbas et al. (2020) examined Islamic marketing ethics in the context of customer satisfaction in Islamic banks, emphasizing principles of fairness and value maximization. This is similar to this study's focus on communication ethics in the member recruitment process for Sharia cooperatives. Floren et al. (2020) conducted a systematic literature review on Islamic marketing and its impact on consumer behaviour, sharing a common theme with this study in examining how Islamic principles affect aspects of marketing and communication in a sharia context.

However, differences exist. For example, Hasan (2020) focuses on developing a theoretical framework for Islamic social marketing, while this study is more oriented toward the practical application of Islamic communication ethics, especially in recruiting members for Sharia cooperatives. Abbas et al. (2020) is quantitative and focuses on the influence of Islamic marketing ethics on customer satisfaction in Islamic banks, while this study is qualitative and focuses more on communication and recruitment in Sharia cooperatives, not directly on customer satisfaction. Floren et al. (2020) conducted a systematic literature review, while this study collects primary data through in-depth interviews, participatory observation, and documentation to gain insights into communication ethics practices in a particular context. The novelty of this research lies in the specific application of Islamic

communication ethics in the marketing context of Sharia cooperatives, which has yet to be extensively explored in prior literature. While previous research focused on theory and general application of Islamic marketing, this study delves into how Field Workers in Sharia cooperatives apply Islamic communication ethics in the recruitment process, providing new insights into ethical communication practices in a highly specific and practical context. This adds a new dimension to the literature by exploring how Islamic communication ethics practically influence the recruitment and persuasion process in the context of Sharia cooperatives.

Thus, this research aims to examine the role of Islamic communication ethics in strengthening persuasion for potential members of Sharia cooperatives in East Lombok. The urgency of this study responds to the gap between the principles of Islamic communication ethics and the current communication practices in the member recruitment process for Sharia cooperatives in East Lombok, where significant challenges exist, such as a lack of Sharia financial literacy, a trust crisis, and negative perceptions towards Sharia Financial Institutions (SFI). This research contributes to academic literature and business practices by providing in-depth insights into the practical application of Islamic communication ethics, especially in recruiting members for sharia cooperatives. Through field-based qualitative analysis, this study offers ethical and persuasive strategies rooted in Islamic values, providing a model for enhancing acceptance and participation in Sharia cooperatives. This helps build a more inclusive and fair economic system, strengthen community trust, and advance the development of the Sharia economy in East Lombok.

## METHOD

The research method used in this study was qualitative descriptive, aiming to deeply understand the Role of Islamic Communication Ethics in Strengthening Persuasion among Prospective Members of Sharia Cooperatives in East Lombok. This method provides a detailed situation description and involves data collected in words, images, and not numbers (Busetto et al., 2020). Therefore, the population of this study consisted of 10 Sharia cooperatives in East Lombok:

Table 1  
Names of Sharia Cooperatives in East Lombok

No	Cooperative Name
1.	KSU BMT Mandiri Syariah Pusat
2.	Koperasi Konsumen BMT Sinar Harapan Umat
3.	KSPPS Rinjani Perkasa Selong
4.	KSU BMT Mandiri Syariah Cabang Pringgasela
5.	KSU Karya Terpadu Syariah Pusat
6.	KSU Karya Terpadu Syariah Unit Masbagik
7.	BMT Daruzzakah
8.	KSPPS Areksa Mitra Bersama
9.	KPRI Karya Dharma Syariah
10.	Koperasi Paguyuban Nazir Wakaf Masjid

The sample for this study comprised five Islamic cooperatives, namely KSU BMT Mandiri Syariah Pusat, Koperasi Konsumen BMT Sinar Harapan Umat, KSPPS Rinjani Perkasa Selong, KSU BMT Mandiri Syariah Cabang Pringgasela, and KSU Karya Terpadu Syariah Unit Masbagik. The sampling technique used was purposive sampling with specific criteria. These cooperatives were selected because they are active in conducting activities supporting Islamic economic principles, have clear records of activities, and have been operational for at least five years. Primary data, the main data, was obtained through interviews and documentation related to the research topic. In contrast, secondary data was sourced from journals, books, newspapers, and records discussing Islamic communication ethics. Data collection techniques included observation, in-depth interviews, and documentation. Participatory observation allowed the researcher to be directly involved in data collection in the field.

