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ISLAMIC BUSINESS ETHICS IMPLEMENTATION IN MARKETING COMMUNICATION OF HAJJ/UMROH TRAVEL AGENCY "X" SURABAYA

Ari Prasetyo, Intan Kusuma Pratiwi

Abstract. *Islamic Business Ethics Implementation in Marketing Communication of Hajj/Umroh Travel Agency "X" Surabaya.* This research aims to explore the implementation of Islamic business ethics in marketing communications Umrroh/Hajj travel agency "X" Tour and Travel. This research uses qualitative descriptive approach with explanatory case studies as a type of qualitative research Islamic business ethics which becomes reference in this study SIFAT (Shiddiq, Istiqamah, Fathanah, Amanah and Tabligh). The technique used is the data collection through interviews with President and Marketing Manager "X" Tour and Travel, and participatory observation for two weeks at the operational office of "X" Tour and Travel. To support the data obtained from the results of the interviews as well as participatory observation, research is also equipped with the results of interviews with jamaah who have used the services of "X" Tour and Travel. The research results indicate that "X" Tour and Travel has implemented Shiddiq, Istiqamah, Fathanah, Amanah, and Tabligh in marketing communications.

Keywords: *Islamic Business Ethics, Marketing Communication, SIFAT*

Abstrak: *Implementasi Etika Bisnis Islam dalam Komunikasi Pemasaran Biro Travel Haji dan Umroh "X" Surabaya.* Penelitian ini bertujuan untuk mengetahui penerapan etika bisnis Islam dalam komunikasi pemasaran biro perjalanan umroh/haji "X" Tour and Travel Surabaya. Penelitian ini menggunakan pendekatan penelitian kualitatif deskriptif dengan studi kasus eksplanatori sebagai jenis penelitian kualitatif yang digunakan. Etika bisnis Islam yang menjadi acuan dalam penelitian ini adalah SIFAT (Shiddiq, Istiqamah, Fathanah, Amanah dan Tabligh). Teknik pengumpulan data yang digunakan adalah melalui wawancara dengan pimpinan dan manajer pemasaran "X" Tour and Travel dan observasi partisipatif selama dua minggu di kantor operasional "X" Tour and Travel. Untuk mendukung data yang diperoleh dari hasil wawancara serta observasi partisipatif, penelitian ini juga dilengkapi dengan hasil wawancara dengan jamaah yang telah menggunakan jasa "X" Tour and Travel. Hasil penelitian menunjukkan bahwa "X" Tour and Travel telah mengimplementasikan Shiddiq, Istiqamah, Fathanah, Amanah, dan Tabligh dalam komunikasi pemasaran yang dilakukan.

Kata Kunci: *Etika Bisnis Islam, Komunikasi Pemasaran, SIFAT*

Introduction

A business is an activity organized individual to generate profits or sell goods and services to benefit in meeting community needs. Gain or profit in business is reasonable and permissible, because with profits business can be maintained its continuity. The position of a significant profit in business doesn't mean companies prefer a high achievement, neglecting the value or ethics in business. The company has a social responsibility that arises because of the existence of community interests in the form of the values of a society or order problems-social problems. With the social responsibility, a business no longer as an activity or entity that stands on its own, but is bound by civil systems. On this position, ethics have an important role and strategic in the activity as well as a bodyguard, mentors, business controller, so that business is not out of the objective nature of the business without violating the teachings of values of religion, law, Government and civic values.

Hajj and umrah travel agency, as a business entity which organizes the travel services of Hajj and umrah, has a obligation to carry out his duties professionally and always puts the interests of the people (jamaah), one of them in terms of service, the Hajj and umrah travel agency must provide a variety of services such as lodging close to the Masjidil Haram, foods that contain nutrients that are good for consumption, held a tour or a series of activities to various attractions , and so on. Responsibility for the implementation of the obligations by the organizer of the Hajj and umrah is implied in the legislation, so the Hajj and umrah travel agency must be mindful of the rights owned by the Jamaah in the consume of goods or services provided. The rights are owned by the Jamaah as consumers have been listed in article 4 of law No. 8 of 1999 on the protection of consumers, one of which states that the consumer has the right to correct information, clear and honest about the condition and guarantee of the goods and/or services. Organizers of the Hajj and umrah travel agency must give clear information, and honestly related to Hajj and umrah, because information is very important for jamaah who will carry out the umrah or Hajj. Hajj and umrah travel agency as manufacturers must act honestly in providing information so jamaah can choose products they deem best. The information provided by the manufacturer about product information shall be honest, correct, and clearly so as not to confuse or fool consumers (Sidabalo, 2006).

