

DEVELOPMENT OF ISLAMIC ORGANIZATIONAL CULTURE AS AN ATTRACTION FOR ISLAMIC BANKING CUSTOMERS

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Abstract

This study aims to examine in depth how the development of Islamic organizational culture can function as an attraction for Islamic banking customers. The research method used is a qualitative approach with data collection techniques through literature studies. Data analysis is carried out descriptively-analytical. The results of the study indicate that Islamic organizational culture that is consistently internalized in the work and service systems can increase positive customer perceptions of the integrity and commitment of Islamic institutions. This culture creates a deeper emotional and spiritual relationship with customers, thus having an impact on increasing trust and loyalty. In addition, the application of Islamic culture has proven effective as a differentiation strategy, especially in targeting segments of Muslim society that prioritize religious values in choosing financial institutions. This study recommends that Islamic banking continue to strengthen its organizational culture through training, internal supervision, and the active involvement of the Sharia Supervisory Board in building applicable and sustainable Islamic values.

Keywords: Islamic Organizational Culture, Islamic Banking, Customer Attraction

Abstrak

Penelitian ini bertujuan untuk mengkaji secara mendalam bagaimana pengembangan budaya organisasi Islam dapat berfungsi sebagai daya tarik bagi nasabah perbankan syariah. Metode penelitian yang digunakan adalah pendekatan kualitatif dengan teknik pengumpulan data melalui studi pustaka. Analisis data dilakukan secara deskriptif-analitis. Hasil penelitian menunjukkan bahwa budaya organisasi Islam yang diinternalisasikan secara konsisten dalam sistem kerja dan pelayanan mampu meningkatkan persepsi positif nasabah terhadap integritas dan komitmen lembaga syariah. Budaya ini menciptakan hubungan emosional dan spiritual yang lebih dalam dengan nasabah, sehingga berdampak pada meningkatnya kepercayaan dan loyalitas. Selain itu, penerapan budaya Islam terbukti efektif sebagai strategi diferensiasi, terutama dalam menasar segmen masyarakat muslim yang mengutamakan nilai-nilai religius dalam memilih lembaga keuangan. Penelitian ini merekomendasikan agar perbankan syariah terus memperkuat budaya organisasinya melalui pelatihan, pengawasan internal, serta keterlibatan aktif Dewan Pengawas Syariah dalam membangun nilai-nilai Islam yang aplikatif dan berkelanjutan.

Kata Kunci: Budaya Organisasi Islam, Perbankan Syariah, Daya Tarik Nasabah

INTRODUCTION

Islamic banking in Indonesia is growing rapidly along with increasing public awareness of the importance of a financial system that is in accordance with Islamic principles (Tuzzuhro et al., 2023). However, the main challenges faced by Islamic banking are not only technical and regulatory, but also related to non-material aspects, such as organizational culture that reflects Islamic values. An organizational culture built on Islamic teachings can be the main differentiator between Islamic and conventional banking. This not only creates differentiation, but is also able to build trust, loyalty, and emotional attachment of customers to Islamic financial institutions. In the context of increasingly tight competition in the financial industry, developing an Islamic organizational culture is one of the key strategies to attract and retain customers (Tania et al., 2024).

Islamic organizational culture is not just a symbol or formal identity, but includes the internalization of values such as honesty (shiddiq), responsibility (amanah), professionalism (fathanah), and fair open communication (tabligh). These values, if applied consistently in employee behavior and the work system of the institution, will create a work atmosphere that is full of integrity and oriented towards service that has the value of worship (Subagyo, 2024). In practice, Islamic organizational culture also reflects a commitment to maqashid sharia—the main objectives of Islamic law in safeguarding religion, soul, mind, descendants, and property (Muhaki, 2024). By making Islamic culture the operational foundation, Islamic banking can provide services that are not only economically competitive, but also have spiritual value for customers.

The current reality shows that some Islamic financial institutions have not fully displayed a complete and consistent Islamic organizational culture. Some only display Islamic symbols at the cosmetic level, while work practices and services are still far from the true ethical values of Islam. This can cause disappointment among customers who expect more than just usury-free financial transactions, but also the experience of interacting in a system that reflects Islamic values holistically. As a result, the potential for customer growth and long-term loyalty can be disrupted. This phenomenon encourages the need for the development of an Islamic organizational culture systematically and comprehensively, starting from HR recruitment, internal coaching, to management governance and customer service. Previous studies have indeed discussed the importance of organizational culture in the success of an institution, including in the banking context.

