

Enforcement of Sharia Bank Employee Integrity through the Application of Islamic Ethics in the Principles of Good Corporate Governance

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Abstract

The world of banking is an activity based on the principle of trust. The public will place their funds in a bank that is considered trustworthy. Humans are creatures who are blessed with lust and Bank employees are humans. In addition, humans are also not free from sin and mistakes. In this case, there is an issue of human weakness as an employee of the Bank, but the Bank is an institution that is trusted by customers. As with other life problems, the definite solution is the values of religious norms which are expected to give rise to ethical values from banking employees in carrying out their roles as part of public trust institutions. The actual ethics that have developed in the banking world, including Indonesian banking, are through good governance. In this article, we will try to discuss how an ethical value of Islamic economics characterizes the principles of good governance and how good governance can strengthen the integrity of Islamic banking employees in Indonesia. This article was created using a qualitative research approach or method with a case study model. This study can conclude that the concept of Islamic economic ethics has given color to the principles of Good Corporate Governance as applied to Indonesian Islamic banking.

Keywords

employee integrity; islamic banking; islamic ethics



I. Introduction

Even though Islamic banking is an institution that is run based on Islamic values, it is still an institution where there is a human role in it. Humans destined by Allah SWT are never free from sin, as regulated in QS Al-An'am 6: Verse 164, Allah Subhanahu Wa Ta'ala says:

وَلَا ۤ عَلَيْهِهَا إِلَّا نَفْسٌ كُلٌّ تَكْسِبُ وَلَا ۤ شَيْءٌ كَلَّ رَبُّ وَهُوَ رَبُّ أَبْغِي اللَّهَ أَعْيَرَ قُلْ
تَخْتَلِفُونَ فِيهِ تَمَكُّنَ بِمَا فَيَبْئُتُكُمْ مَرَجِعُكُمْ رَبِّكُمْ إِلَىٰ ثُمَّ ۤ أُخْرَىٰ وَزَرَ زَرَةً وَاتَّزَرُ

"Say (unto them, O Muhammad): Shall I seek a god other than Allah, when He is the Lord of all things? Every sin of a person is responsible for his own, and no one will bear the burden of another's sin. and He will inform you of what you used to dispute. "

Humans also always have lust, as the Word of God in QS. Yusuf 12: Verse 53, Allah Subhanahu Wa Ta'ala says:

وَرُغْفُ رَبِّي إِنَّ ۤ رَبِّي رَحِمٌ مَّا إِلَّا لِسُوءِ بَارَةٌ مَّا لَا النَّفْسَ إِنَّ ۤ نَفْسِي أَبْرِي وَمَا
رَحِيمٌ

"And I do not (declare) **myself free (from guilt), because verily lust always encourages evil, except (lust) which is given mercy by my Lord** . Verily, my Lord is Forgiving, Most Merciful."

On the other hand, Islamic banking is also burdened with its attributes as a bank which is an institution of trust from the public as consumers of Islamic banking. Human limitations as the subject of driving Islamic banking operational activities can also be seen in several cases as follows:

First, the case of disbursement of financing facilities at a branch of Bank Syariah Mandiri to PT X. In 2013, PT X through its director Mr. R submitted an application for financing facilities from a branch of Bank Syariah Mandiri amounting to Rp. 14,250 billion. The money was proposed to finance the working capital business for the construction of shop houses and housing projects in Madiun, using 9 (nine) deposit slips worth Rp. 15 billion belonging to Mr. Y, a Malaysian citizen, as collateral/collateral. The use of deposits as collateral is carried out without the knowledge and approval of Mr. Y as the owner. This could happen because of the role of Br. Z, a Singaporean citizen and therefore the deposit is not tied as a pledge by the Sharia Bank branch, to anticipate if at any time Mr Y withdraws the deposit. However, Mr. It was discovered that R did not use the financing funds that had been received by PT X amounting to Rp. 14,250 billion as the purpose of his submission. even, Mr. R could not explain the details of the use of each stage of the disbursement of the financing facility he received, because PT X never kept the books. It turned out that the financing facility received by PT X which was used for housing construction was only Rp. 1 billion, namely for the construction of shop houses and housing in Madiun (Maharani, 2021).