In-depth interviews were conducted to explore information from informants, with flexibility in asking questions. Documentation involves collecting documents that support the research. Data analysis was conducted interactively through data reduction, data display, and verification to understand the phenomenon under study. Qualitative analysis techniques were used to describe the data in depth without intending to generalize. This study applies data credibility testing techniques in a qualitative research context, using two techniques: (1) extended observation, where the researcher, as the primary instrument, conducts prolonged observation to delve into the behaviour and responses of the research subjects, and (2) data triangulation, which involves using other sources as a comparison to test the validity of the data. In this case, the researcher used interviews with regular customers as a comparative source in triangulation to ensure the accuracy and reliability of the collected data.

## RESULTS AND DISCUSSION

### Challenges and ethics of Islamic communication conducted by the Sharia Cooperative in East Lombok

The challenges and various forms of Islamic communication ethics practised by Sharia Cooperatives in East Lombok during member recruitment are evident in several instances. Field workers at KSU BMT Mandiri Syariah frequently encounter obstacles related to community human resources, with repeated explanations of the institution and its products often failing to resonate with the community. As one worker expressed, *"Issues in the field are usually due to community human resources; often, we have explained about the institution and products repeatedly, yet the community does not understand. We usually explain with good words."* Moreover, human resources issues and community trust pose significant challenges. Another worker mentioned, *"From another aspect, the main issue is community trust. Speaking and acting honestly can pave the way to gain community trust, especially since certain cooperative field workers absconding with community savings have been indirectly affecting us."*

The use of Islamic communication ethics by field workers at KSU BMT Mandiri Syariah Lendang Nangka illustrates the challenges and opportunities in the recruitment process of Sharia cooperative members. Meanwhile, BMT Sinar Harapan Umat, a nascent Sharia cooperative with two years of operation, has faced fewer difficulties in member recruitment. A field worker stated, *"In conducting this work, I have not encountered obstacles because I approach potential members' homes with good intentions and explain the products very well, making the explanations easily understandable, which is key to recruiting members."* Despite the cooperative having only 41 members, the enthusiasm for recruiting new members remains high, albeit with minor hurdles. *"Regarding field issues, it's mostly about self-confidence, which varies depending on the situation. But in recruiting members, the essence is to be honest, explaining information to potential members politely."*

While the ethical communication approaches vary, field workers at BMT Sinar Harapan Umat have successfully navigated communication challenges, as evidenced by the minimal obstacles encountered. There are no significant barriers at KSU BMT Mandiri Syariah Unit Pringgasela, and the practice of Islamic ethical communication includes honesty as a key to attracting members. A worker noted, *"Honesty is the key to gaining members; speaking and acting honestly will attract many potential members, despite occasional issues like trauma and distrust among them towards field workers."* Recruitment involves good speech and good behaviour to persuade potential members. *"Generally, urban residents are more adept at finding rejection excuses. The location of potential members greatly determines the communication approach, necessitating tailored strategies to persuade them to join, especially using polite words and good behaviour."*

Field workers' ethical communication practices in various field challenges offer valuable lessons for future implementation. At KSU Karya Terpadu, despite efforts to benefit its members, challenges persist in recruiting new members, exacerbated by the competitive landscape and changing community characteristics. *"There are many challenges and problems faced as the cooperative*

grows, with competition everywhere, including illegal cooperatives. The current community's character vastly differs from the past, with many smart individuals borrowing from multiple cooperatives, leading to disturbances. Ultimately, honesty is the primary capital regardless of the person's character." Thus, the main challenges Sharia Cooperative field workers face in East Lombok are community understanding and trust. Repeated explanations are necessary due to the lack of community understanding, and trust issues are exacerbated by past incidents of trust breach by certain cooperative workers. However, applying Islamic communication ethics centred on honesty and good behaviour can build trust and smooth the member recruitment process. Despite challenges like competition and changing community characteristics, honesty is essential for winning trust and loyalty from potential members, underscoring the importance of good communication ethics and integrity in successful cooperative member recruitment.