However, in a reality, organization of the Hajj and umrah reaping many problems and cause harm to jamaah. It is, as said by Prabowo (2010) that there are still many weaknesses and issues being debated in organizing such there is agency, which does not implement its promise to the jamaah. as the hotel is not

as advertised, fraud, neglect the jamaah, brokers/intermediaries in the provision of housing services and catering, the poll of *dam*, etc. Not to mention the case of existence of people who fail to depart due to the lack of official permission for Hajj/umrah travel agency to organize umrah or Hajj.

Being duly as a business entity provides travel services, Hajj and umrah travel agency protects the rights of the jamaah. As well know that the consumer is the parties who use or consume output or the goods and services offered by the company. The rights of consumers to get information that is clear and true about the product, making aspects of marketing communication (promotion) needs to get serious attention from the aspect of business ethics given the numerous violations perpetrated by the company in such matters, such as the mismatch between ads or promise given to consumers with what is accepted by consumers. Through marketing communications, consumers can know the products offered by the company so that it can determine which option to use or not the product.

Islam has a complete guideline for his people in his life, including guidelines on how a business is run with no further differentiate it from ethics, because in Islamic Ethics and business are one inseparable unity. Islam assume, in fact the business is not only materialy and only seeks material profit, but material altogether immaterial-qualitative (Muhammad and Fauroni, 2002). Business activity in Islam is not only done their fellow human beings, but also performed between man and Allah SWT, so the responsibility that arise not only among human beings, but also to Allah SWT. The business must be carried out with precision and accuracy in the process of administration and treaties. Business should not be done by way of deception, lies just because want to gain short-term profits. In business, a business entity is allowed to do anything related with the activity or the activity of his business. But freedom here does not mean indefinitely and freed from responsibility.

Islamic Sharia in the Quran and Sunnah has been giving signs or ethics in running a business, including the ethics of promotion of a product to the consumer. Honesty, truth and justice become cornerstone of ethics in promoting a product to the consumer. Prophet Muhammad in its business activities have given examples of how he creates a concept of marketing communications of its trade goods honestly and correctly so that the consumers can learn more about qualifying products properly and feels satisfied and loyal towards products that he offer, which further increase the benefits obtained. With the profits of the business can survive and growing further. This proves that the application of ethics in business is not only able to provide advantages for the business entity/company, but also for consumers.

As a business that is engaged in the field of travel with a pretty tight competition with other Hajj/Umrah travel agency, making Umrah Hajj/Umrah Travel Agency “X” Surabaya is required to have a policy of marketing communications strategies that are effective and efficient in promoting its products. In accordance with the background that have been described in the previous paragraphs, this research aims to explore the application of Islamic business ethics in marketing communications by Hajj/Umrah Travel Agency “X” Surabaya.

Literatur Review

Ethics Definition Etymologically, ethics means the science of what is commonly done as a compliance order, customs, which deals with the life of good and bad (Wiranata, 2012). Further, Wiranata says that ethics are always associated with the concept of the ideal that contains the order of the bases in the Association’s ethical behavior to realize the relationship of human relations based on the principles of basic, ideal and full harmonization when done. Thus ethics is a moral philosophy that is thought-provoking that enshrined the fundamental, critical, rational, systematic, and normative. In the context of professionalism, ethics and accountability provide answers about the moral teachings, that is how a self-described should behave, behave, and account for his actions. Base of ethics is good deeds and true, therefore ethics is moral philosophy, as a part of philosophy. Keraf (1998) says ethics is a branch of philosophy that examines the human and moral about the value that determines the man in his life.

