

**THE INFLUENCE OF THE IMPLEMENTATION OF ISLAMIC BUSINESS
ETHICS TO CUSTOMER RETENTION
(A CASE STUDY OF BANK BTN SYARIAH BRANCH YOGYAKARTA)**

ABSTRACT

This study aims to determine the influence of the basic principles of Islamic Business Ethics; fairness, free will, responsibility, and truth to Customer Retention (A case study of Bank BTN Syariah Branch Yogyakarta).

The sample in this study is taken by using purposive sampling technique (nonrandom), with the number of samples as many as 100 respondents from Bank BTN Syariah Branch Yogyakarta. Data analysis in this study uses quantitative and qualitative.

The hypothesis is tested using F test which shows that the basic principles of Islamic Business Ethics as an independent variable which after the research has been proven simultaneously have a positive and significant influence on customer retention. Furthermore, through the t test, it can be seen that the variables of fairness, free will, and truth have a positive effect on customer retention, while the responsibility has a negative effect on customer retention. The coefficient of determination test (R^2) shows the result that 37.1% which affecting customer retention is explained by the variables of fairness, free will, responsibility, and truth.

Keywords: *Basic principles of Islamic Business Ethics (fairness, free will, responsibility, truth) affecting Customer Retention*

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh prinsip dasar Etika Bisnis Islam; keadilan (,adl), kehendakbebas (free will), tanggungjawab (responsibility), kebenaran terhadap *Customer Retention* (studi kasus Bank BTN Syariah KC. Yogyakarta).

Pengambilan sampel dalam penelitian ini menggunakan teknik purposive sampling (*non random*), dengan jumlah sampel sebanyak 100 responden Bank BTN Syariah KC. Yogyakarta. Analisis data dalam penelitian ini menggunakan kuantitatif dan kualitatif.

Pengujian hipotesis menggunakan uji F menunjukkan bahwa prinsip dasar Etika Bisnis Islam sebagai variabel independen setelah dilakukan penelitian terbukti secara silmutan mempunyai pengaruh positif dan signifikan terhadap *customer retention*. Selanjutnya melalui uji t dapat diketahui bahwa variabel keadilan, kehendakbebas, dan kebenaran berpengaruh secara positif terhadap customer retention, sedangkan tanggungjawab berpengaruh negative terhadap customer retention. Uji koefisiensi determinasi (R^2) menunjukkan hasil bahwa 37,1% yang mempengaruhi *customer retention* dijelaskan oleh variabel keadilan, kehendakbebas, tanggungjawab, dan kebenaran.

Kata Kunci: Prinsip dasar Etika Bisnis Islam (keadilan, kehendakbebas, tanggungjawab, kebenaran) yang mempengaruhi *Customer Retention*.