### **The Form of Islamic Communication Ethics Applied by Field Workers in the Recruitment Process of Prospective Members of Sharia Cooperatives in East Lombok Regency**

Islamic communication ethics are key in recruiting prospective members by field workers (FW) at Sharia Cooperatives in East Lombok. This approach facilitates effective dialogue and establishes a foundation of trust and integrity. Islamic communication ethics, which include principles such as Qaulan Ma'rufa, Qaulan Layyin, Qaulan Baligha, and Qaulan Sadida (Dzulhusna et al., 2022), have proven to influence the success of FW in recruiting prospective members. Qaulan Ma'rufa, meaning to use excellent and pleasant words, plays a significant role in communication (Amir et al., 2020; Asrofi et al., 2023; Rubino & Syah, 2022). The use of polite and respectful language supports the formation of positive relationships between FW and prospective members. This is important in East Lombok, where society values gentleness and politeness in communication. Field experience shows prospective members are more responsive to messages delivered politely and respectfully, aligning with local norms and values.

Furthermore, Qaulan Layyin, meaning to speak softly, is an effective persuasive technique in building relationships with prospective members (Sampurna, Fitriyus, et al., 2023; Yunita et al., 2023). Field workers who employ a gentle and friendly approach are more successful in establishing trust. Specifically in East Lombok, where trust and empathy are highly valued, using soft words and compassionate delivery helps FW connect with prospective members. Qaulan Baligha, referring to clear and understandable communication, ensures that prospective members understand the messages conveyed by FW well (Mahfud et al., 2022; Sampurna, Samosir, et al., 2023). This emphasizes the importance of tailoring messages to prospective members' intellectual understanding and background. Research in East Lombok shows that this understanding allows FW to adapt its communication strategies to meet the needs and expectations of prospective members, thus facilitating better decision-making related to cooperative membership.

Qaulan Sadida, meaning to speak honestly and directly, underlines the importance of honesty and transparency in communication (Arahman et al., 2022; Rubino & Arfah, 2022). In the context of East Lombok, where some prospective members may have had negative experiences with financial institutions before, the honesty of FW is crucial for rebuilding trust. Honesty in conveying information and maintaining institutional credibility is key to attracting and retaining cooperative members.

Field experience indicates that applying these Islamic communication ethics principles is highly effective in recruiting prospective members of Sharia cooperatives. For example, at KSU BMT Mandiri Syariah Lendang Nangka, FW faced challenges in enlightening the community about the institution and its products, sometimes due to limited human resources. By employing Qaulan Ma'rufa and Qaulan Layyin, FW overcame these communication barriers and enhanced prospective members' understanding and trust. Meanwhile, at BMT Sinar Harapan Umat, despite minimal recruitment challenges, the ethical communication approach used by FW proved effective in building positive relationships with prospective members. This is reflected in their success in running the cooperative with increasing members, although still limited. In the context of KSU BMT Mandiri Syari'ah Unit

Pringgasela, the absence of significant obstacles in recruiting new members highlights the importance of maintaining good communication ethics. Honesty and good behaviour, as manifestations of Qaulan Sadida, have played a vital role in attracting prospective members and maintaining the institution's reputation.

In conclusion, Islamic communication ethics are of utmost importance in recruiting prospective members of Sharia cooperatives in East Lombok. Principles such as Qaulan Ma'rufa, Qaulan Layyin, Qaulan Baligha, and Qaulan Sadida, when consistently applied by field workers, not only enhance communication effectiveness but also help to build sustainable relationships and trust with prospective members. Field research conducted in various Sharia cooperative units in East Lombok confirms that the strategic application of Islamic communication ethics can effectively facilitate the recruitment of prospective members and establish a strong foundation for the sustainable development of Sharia cooperatives.

### **The Role of Islamic Communication Ethics in Persuading Prospective Members of Sharia Cooperatives in East Lombok District**

The role of Islamic communication ethics in persuading prospective members of a Sharia cooperative in East Lombok can be understood through various interconnected aspects, reflecting the values, principles, and guidelines in Islamic teachings. In this context, communication ethics is not merely a tool for conveying information but a means to build relationships based on trust, mutual understanding, and spiritual values. At the basic level, Islamic communication ethics in East Lombok emphasize the principle of Qaulan Maisyura, which means delivering messages simply, clearly, and understandably. This is highly relevant in the context of Sharia cooperatives, where field workers need to convey new and complex Sharia financial concepts and products to potential members. Effective and educational communication allows members and potential members to understand Sharia cooperative services' benefits, processes, and responsibilities, facilitating informed decision-making (Triansyah et al., 2023). The social role of communication emphasizes building broader relationships with the community, where field workers convey information about products and integrate social and religious values into their messages (Aririguzoh, 2022). This is important in East Lombok, where social and religious life is closely intertwined.