Akhlak can also be defined as the description of the rational about the nature and basis of the deed, the correct decision and the principles that determine claims that deeds and the decision is morally commanded and forbidden. Ethics in Islam concerning norms and guidance or teaching of the governing system of living individuals, between groups or communities in the context of society as well as in the context of a relationship with God and the environment.

According to Muslich (2004), in the system of ethics of Islam there is a scoring system over any act or behaviour that is worth the good and bad. Good behavior is concerned all conduct or activity that is driven by the will of sense thought and conscience in the obligation to run the commands of God and are motivated to run God’s advice. Bad behavior are concerned all activities prohibited by God whereby humankind in doing this bad behavior is driven by lust, temptation of Satan to do the deed or bad behavior or evil that will bring sin. Islam does not prohibit people to do things that are associated with its *muamalah* activities as long as these things not out of Islamic Sharia. Islam does not recognize the

absolute freedom, since it regards everything is done by the human race must be accounted for. Muslims cannot be free to do as they want in accordance with the its encouragement. Otherwise, not all that hated or recommended Sharia bad for him. Islam does not advocate human attitude who makes the life of the world and matter into a scale of priority and greatest concern compared with the life hereafter, moral and spiritual (Harahap, 2011).

The Prophet was the first man the intended and desired by Allah SWT, which was given instruction and education about good behavior and commendable. The Messenger becomes an example of a great character for the whole human race. The Prophet said, "I was sent to perfect glory of manners" (narrated by Ahmad, Hakim and Al-Bayhaqi). The morals of Prophet's glory reflected in the fifth nature such as: Shiddiq (honest), istiqamah (consistent), fathanah (smart), amanah (trustworthy), and talbligh (convey). With the Majesty and glory of its properties, the Messenger is also known as an intelligent and ethical marketers.

As a muslim, the Prophet must already be a successful business figure at a young age for his people. was a businessman, an honest, successful merchants and earthy. business in a professional manner. These values become the foundation honest, and true as well as a blessing that bring also the almighty from Allah SWT. The Prophet put a variety of ethic, moral and Islamic work in a business, so the Prophet can achieve success in business. Islamic business ethics issue is key to the success of the Prophet in running his business. This then deserves to be made an example for every businessman mainly Muslims in administering its business. Thus, a good marketing communication according to the teachings of Islamic jurisprudence is by reference to the nature of the Messenger.

Nature of Business in Islam Busines according to Alma (2007), is an activity organized individual efforts to make (profit) or sell goods and services in order to gain an advantage in meeting the needs of the community. In Islam, the Qur'an mentions the business in the u.s. *al-tijarah al-bai'u*, *tadayantum* and *isyara* '. The term of the four most widely used is *al-tijarah* that means trade.

The integration of Islamic Ethics in business has created a business paradigm in Islamic business ethics system. Business paradigm (Muhammad and Fauroni, 2002) is a cluster of think or how a particular point of view, which serve as the foundation of business activity or as good as the entity. Islamic business paradigms built and grounded by the following axioms:

Unity is the concept of tauhid (oneness) that blends the overall aspects of muslim life both in the field of economic, political, social or religious became a "homogeneous whole" or overall homogeneity as well as concerned with the concept

of consistency and an overall regularity. Balance (equilibrium) or justice describe horizontal dimension of Islamic teachings that related to the overall harmony of the universe. All aspects of life should be balanced in order to produce order and social security so that the human life in the world and in the hereafter achieve harmony and balance.

Free will, Man as the Caliph of the Earth, up to certain limits, have the free will to direct his life to the achievement of the goal of sanctity. Man awarded free will to perform his duties as the Caliph. Based on the free will of this axiom, in business, people have the freedom to make an agreement including the keep or deny. Responsibility, this Axiom is closely connected with the principle of free will. He set a limit as to what free performed by human beings with responsibility over all that is done.

Truth: Virtue and honesty, The truth is the value that recommended and does not conflict with the teachings of Islam. In the context of the business truths are intended as intention, attitude and behavior of the right which includes the process of contract (transactions), the process of seeking or obtaining commodities, development process as well as the process of grabbing or set a profit margin.