Second, the case of Mr. A as the President Director of PT. ABC and CV unauthorized users. DEF together with Br. B and Mr C as the Board of Directors of a Sharia Bank as well as the financing committee of a Sharia Bank, were proven to have committed unlawful acts together, namely Mr. A as the President Director of PT. ABC has applied for financing for kiosk purchases by 161 End Users through PT. ABC in the GHI \ project to Islamic Banks four times in 2014 to 2015 with a total financing of Rp. 566,448,200,000,- (five hundred sixty-six billion four hundred forty-eight million two hundred thousand rupiah) by using collateral in the form of land certificates that are still collateral and controlled by other Islamic Banks, using data from End Users who do not have the ability and do not meet the financing requirements, take actions that deviate from the Cooperation Agreement between PT. ABC with a Sharia Bank by violating the financing provisions applicable to the Sharia Bank. Under these conditions, Mr B and Mr C still agreed to provide financing and even urged to accelerate the financing process to PT. A B C. In addition, Mr. A in 2016 illegally used the CV DEF owned by Mr. D who does not have the ability to apply for financing to a Sharia Bank for the purchase of land and buildings on Jalan JES owned by Mr. A of Rp. 85,000,000,000,- (eighty five billion) rupiah but by violating the financing provisions applicable to the BJB Syariah bank, this was also approved by Mr. C and even asked the financing division of the Islamic Bank to speed up the financing process for CV. the DEF (PT Tipikor Bandung, 2019).

By basing on the two examples of problems mentioned above, it can be proven that there are still potential integrity problems in the Islamic banking environment, which in their operational activities are carried out based on sharia principles. In situations like this, ethics helps us to find out what our orientation is so that we don't just go along with it. Ethics helps us also so that we are better able to take responsibility for our lives. But this must be distinguished from morals. Moral is teaching how humans should live and act to be good human beings. Moral based on religious teachings, sermons, advice or advice.

Ethics is not included in it, but is a philosophy or critical and fundamental thinking about moral teachings and views. Islamic ethics seems to be an alternative solution in describing this problem.

The actual ethics in national banking activities in Indonesia is manifested in the Good Corporate Governance (GCG) program, it's just that how Islamic ethics itself can exist in the elements of GCG in Indonesian Banking is interesting to discuss.

In connection with the background of the research above, the authors determine the identification, limitations and formulation of the problem as follows,

The formulation of the problem is as follows: " *how is the concept of Islamic ethics in the principles of Good Corporate Governance (GCG) as a medium for preventing integrity violations in Islamic banking in Indonesia?* "

II. Review of Literature

2.1 Ethics, Business Ethics and Islamic Ethics

According to Sylvia et.al (2018), Ethics in Arabic is adab or Akhlak Islamiyah (الاقسام) is ethics and morals that are recommended in Islamic teachings as listed in the Al-Quran and Sunnah, by following the example of the Prophet's example. Muhammad, who in the Islamic faith is declared as the most perfect human in character. The morals are divided into two, namely commendable morals (akhlaq mahmudah) and despicable morals ("akhlaq madzmumah"). The definition of morality according to Imam Al-Qurtubi is: the characteristics of a person, so that he can relate to other people. Morals are commendable and some are despicable. A commendable moral is that you are adorned with commendable morals when dealing with others, where you are fair with commendable qualities and are not unjust because of it. Meanwhile, in detail, it is forgiveness, mercy, generosity, patience, enduring suffering, compassion, fulfilling the needs of other people's lives, loving, being gentle and the like. Whereas despicable morals are the opposite qualities. But in general, the principles of Islamic business ethics according to Qardhawi must meet the following requirements: 1. *Aqidah* , with submission to Allah SWT, business people will always guard their actions from things that are prohibited by sharia. 2. *Sidiq* , the nature of sidiq encourages a sense of responsibility for all actions in terms of muamalah. 3. *Fathanah* , the nature of fathanah encourages wisdom to think and act so that the resulting decisions show professionalism based on moral attitudes such as the morality of Rasulullah SAW. 4. *Trustworthy* / honest, a business relationship based on honesty creates trust which is the most basic thing of all business relationships. 5. *Tabligh* , communication skills in the word tabligh show the process of conveying something to influence others through kind words

Muklisin et.al (2019) also convey the same view that Islamic business ethics demands and directs Muslims to take actions in accordance with what is permitted and prohibited by Allah SWT, including carrying out economic activities. The economic condition of the population is a condition that describes human life that has economic score (Shah et al, 2020).