However, there are still limited studies that specifically highlight how Islamic organizational culture is developed and implemented as an attraction for customers in the context of Indonesian Islamic banking. In fact, from the perspective of Muslim consumers, the alignment between personal values and the values of the financial institution they choose is an important factor in decision making. Therefore, it is important to dig deeper into how Islamic banking institutions can internalize Islamic organizational culture in real terms and make it a value-based marketing strategy. Furthermore, the development of Islamic organizational culture is also in line

with the grand vision of the national Islamic economy which encourages the creation of an inclusive, ethical, and sustainable financial ecosystem. A strong and Islamic organizational culture will create competitive advantages not only at the domestic level, but also in facing global challenges. With a work culture that reflects Islamic values, Islamic banking institutions can form a positive image in the eyes of the public and strengthen their reputation as trustworthy and professional institutions (Noviyanti & Romdon, 2024). This will ultimately encourage the growth of the customer base, both from religious circles and those seeking more ethical financial services.

Based on that, this study will examine in depth how the development of Islamic organizational culture can function as an attraction for Islamic banking customers, as well as analyze the key elements that play a role in building this culture effectively and sustainably. The purpose of this study is to provide a comprehensive understanding of the role of Islamic organizational culture in strengthening the competitiveness of Islamic banking while formulating implementative strategies that can be applied by Islamic financial institutions. It is hoped that the results of this study can be a practical reference for Islamic banking management in forming and developing an organizational culture that is in line with Islamic values, so as to be able to increase customer trust and loyalty sustainably.

METHODOLOGY

The research method used in this study is a qualitative approach with data collection techniques through literature studies, namely by collecting and studying various relevant written sources such as books, journals, articles, and documents related to Islamic organizational culture and Islamic banking. The data obtained were then analyzed using descriptive-analytical methods, which aim to describe systematically and in depth the development of Islamic organizational culture as an attraction for Islamic banking customers and to interpret the findings critically to provide a comprehensive understanding of the phenomenon being studied.

RESULT AND DISCUSSION

Internalization of Islamic Values in Islamic Banking Organizational Culture

In the context of Islamic banking, internalization of Islamic values into organizational culture becomes a fundamental foundation for creating a work system that is not only efficient and productive, but also has religious value. Organizational culture is a system of values, beliefs, and habits adopted by all members of the institution in carrying out its activities (Zainuddin & Nasikhah, 2021). Within the framework of Islam, these values are derived from the Qur'an, Hadith, and sharia principles that include integrity, justice, responsibility, and social concern. Core values such as shiddiq (honesty), amanah (trustworthiness), tabligh (communicative), and fathanah (intelligence) (Subagyo, 2024) need to be deeply embedded in individual behavior and institutional policies in order to create a banking system that truly reflects Islamic teachings.

Internalization of these values cannot occur spontaneously, but requires a systematic and ongoing process. This begins with the recruitment and selection stage of human resources (HR),

where institutions need to ensure that prospective employees are not only technically competent, but also understand and are committed to Islamic values (Mahani et al., 2024). The coaching and training process then plays an important role in strengthening the understanding and practice of sharia values in daily work (Ramdania, 2024). For example, training on Islamic business ethics, regular Islamic studies, and integration of Islamic values in the code of ethics and standard operating procedures (SOP) will help shape a work culture that is in accordance with sharia principles.

In addition, internalization of Islamic values must also be supported by visionary and exemplary leadership (*uswah hasanah*). Organizational leaders act as behavioral models that will be imitated by all employees. The exemplary behavior of leaders in demonstrating integrity, justice, and social sensitivity will strengthen the Islamic organizational culture (Supriyanto, 2024). This is where the role of top management and the Sharia Supervisory Board (SSB) is important in ensuring that every policy and strategic decision taken is in line with Islamic values (Satifa & Suprpto, 2020). Not only in terms of service aspects, but also in terms of internal financial management, work relationships, and corporate social responsibility (CSR).

The implementation of a good Islamic organizational culture will create a conducive, mutually respectful, and responsible working atmosphere. This has a direct impact on improving the quality of service to customers. Customers who experience honest, fair, and empathetic service will feel more confident and comfortable in transacting with Islamic banks. Moreover, internalization of Islamic values also creates harmony between the personal values of customers and the values of the institution, thereby increasing loyalty and emotional attachment. Thus, internalization of Islamic values is not only a spiritual aspect, but also a management strategy that can improve organizational performance and the attractiveness of Islamic banking. An organizational culture based on Islamic values can be a major differentiator as well as a core strength in facing the challenges of increasingly complex and dynamic financial industry competition.

Islamic Organizational Culture as a Marketing Strategy and Service Differentiation

In an increasingly competitive banking industry, marketing strategies are not only focused on products and prices, but also on the values and experiences offered to customers. Islamic banking, as a financial institution based on Islamic principles, has a unique opportunity to leverage Islamic organizational culture as a differentiating force that conventional banks do not have (Handrisusanto & Kunci, 2024). Islamic organizational culture, which reflects the values of honesty (*shiddiq*), amanah (trust), justice (*'adl*), caring (*rahmah*), and social responsibility (Subagyo, 2024), can be an effective marketing strategy because it is able to create emotional and spiritual added value for customers.