Marketing and Service Marketing, According to Kotler and Armstrong (2000), marketing is a social and managerial process conducted by individuals or groups in getting their needs and desires in a way to create and exchange of products and value with others. The sense of a different and more extensive diungkapkan by AMA (American Marketing Association) in Suyanto (2007) that marketing is defined as a process of planning and implementation of the concept, pricing promotion and distribution of ideas, goods and services to establish a process of barter which could satisfy the interests, both individual and organizational interests.

Service (Kotler, 2008) is any action or activity that can be offered by one party to another that is essentially intangible and does not result in ownership of any kind. Production can be associated or not associated at one physical products. The decisions in marketing can be grouped into four strategies product, pricing, promotion, and distribution strategies, where these four strategies incorporated in the marketing. According to Kotler and Armstrong (2000), marketing mix is the tactical devices that can be controlled, combined by the company to produce the response it wants in the target market. As for the company's services in Lupiyoadi (2006) added three element from marketing mix namely human, process, and service consumer.

Marketing Communication

Shimp (2003) defines communication as a process by which the thinking and understanding are delivered between individuals or between the Organization and the individual. Further Shimp (2003) argues that marketing communications represent a combined all the elements in the marketing mix that facilitates the occurrence of exchanges by creating a sense that disseminated to customers or clients. To create effective communication, the company can use the marketing communications mix (Promotion mix) used the company to achieve the purpose of its marketing and advertising (Kotler and Keller, 2007). Advertising, According to Kotler in Simamora (2003), advertising is any form of presentation and promotion of a non-personal products are paid for and sponsored by the sponsor. Advertising (Kotler and Keller, 2007) can also be interpreted as a low-cost effective way to spread the message to build brand preference or to educate people. Personal selling is the improvisation of the sales using the person-to-person communication. Personal selling (Shimp, 2003) as a form of communication between individuals where the salespeople/salespeople inform, educate and do persuasion to prospective buyers to buy products or services company.

Sales promotions, according to Robert c. Blatterg and Scott a. Neslin (Kotler and Keller, 2007) is a variety of incentive tools collection that is mostly short-term, designed to stimulate the purchase of a particular product or service with faster and larger by consumers. The incentive tools such as coupons, premiums, contests, purchase assurance, gifts, samples and more. Public relations, according to Tjiptono (1997), is a comprehensive communication effort from a company to influence the perceptions, opinions, beliefs and attitudes of different groups towards the company. While the publication is the utilization of news values contained in a product to form the image of the product in question.

Special Event and Experiences, Kotler and Keller (2007) holds through a sponsorship deal in special events, marketers can identify a specific target market or lifestyle. Consumers can geographically targeted demographic, psychographic breakdown, or based on behavior and her lifestyle. In addition a sponsorship deal in the special events can also increase awareness of the name of the company or its products by consumers, as well as creates or reinforces the perception of consumers about the Association's image or brand product or company.

Direct Marketing, Kotler and Keller (2007) suggests that direct marketing (direct marketing) is the use of direct consumer channels for reaching out and hand over the goods and services to customers without the use of intermediary marketing. Word of Mouth, The term communication was by word of mouth

(WOM) according Djatmiko in SWA magazine (2009) specifically refers to the oral communication or passing conversation. In this evolving form of communication by word of mouth through human relationships such as intercultural communication face-to-face, over the phone, and SMS as well as via e-mail, social networking sites, blogs and forums.

Sharia marketing is a discipline that directs strategic business process creation, supply and future modifications values from one initiator to its stakeholders in the overall process in accordance with the contract and *muamalah* principles in Islam (Sula, 2004). Keyword in definition of Sharia marketing is that in the whole process, both the process of creation, the process of supply as well as the process of changing the value (value) should not be there are things that are contrary to the Covenant and muamalah principles in Islam. All these things can be guaranteed and irregularities muamalah principles will not be the case then any transaction in the form of business allowed in Islamic jurisprudence.