Meanwhile, according to Cahyaningsih et.al (2020), Islamic business ethics (*Business Firm* or *Business Person*) is a profitable business process and an effort to do right and wrong. According to Imam Ghazali In business ethics, business people must adhere to Islamic business principles as follows:

- a. If someone needs something, we should give it with minimal profit. If necessary without profit.
- b. If one buys goods from the poor, the price is naturally overstated.

- c. If there are people who are in debt and are unable to pay, the extension is not burdensome and should be released.
- d. For those who have bought, are not satisfied and want to return it, it must be accepted again.
- e. Debtors are encouraged to pay their debts faster.
- f. If the sale is made on credit, then you should not force payment if the buyer can't afford it.

The legal basis for Islamic business ethics is QS An-Nisa 4: Verse 29, where Allah Subhanahu Wa Ta'ala says:

ضِ تَرَآ عَن رَّهٖ تَجَا تَكُونُ اَن اِلَّا طِل اَبَا بَا بَيْنَكُم لَكُم اَمُوَا اَكْلُوَا لَا اَمْنُوَا الَّذِيْنَ يَأْتِيهَا
رَحِيْمًا بِكُم نَ كَا اللّٰهَ اِنَّ ۙ اَنْفُسَكُمْ تَقْتُلُوْا وَلَا ۙ مِّنْكُمْ

"O you who believe! Do not devour one another's wealth in a false way, except in trade that takes place on the basis of mutual love between you.. "

This opinion is also reinforced by the opinion of Wahyuningsih (2022), ethics is defined as a collection of rules as expressed by Aristotle, then trade ethics in Islam can be interpreted as a trade that must comply with the set of rules that exist in Islam.

2.2 Principles of Islamic Ethics

Waludi et.al (2022) as also conveyed by Purwanti and Pujawati (2021) emphasized that the principles of business ethics that must underlie a business are the business paradigm that has been built and is based on the axioms of unity, balance (equilibrium), free will, responsibility, the truth of virtue and honesty (*benevolence*).

Muna (2021) also said the same thing, but by adding an explanation, there needs to be a commitment to familiarize the four values of Islamic business ethics as a driving factor for the realization of good performance. Fauzi et.al (2021) also conveyed that Ethics in the Islamic view is the reference with the evaluation of activities and the focus is 5 (five) basic axioms. If the term ethics is associated with business, then it can be said that business ethics is the embodiment of a series of normative ethical principles into business conduct.

In Islam, the term most closely related to the term ethics in the Qur'an is *Khuluq* . The Quran also uses a number of other terms to describe the concept of goodness: *khair* (goodness), *birr* (truth), *qist* (equality), *adl* (equality and justice), *haqq* (truth and goodness), *ma'ruf* . (knowing and agreeing) and *taqwa* (taqwa). Praiseworthy actions are called salihat and despicable actions are called sayyiat (Hamid and Zubair, 2019).

2.3 Differences in Islamic Ethics and Philosophical Ethics

Madjakusumah et.al (2020) conveyed that the differences in characteristics between Islamic ethics and philosophical ethics are: first, Islamic ethics teaches and guides humans to good behavior and keeps away from bad behavior. Second, Islamic ethics stipulates that the source of morals, the measure of good or bad deeds, is based on the teachings of Allah SWT. (Quran) and the teachings of His Messenger (Sunnah). Third, Islamic ethics is universal and comprehensive, can be accepted by all human beings at all times and places. Fourth, with its practical and precise teachings, compatible with fitrah (instinct) and human (human) reasoning, Islamic ethics can be used as a guide for all human beings. Fifth, Islamic ethics regulates and directs human nature to the level of noble morality and straightens human actions under the guidance of Allah swt. To His pleasure.

Muklisin et.al (2019) adds an explanation that Islamic business ethics demands and directs Muslims to take actions according to what is allowed and prohibited by Allah SWT, including carrying out economic activities.

2.4 The Concept of Good Corporate Governance for Commercial Banks

The obligation of Islamic Banking to comply with and implement Good Corporate Governance is based on POJK 55/2016, which is meant by 5 (five) main value principles, namely *Transparency, Accountability, Responsibility, Independence* and *Fairness*.

