

ABSTRAK

Skripsi dengan judul “Penerapan Etika Bisnis Islam Dalam Industri Perbankan Syariah (Studi Kasus PT Bank Muamalat Indonesia Tbk. Kantor Cabang Kediri)” yang ditulis Puteri Indana Zulfa, NIM 17401153102, yang dibimbing oleh Ibu Hj. Amalia Nuril Hidayati, S.E. M.Sy.

Keberadaan industri perbankan syariah saat ini terus berkembang dengan baik dan positif. Hanya saja perkembangan tersebut tidak diimbangi dengan sumber daya manusia yang memiliki latar belakang kompetensi syariah yang memadai dengan kebutuhan dan standar ekspektasi pasar. Maka dari itu penelitian ini mengangkat permasalahan yang dirumuskan oleh peneliti yaitu : 1) Bagaimana penerapan etika bisnis Islam dalam industri perbankan syariah di PT. Bank Muamalat Indonesia Tbk. Cabang Kediri. 2) Nilai-nilai etika bisnis Islam apa saja yang menjadi standar praktek bisnis dalam industri perbankan syariah di PT. Bank Muamalat Indonesia Tbk. Cabang Kediri, dan 3) Apa saja faktor pendukung dan penghambat penerapan etika bisnis Islam dalam industri perbankan syariah di PT. Bank Muamalat Indonesia Tbk. Cabang Kediri.

Penelitian ini menggunakan pendekatan kualitatif jenis studi kasus. Jenis data yang digunakan adalah data primer yang diperoleh dari metode observasi, wawancara mendalam dan dokumentasi. Wawancara mendalam digunakan untuk memperoleh data tentang penerapan etika bisnis Islam, nilai-nilai etika bisnis Islam yang menjadi standar praktek bisnis, faktor pendukung dan penghambat penerapan etika bisnis Islam, sedangkan observasi dan dokumentasi digunakan untuk menggali data tentang fenomena yang terjadi di lembaga, profil lembaga dan struktur organisasi PT. Bank Muamalat Indonesia Tbk. Cabang Kediri. Teknik analisis data yang digunakan pengumpulan data, reduksi data, penyajian data dan terakhir penarikan kesimpulan.

Hasil penelitian ini 1) penerapan etika bisnis Islam di PT. Bank Muamalat Indonesia Tbk. Cabang Kediri sudah diterapkan dengan baik. 2) Nilai-nilai etika bisnis Islam yang menjadi standar praktek bisnis dalam industri perbankan syariah di PT. Bank Muamalat Indonesia Tbk. Cabang Kediri yaitu menerapkan sifat *shiddiq, amanah, fatanah, tabligh*, ideal sesuai syariat Islam, modern dan profesional. 3) Faktor pendukung penerapan etika bisnis Islam di PT. Bank Muamalat Indonesia Tbk. Cabang Kediri yaitu dengan diberikan peraturan-peraturan yang ada di PT. Bank Muamalat Indonesia Tbk. Cabang Kediri, di berikan training dan pendidikan. Sedangkan faktor penghambat penerapan etika bisnis Islam di PT. Bank Muamalat Indonesia Tbk. Cabang Kediri tidak memiliki hambatan apapun.

Kata Kunci: Etika Bisnis Islam, PT. Bank Muamalat Indonesia Tbk. Cabang Kediri

ABSTRACT

Thesis entitled “Implementation of Islamic Business Ethics in the Islamic Banking Industry (Case Study: Bank Muamalat Indonesia Private Company Kediri Branch Office)” written by Puteri Indana Zulfa , student number registered 17401153102. Advisor: Hj. Amalia Nuril Hidayati , S.E. M.Sy.

The existence of the Islamic banking industry has continued to flourish very nicely and positively. Nonetheless, those developments do not offset yet by human resources who have syariah competent background adequately with market expectation and needs. That was why this research raised up as the purpose of study: (1) How is the implication of Islamic Business Ethics in the Islamic Banking Industry of Bank Muamalat Indonesia Private Company Kediri Branch Office?, (2) What kinds of values of Islamic Business Ethics are to be standard of business practices in Ethics in the Islamic Banking Industry of Bank Muamalat Indonesia Private Company Kediri Branch Office?, (3) What are contributing factors and obstructing factors to the implication of Islamic Business Ethics in the Islamic Banking Industry of Bank Muamalat Indonesia Private Company Kediri Branch Office.

The research design of this study was case study with qualitative approach. The data used was primary data obtained from observation, depth interviews, and documentation. Depth interviews were used to get the data on how the implementation of Islamic Business Ethics, the values of Islamic Business Ethics which was to be standard of business practice, and contributing factors and obstructing factors to the implication of Islamic Business Ethics. Meanwhile, observation and documentation were used to dig up the data about the phenomena occurring in the institution, institution’s profile, and organizational structure of Bank Muamalat Indonesia Private Company Kediri Branch Office. The data analysis was using data collection, data reduction, data presentation, and then about conclusion.

The result showed that (1) the implementation of Islamic Business Ethics was well implemented in Bank Muamalat Indonesia Private Company Kediri Branch Office. (2) the values of Islamic Business Ethics in Bank Muamalat Indonesia Private Company Kediri Branch Office where to be standard of business practices applied four principles shiddiq, amanah, fathonah, tabligh, consistent with Islam law, modern and professional. (3) the contributing factors of the implication of Islamic Business Ethics in the Islamic Banking Industry of Bank Muamalat Indonesia Private Company Kediri Branch Office were given regulations on its bank, training, and education. Whereas, there were no any barriers in the obstructing factorsto the implication of Islamic Business Ethics in the Islamic Banking Industry of Bank Muamalat Indonesia Private Company Kediri Branch Office.

Keywords: Islamic Business Ethics, Bank Muamalat Indonesia Private Company Kediri Branch Office.