Marketing in Islamic banking is not just about selling financial products that are in accordance with Islamic law, but also creating deep and meaningful relationships with customers (Ramadhan et al., 2024). In this context, Islamic organizational culture can be utilized to shape the

image of an institution that is not only professional, but also has a commitment to ethics, justice, and the welfare of the people. Friendly, honest, and responsible service not only increases customer satisfaction (Budianto, 2023), but also creates loyalty because they feel the experience is in line with their religious values. This is what distinguishes Islamic banking from conventional banks: its presence is not only as a financial institution, but also as a spiritual and social partner for the community. Islamic organizational culture also strengthens the service differentiation strategy. For example, a service approach that prioritizes transparency and openness to contracts and costs is part of an ethical commitment that is rarely found in conventional financial institutions. In addition, Islamic banking institutions can maximize Islamic values in marketing communications, such as the use of religious narratives, Islamic symbols, and loyalty programs based on alms or waqf. This strategy not only attracts the devout Muslim market segment, but also forms a positive perception of the institution as an entity that carries a mission of welfare and blessings.

Furthermore, Islamic organizational culture can be a differentiator in building an inclusive and sustainability-oriented business ecosystem. Islamic banking institutions that use Islamic values as the basis for decision making, for example in channeling financing to the halal and MSME sectors, will gain more trust from the public. This shows that Islamic culture is not only an internal aspect of the organization, but also an external identity that forms public trust. In the long term, this culture creates a strong reputation and becomes a strategic asset in the growth of the institution. Thus, making Islamic organizational culture part of the marketing and differentiation strategy is not an additional option, but a necessity to strengthen the competitive position of Islamic banking. When this culture is consistently internalized and translated into superior service, Islamic banks will find it easier to build sustainable excellence, both in terms of customer loyalty and in terms of achieving the social and religious missions they carry out.

Evaluation of the Impact of Islamic Organizational Culture on Customer Loyalty and Trust

The Islamic organizational culture in Islamic banking not only functions as an internal guideline in regulating employee behavior and work ethic, but also has an important role in shaping external customer perceptions of the institution. Customer loyalty and trust are two key elements in maintaining the sustainability and growth of financial institutions, especially in Islamic banking which upholds ethical and spiritual values (Pitri, 2024). Evaluation of the impact of Islamic organizational culture on customer loyalty and trust is important to assess the extent to which the implementation of the culture is effective and relevant to customer expectations.

Customer trust in Islamic banking is closely related to their perception of the consistency of Islamic values implemented by the institution (Mumtaz, 2025). When customers see that Islamic banks do not just use the label "sharia" as a symbol, but also truly apply Islamic principles in service, transparency of contracts, fund management, and social relations, then strong trust will grow. This trust is not only rational, but also emotional and spiritual, because it concerns the suitability between the customer's personal beliefs and the institution's practices. In this context, Islamic organizational culture acts as a bridge that connects customer beliefs with their real

experiences in transacting.

Furthermore, customer loyalty does not only depend on momentary satisfaction with products or services, but also on long-term relationships built on shared values (Mumtaz, 2025). An organizational culture that demonstrates integrity, social responsibility, and empathetic service will form an emotional bond between customers and the bank. Customers not only become users of services, but also feel part of the institution's social and religious mission. In this case, the loyalty that is formed is not only in the form of loyalty in using products, but also in the form of advocacy - customers are willing to recommend the institution to others because of their trust.

However, to ensure that Islamic organizational culture truly has an impact on customer loyalty and trust, a systematic evaluation mechanism is needed. Customer perception surveys, in-depth interviews, and loyalty and trust index measurements can be used as tools to assess the effectiveness of organizational culture. Institutions also need to evaluate whether the Islamic values that are instilled internally are truly reflected in employee behavior and service systems. The mismatch between the values that are proclaimed and the reality of service can reduce public trust, even if the products offered are in accordance with sharia. Therefore, Islamic organizational culture must be continuously evaluated and strengthened through training, supervision, and continuous system improvement. The involvement of the Sharia Supervisory Board (DPS), top management, and all elements of the organization is crucial in maintaining the consistency and integrity of the Islamic values that are the identity of the institution. When this culture is able to run in harmony between values, behavior, and service, its impact on customer loyalty and trust will be a major force in strengthening the position of Islamic banking amidst the competitive financial industry.

CONCLUSION

Based on the discussion above, it can be concluded that the development of Islamic organizational culture in Islamic banking has a strategic role in attracting, maintaining, and building customer loyalty and trust. Internalization of Islamic values such as honesty, trustworthiness, justice, and social responsibility not only become internal ethical guidelines, but also become the identity of the institution that distinguishes it from conventional banks. This culture, when implemented consistently, not only creates a positive image, but also forms a deep religious and emotional experience for customers. Islamic organizational culture is also effectively used as a marketing strategy and service differentiation that emphasizes spiritual values, openness, and siding with the welfare of the community. The impact is very significant on customer trust and loyalty, who feel their religious values are reflected in their interactions with the institution.

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