Good Corporate Governance is actually more on the application of agency theory which was initiated by Stephen Ross and Barry Mitnick. Ross sees it from the aspect of economic theory and Mitnick from the aspect of institutional theory. Stephen Ross states that an agency relationship will arise if there is a relationship between two or more parties, where one party acts as the principal (owner of the company/organization) and the other party acts as an agent (management of the company in question). In his theory Ross reveals that there is a problem of communication of information between company owners and management (Ross, 1973). The use of Agency Theory in discussing Good Corporate Governance is conveyed in the writings of Hedwigis Esti Kontaki and colleagues (2015), Mustafa and colleagues (2014). Furthermore, according to Pieritz (2021) and also conveyed by Firmansyah and Suhanda (2021) explained that *Agency theory* or agency theory was later developed by Jansen and Meckling (1976). This theory explains the concept of the owner-executive relationship or agency relationship which is defined as a contract between one or more principals who are owners and other people who are agents or executors in carrying out jobs on behalf of the owner also involving delegation or delegation of authority in decision-making to others. agent. There is reason to believe that the agent will not always act in the interests of the principal or in this case the agent has interests that are different from those of the principal.

2.5 Practice of Implementation of Islamic Ethics

Beladiena et.al (2021) have conducted qualitative research related to non-performing financing in every Islamic financial institution including BMT Itqan and BMT Tumang, through various policies such as restructuring, rescheduling, confiscation of collateral, elimination of remaining receivables using *tabarru funds* and collection by debt-collectors, however, the policy is similar to conventional leasing. This study tries to discuss the implementation of problem solving strategies, including analyzing the values of Islamic business ethics on the implementation of strategies at BMT Itqan and BMT Tumang. The results showed that the strategy for handling problematic financing for murabahah contract products at BMT Itqan and BMT Tumang that was applied was in accordance with Islamic business ethics values which included elements of *tawwun* (helping each other), *tawasaww* (reminding each other) and prudential principles (*mawasid ash sharia*.) which is in accordance with the concept of piety in Islam.

In the principles of business ethics that must underlie a business, namely the business paradigm that has been built and is based on the axioms of *unity* , *balance* , *free will* , *responsibility* , *truth*, *virtue* and *honesty*. (*benevolence*) (Waludi et.al, 2022)

As a comparison, the Islamic ethics in consumption presented by Pramesti and Ihwanudian (2021) where among them are the types of goods consumed are good and halal goods (*halan thayiban*), namely: First, substances, meaning that materially the goods mentioned in sharia law are halal , where legal food is permissible except what is prohibited and forbidden where certain types of food are prohibited such as pork and blood. Second, the process means that the process has complied with sharia rules, for

example: before eating, read bismillah, according to hamdallah, and how to get it is not prohibited, for example: usury, seizing.

Aprianto et.al (2020) added an explanation of the character of Islamic business as follows: the principle is Islamic creed, the motivation is the afterlife, profit and benefit orientation and blessings, the work ethic is that business is part of worship, the capital is halal and the resources are halal. An additional explanation is given by Ningrum et.al (2021), Islam is a universal religion, which gives freedom to its people to work, but there are some things that a Muslim must obey. The work done must be useful and good. In order for a job to be of worship value, doing business must be based on a character that instills 5 main values of work ethics, namely : *shiddiq, istiqomah, fathonah, amanah* and *tabligh* .

2.6 Ethical Purpose

Madjakusumah et.al (2020) stated in his writings that the purpose of ethics from a philosophical point of view is to get the same idea for all humans at all times and places about the size of good and bad behavior as far as the human mind can know. called morality.

III. Research Method

As explained by Yusuf (2013), research using a qualitative approach, in principle, wants to provide, explain, critically describe or describe a phenomenon, an event or an event of social interaction in society to seek and find meaning *in the real context (natural settings)* . Therefore, all types of qualitative research are descriptive, by collecting *soft data*. Collecting data with a qualitative approach, some in the form of field research and some in the form of library research.