Field workers use the Qaulan Sadida strategy to communicate honestly and with integrity, building trust and a good reputation for the Sharia cooperative. The cultural role underlines the importance of sensitivity to local cultural values in communication (Akwala, 2020; Bengoetxea, 2022). In East Lombok, where the community has strong cultural and traditional uniqueness, field workers must adjust their communication approach using Qaulan Baligha and Qaulan Ma'rufa, emphasizing language relevant and appropriate to the local cultural norms. In this way, communication is effective in delivering messages and respecting and recognizing the cultural values and identity of potential members. The religious role in communication ethics places Islamic values at the core of the persuasion process (Putri et al., 2022). Using Qaulan Karima, field workers in East Lombok must convey messages respectfully, gloriously, and empathetically, in line with Islamic principles. This includes focusing on how Sharia cooperative products and services align with Islamic values such as justice, honesty, and collective welfare and how they contribute to the community's well-being.

Thus, this research shows that Islamic communication ethics play a crucial role in strengthening the persuasion of potential members of Sharia cooperatives in East Lombok by promoting principles such as honesty, propriety, and clarity in message delivery. By applying ethics like Qaulan Ma'rufa (speaking kindly), Qaulan Layyin (speaking softly), Qaulan Baligha (clear communication), Qaulan Sadida (speaking honestly and directly), and Qaulan Karima (speaking respectfully), field workers can build trust and positive relationships with potential members, essential in influencing their decision to join. Tailoring messages to the local social and cultural context and integrating Islamic values enhances communication effectiveness and strengthens bonds between the cooperative and the

community, strengthening the foundation for the growth and sustainability of the Sharia cooperative in the region.

The advantage of the findings of this research over previous studies lies in the practical application of Islamic communication ethics in recruiting members for Sharia cooperatives, especially in East Lombok (Abbas et al., 2020; Floren et al., 2020; Hasan, 2020). While prior research focused more on the theory and general concepts in Islamic marketing and Islamic marketing ethics toward customer satisfaction, this study provides detailed and applicable insights into how Islamic communication principles are applied in recruiting members for Sharia cooperatives. It offers a deep analysis of how principles such as Qaulan Ma'rufa, Qaulan Layyin, Qaulan Baligha, Qaulan Sadida, and Qaulan Karima can influence success in attracting potential members and building trust within the local community, offering a more action-oriented and result-focused perspective. The implications of these findings are significant, especially for developing and implementing marketing and communication strategies for Sharia cooperatives. It suggests that a deep understanding of the values and principles of Islamic communication ethics and sensitivity to the local social and cultural context is crucial in building trust and maintaining relationships with potential members. For practitioners and managers of Sharia cooperatives, understanding and applying Islamic communication ethics can facilitate the recruitment of new members and strengthen long-term relationships with the community. Training and development for field workers in Islamic communication ethics can be a valuable investment to enhance their effectiveness in member recruitment and improve the reputation and sustainability of the Sharia cooperative institution.

## CONCLUSIONS

This study's findings reveal that Islamic communication ethics significantly enhance persuasion toward prospective members of Sharia cooperatives in East Lombok. These ethics are manifested in principles such as Qaulan Ma'rufa, Qaulan Layyin, Qaulan Baligha, Qaulan Sadida, and Qaulan Karima, which each aid in building trust, understanding, and respect between field workers and prospective members. By using good, gentle, clear, honest, and polite words, field workers can navigate communication and cultural challenges, facilitate a better understanding of Sharia financial concepts and products, and build trust and integrity. This approach effectively recruits prospective members and strengthens long-term relationships based on Islamic values. Therefore, Islamic communication ethics play a crucial role in increasing persuasion and promoting sustainable growth of Sharia cooperatives in East Lombok by integrating social, cultural, and religious aspects in the communication process. However, this research encountered difficulties in conducting prolonged participatory observation, which was affected by limited resources, including time and funds. Given this complexity, a suggestion for future research is to conduct comparative studies observing the effectiveness of Islamic communication ethics in the context of Sharia cooperatives in various regions to understand whether principles like Qaulan Ma'rufa, Qaulan Layyin, Qaulan Baligha, Qaulan Sadida, and Qaulan Karima have a similar influence in different cultural settings. Additionally, the research could integrate quantitative methodologies to statistically measure how significantly Islamic communication ethics influence the decision to join Sharia cooperatives.

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