Furthermore, Yusuf (2013) provides an explanation of several types or types of qualitative research, namely: *Case Study Research, Historical Research, Grounded Theory Methodology, Phenomenology, Ethnomethodology and Ethnography*. Based on the background of this journal, the authors choose qualitative research with a library research approach *with the type or type of case study research*.

When referring to the explanation of Case Study Research delivered by Yusuf (2013), it will be seen that Case Study Research was chosen because of the desire to understand the background of a problem or problem or individual interaction in a social unit or about a group of individuals in depth, intact, holistic, intensive and naturalistic. Furthermore, Yusuf (2013) again explains that there are several main characteristics that exist in a case study, namely:

1. Case research is a study that examines in depth a unit (*particularistic*) such as social units, individual circumstances, community conditions, individual interactions in groups, environmental conditions, conditions of community turmoil, and pays attention to all important aspects in the unit so as to produce complete results. and detailed.
2. Case research takes longer than historical research.
3. Case research is descriptive.
4. Case research is heuristic, meaning that by using case research it can explain the reasons for a problem or issue (what happened, why it happened and how it happened).
5. Case research is discipline-oriented.

Based on the explanation of the research methodology, in the discussion of this journal, the authors choose qualitative research with the type of Case Study Research, with a data collection model in the form of *library research* consisting of statistical data from the Financial Services Authority (OJK), theories or opinions. related to *Good Corporate Governance* . Furthermore, the interpretation of the data is carried out by analyzing the concept of Islamic Economic Ethics in the *Good Corporate Governance program* in Islamic banking which is associated with its existence as a supporting factor for the development strategy of Islamic banking in Indonesia. Finally, conclusions are drawn based on the interpretation of the data.

IV. Results and Discussion

Understanding the meaning of Islamic ethics, there is an opinion that Islamic ethics is Islamic adab or morals, namely ethics and morals that are recommended in Islamic teachings as stated in the Qur'an and Sunnah. Imam Al-Qurtghubi explained further that morality is defined as the characteristics of a person, so that he can relate to other people . Based on this understanding of ethics, Islamic business ethics is a person's ethics and morals when dealing in the field of business based on the Qur'an and Sunnah.

Qardhawi said that the principles of Islamic business ethics can only be fulfilled if the transaction contains the following characteristics: *Aqidah, Sidiq, Fathanah, Amanah* (Honest) and *Tabligh* , plus not doing business on goods: *Haram, Gharar, Al Gabn* and *Tadlis* and *Ihtikar* . Even Imam Ghazali conveyed that the principles of Islamic business are: helping with minimal or no profit, buying from the poor at an excessive price, those who cannot afford to be given concessions or even being released, returns due to dissatisfaction must be accepted, debt payments must be made faster and payments are made quickly. Installment can only be done if the buyer is able.

Islamic business ethics can be carried out within the scope of any financial institution, even from small financial institutions such as BMT (*Baitul Maal Wa Tamwil*) in the form of microfinance institutions, which show a strategy that puts forward the concept of Islamic ethics, namely the element of *tawun* (helping each other), *tawasaww* (reminding each other) and prudential principles (*mawasid ash sharia*) in accordance with the concept of piety in Islam. Unconsciously, in practice, the application of Islamic business ethics has carried the values of: *unity* , *balance* , *free will* , *responsibility* , *truth*, *virtue* and *honesty (benevolence)* . As a comparison of Islamic ethics, it can also be found in Islamic consumption ethics which puts forward the substance of *halal value* and the process meets *sharia*, meaning that the results and processes leading to results are the main considerations.

If so then what is the difference between Islamic Ethics and Ethics in general philosophy. It can be answered that Islamic ethics aims at good behavior, Islamic ethics based on the Quran and Hadith, universal and comprehensive Islamic ethics, easily accepted by any group at any time. Islamic ethics regulates human nature to a high moral level. For this reason, the purpose of Islamic ethics is to shape human behavior according to the Qur'an and Hadith which is based on noble character.

Furthermore, how to get this Islamic morality into the practice of Islamic banking activities. We try to use the theory from Edgar H. Schein, which in Schein's understanding, **the basic common understanding** is the core and most important aspect of an Organizational Culture. (Schein 2010). When contemplated more deeply then what was not seen in the past, may no longer be a problem. The important thing to note in managing culture, an organization must consider how important it is to interpret and emphasize the

meaning of the things that are fundamental in an organization. This can be likened to how to manage knowledge in an organization, namely how to make knowledge that was not previously seen in an organization clearer and easier to understand. It denotes a common occurrence which brings out or clarifies what was previously thought to be largely uncontrollable.

In order for this Islamic ethical culture to be tangible, it requires tools or tools or vehicles that can bring it into the scope of implementation in Islamic banking. Of the many theories/concepts/stipulations of Islamic banking, the most appropriate position according to the author is the concept of Good Corporate Governance or internationally known as the concept of *Good Corporate Governance* (GCG). Further explanation regarding this matter was conveyed by Effendi (2018), that the concept of GCG universally is closely related to the teachings of existing religions, especially in this case the teachings of Islam, particularly related to the moral dimension. In Islam, matters relating to GCG are actually the scope of the study of Fiqh Muamalah

Panji (2018) explains that Muamalah in Islam has several characteristics, namely, Fiqh Muamalah in Islam is based on general principles and rules, Fiqh Muamalah has the basic law which is Halal. Fiqh Muamalah in Islam aims to create benefit and Fiqh Muamalah in Islam includes things that are permanent (*tsubut*) and accept change (*marunah*).

The application of GCG principles is a necessity for an institution, including Islamic banking. Juridically, Islamic banks are indeed responsible to their stakeholders so that the implementation of GCG is a form of Islamic bank accountability to the public which explains how Islamic banks are managed properly, professionally and carefully while still paying attention to the interests of stakeholders, as stated by Nurhasanah and Adam (2017).

The Financial Services Authority, has regulated the principles of Good Corporate Governance as regulated in the Financial Services Authority Regulation (POJK) No. 55/POJK.03/2016 concerning the Implementation of Good Corporate Governance for Commercial Banks, by promoting 5 (five) main value principles, namely:

1. **Transparency** : openness in presenting material and relevant information and openness in carrying out the decision-making process.
2. **Accountability** : clarity of function and implementation of the responsibilities of the Bank's organs so that their management runs effectively.
3. **Responsibility** : conformity of Bank management with laws and regulations and sound Bank management principles.
4. **Independence** : professional management of the Bank without any influence or pressure from any party.
5. **Fairness** : fairness and equality in fulfilling the rights of the Stakeholders that arise based on agreements and statutory regulations.

Based on the description and discussion above, then how is the concept of Islamic ethics in the principles of Good Corporate Governance (GCG) as a medium for preventing integrity violations in Islamic banking in Indonesia

4.1 Transparency Principle

Islam teaches that every transaction must be done transparently. This means that nothing should be hidden in any activity carried out by Muslims. Even though it is simple but has a deep meaning, the Company does not need to hide anything from all parties,

including stakeholders, even though its status is not a Public Company. Allah Subhanahu Wa Ta'ala in QS. Al-An'am 6: Verse 152 says:

الْكَيْلَ وَفُوا وَآءَ اَشُدَّهُ يَبْلُغَ حَتَّى اَحْسَنُ هِيَ لَتِي بِاِ اِلَّا الْيَتِيمَ لَ مَا تَقْرُبُوا وَلَا
 نَدَا كَا وَلَوْ عَدِلُوا فَا قُلْتُمْ دَا وَآءَ وَسُعَهَا اِلَّا نَفْسًا نُكَلِّفُ لَا ءَ لُقِسْطٍ بِاِ نَ لُمِيْزَا وَآءَ
 تَذَكَّرُوْنَ لَعَلَّكُمْ بِهٖ كُمْبَوْصٌ لِّكُمْ ذَا ءَ اَوْفُوا اللّٰهَ وَبِعَهْدِ ءَ رَبِّي

"And do not approach the property of an orphan, except in a more useful way, until he reaches adulthood. **And complete the measure and the scales fairly. We do not burden a person except according to his ability. When you speak, speak the truth, even though he is a relative (you) and fulfill Allah's promise .** Thus He commands you that you remember."

Based on the Qur'anic verse above, the prevention of integrity violations in sharia banking can run effectively with openness and honesty of initial information or information development to customers/stakeholders/companies as regulated in the provisions of GCG. This openness will cause anyone to refrain from violating integrity, because the work culture does not allow people to tell lies or even be forced to lie.

4.2 Principle of Accountability

The principle of good corporate governance according to the Islamic view interprets that accountability means that everyone is obliged according to ability, responsibility and trust. This, in relation to the development of Sharia banking, means strengthening the Human Resources of the Sharia banking, including the employee mapping process (*The Right Man in The Right Place at The Right Time*) which can become a cultural value for developing Sharia banking employees, as the word of Allah Subhanahu Wa Ta'ala in QS. Al-An'am 6: Verse 135

لَهٗ تَكُوْنُ مَنْ ءَ تَعْلَمُوْنَ وَفَفَسَدَ ءَ مِلَّ عَا اِنِّي نَتِكُمْ مَكَا عَلٰى اَعْمَلُوْا يَقُوْمُ قُلْنَ
 الظُّلْمُوْنَ يُفْلِحُ لَا اِنَّهٗ ءَ رِ الدَّا قِبَهٗ عَا

Katakanlah (Muhammad), O my people! Do according to your position, I do (so). Soon you will know, who will get the (best) place in the hereafter (later). "

Prevention of integrity violations in Islamic Banking through this component of Good Corporate Governance is that the process in Islamic banking will be carried out with the right person, fast process and accurate results. The responsibility of each individual as an Islamic ethical value based on the verse of the Qur'an mentioned above. For this reason, the control function among Sharia Bank employees will run better and be more independent and professional

4.3 Responsibility Principle

The principle of good corporate governance according to the Islamic view interprets that responsibility is defined as the existence of Islamic teachings that everyone will be held accountable and calculated for what they do. In relation to the development of Islamic banking, it is necessary to have a process of providing Sharia financing which really starts from the correct and accurate financial data, capital requirements and business plans of the

Sharia financing debtor, so that the financing analysis process can also be carried out appropriately and in line with the philosophy of Islamic financing transactions that are not only profit but also provide benefits.

Allah Subhanahu Wa Ta'ala says in (Surah Yunus 10: Verse 41):

نَا وَ أَعْمَلُ مِمَّا بَرِيئُونَ أَنْتُمْ ۖ لَكُمْ عَمَلٌ وَلَكُمْ عَمَلِي لِي فَقُلْ كَذَّبُوكُمْ نَ وَ
تَعْمَلُونَ مِمَّا بَرِيئٌ

"And if they (still) deny you (Muhammad) then say, "For me my work and for you your work. You are not responsible for what I do and I am not responsible for what you do."

The concept of Islamic ethics in preventing integrity violations in sharia banking in the value/norm of responsibility is how sharia employees can act responsibly in conducting sharia banking transactions so that any intention of violating integrity can be defeated by the high responsibility of their colleagues in guarding their respective responsibilities. Each of them will be accountable to Allah SWT on the Day of Judgment.

4.4 Professional Principles (Independence)

The principle of good corporate governance according to the Islamic view interprets that the professional principle means that there is obedience to Allah SWT and therefore only depends on Allah, so that Muslims are not allowed to depend on other than Allah SWT. This value is philosophically the basic value which states that the independence of a Muslim is an absolute and non-negotiable thing. Allah Subhanahu Wa Ta'ala says in QS. Ash-Shura 42: Verse 47:

مَلْجَا مِّنْ لَّكُمْ مَا ۖ اللَّهُ مِّنْ لَهُ مَرَدًّا لَّا يَوْمٌ يَّأْتِي أَنْ قَبْلَ مِّنْ لِّرَبِّكُمْ اسْتَجِيبُوا
تَكْفِيرًا مِّنْ لَّكُمْ وَمَا يَوْمُنَا

Obey the call of your Lord before it comes from Allah one day that cannot be refused (by order from Allah). On that day you will not find refuge and you will not be able to deny (your sins)."

In relation to the strategy of preventing integrity violations in Islamic banking in Indonesia, this principle will strengthen the foundation for the existence of banking financial institutions which are based on the element of trust. Independence proves that in making decisions as well as in the implementation of Islamic banking operational activities always prioritize being independent and not under any influence. A more down-to-earth language is that Islamic banking will truly be based on the reality of customer needs and there is no dependence on changing that reality, including hiding something that is not good.

The next philosophical thing from this value is that Islamic banking is more firmly not only looking for profit, isn't fortune already determined by Allah SWT and Islamic banking people are obliged to be the only place to depend on is Allah SWT.

4.5 Equality Principle

The principle of good corporate governance according to the Islamic view interprets that Islam teaches every Muslim to be an enforcer of justice for the sake of Allah. Philosophical justice must be able to place what and where proportionally so that it fits the existing needs. It's not a matter of all being divided equally but how each equally gets his share. Allah Subhanahu Wa Ta'ala says in QS. Al-Ma'idah 5: Verse 8:

قَوْمٌ نُنَّ شَنَا يَجْرَمَنَّكُمْ وَلَا ۖ لَقَسَطَ بِا شُهَدَاءَ ۖ لَلَّهِ مِينَ قَوَّا كُونُوا اْمُنُوَا الَّذِيْنَ يَآئِهَا
عَمَلُونَ ۖ بِمَا حَبِيْرُ اللّٰهَ اِنَّ ۖ اللّٰهَ تَقْوَا وَا ۖ لِلتَّقْوَى اَقْرَبُ هُوَ ۖ اِعْدِلُوا ۖ تَعْدِلُوا لَا اَعْلَى

"O you who believe! Be you as upholders of justice for the sake of Allah (when) is a witness with justice. And do not let your hatred of a people lead you to act unjustly. Berlakule adbiilh. Fear Allah, indeed, Allah is Aware of what are you doing. "

In relation to the strategy of preventing integrity violations in Islamic banking in Indonesia, the value of Justice is an affirmation that there needs to be a value of justice so that every human being who works in Islamic Banking feels that it is necessary to be fair so as to suppress the desire to commit acts that violate integrity, which are manifested by actions as follows:

1. The accuracy of Sharia financing analysis;
2. Being an infrastructure that supports the distribution of justice according to Islamic beliefs, one of which is Philanthropy activities, which are the actions of someone who loves fellow human beings and human values, so that they donate their time, money and energy to help others, in this case zakat, infaq and shodaqoh.

In our opinion, in fact, according to the Islamic view, as well as good corporate governance according to the general view, both provide benefits or usefulness values where this company will become more open, trustworthy and have a guide or monitoring tool that will make this company always be there. in the way of Allah SWT. If explained further, with good corporate governance according to the Islamic view, the company will always be in the way of Allah SWT.

V. Conclusion

Based on the discussion above, the conclusions and suggestions that can be conveyed are as follows:

1. The concept of Islamic ethics has become a part that provides the basis for the level of values in the principles of Good Corporate Governance (GCG).
2. GCG is needed as a tool to control humans as imperfect humans, full of sin and always controlled by lust so that they can become employees of Islamic banks as public trust institutions.
3. In order to use this concept as a prevention of integrity violations, this is done through the attitude or actions of GCG principles based on the Qur'an and the following explanation:
 - a. Transparency Principle
Islam teaches that every transaction must be done transparently. This means that nothing should be hidden in any activity carried out by Muslims. Even though it is simple but has a deep meaning, there is nothing for the Company to hide, based on QS Al-An'am 6: Verse 152.
 - b. Accountability Principle
Islam interprets that accountability means that everyone is obliged according to ability, responsibility and trust. This is in relation to strengthening the employee mapping process (*The Right Man in The Right Place at The Right Time*) based on QS Al-An'am 6: Verse 135.

c. Responsibility Principle

In relation to the development of Islamic banking, it is necessary to have a process of providing Sharia financing that really starts from the correct and accurate financial data, capital requirements and business plans of customers or debtors of Sharia financing. Increasing the qualification of financing portfolios with non-performing status in Sharia banking is certainly a contradictory condition and is not in line with QS Yunus 10: Paragraph 41.

d. Professional Principle

Professional principles mean that there is obedience to Allah SWT and therefore only depend on Allah, so Muslims are not allowed to depend on other than Allah SWT. This value is philosophically the basic value which states that the independence of a Muslim is an absolute and non-negotiable thing, based on the QS . Ash-Shura 42: Verse 47

e. Equality Principle

Islam teaches every Muslim to be an enforcer of justice for Allah. Philosophical justice must be able to place what and where proportionally so that it fits the existing needs. It's not a matter of all being divided equally but how each one will get his share fairly, according to QS . Al-Ma'idah 5: Verse 8:

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