Islamic Marketing Communication, In Islam the truth and accuracy of the information when a principal effort promoting goods and kept occupied a very significant study. Islam prohibits existence of fraud, lies and reneged on the promise. Islam does not recognize the term "let the buyer beware" (Buyer that should be careful). But in Islam that prevails is the principle of *Al-Ta'dul* or equilibrium where buyers and sellers should be careful, which is reflected in the theory of the Covenant in Islam.

The Prophet Muhammad has provided an example of how to do marketing communications in marketing products to consumers. Suyanto in his book entitled Muhammad Business Strategy and Ethics (2008) mentions that marketing communications which conducted the Prophet put more emphasis on relationships with customers that include a well-composed, build relationships, give priority to blessing, understanding customers, gain trust, providing great service, communicate, in a relationship that is personal, responsive to, which create the feeling of a community, integrate, creating involvement and offers a choice.

Prophet Muhammad prefer the blessing from on the success of the sale. In selling the Prophet never overstate its products with the intent of luring buyers. The Prophet expressly states that a seller should abstain from excessive vows in selling an item. Prophet Muhammad never did vow to increase sales of its trade goods. If there is a swear, Prophet Muhammad advises people not to make such an oath is excessive.

Excessive swear in the promotion has since long ago advised to avoid. Because of excessive swear, done just to get more sales and will not grow the trust

of customers. In addition to perjury, indulgence in marketing the products and services of Islam forbids doing fraud, lies, and renege on the promise. Therefore, in the implementation of marketing communications of muslim businessmen should avoid action lies, false promises, porn ads, as well as the publication of the product justifies any means.

According to Kartajaya and Sula (2006) there are four things of the nature of the Islamic prophet Muhammad who became the key success factors in managing the business such as: *Shiddiq*, *Amanah*, *Fathanah*, and *Tabligh*. As for Tasmara (2001) through Labmend (Laboratory for Management Development) introduced the SIFAT model (*Shiddiq*, *Istiqamah*, *Fathanah*, *Amanah*, *Tabligh*). As explained in theory on the previous paragraph that the Messenger properties contain Islamic Ethics, so that is can be the foundation for entrepreneurs, marketers particularly, in implementing the Islamic business ethics in each marketing communication activity which have done.

Shiddiq mean correct. Right within the meaning of the word tell something correctly and there is no element of fraud or concealment of the elements of something. *Shiddiq* according At-Tamimi (1992) means no lying, no cheating, no far-fetched facts, not traitorous, and never pick. *Shiddiq* (Kartajaya and Sula, 2006) is the nature of the Prophet Muhammad which means true and honest. Inside a marketer Shiddiq properties must be embedded in him in conducting marketing activities and establish rapport with customers. Marketers always seeks the truth of the information provided and to be honest in explaining the product benefits. If in the marketed product defects or shortcomings, and he honestly convey weakness or a defect in his product to potential buyers.

Istiqamah according to language is the establishment of the firm upon the straight path. *Istiqamah* is the form of inner qualities that embody attitude consistent and firm establishment to enforce and form something towards a better condition (Tasmara, 2001). Marketers *istiqamah* is the marketers who are not quick to give up on the challenge or pressure. The Prophet Muhammad said: "*Is not a strong person that indicated with (victory in) the fight but a powerful person is the person who can control himself when angry.*" (HR. Ahmad).

Istiqamah market who has the vision, mission and objectives are clear so it is not easily affected due to focus on the things you want to accomplish. Istiqamah does not cause a be rigid against the changes, but still an innovative idea towards dynamic. Istiqamah marketers also perform regularity in its marketing activities such as by schedule each ad that will be promoted, contact client or customer returns they related to matters relating to the products or services they offer.

Fathonah, According to Kartajaya and SyakirSula (2006) fathonah can be defined as intellectual, ingenuity or wisdom. Shaykh Muhammad al-Nawawi define Fathanah as intelligence capabilities in delivering arguments. Ibrahim, et al (2003) adds that nature is wise in attitude Fathanah run their businesses so as not to neglect the Affairs of the hereafter. Wise in that purpose is never desperate and disillusioned instead have positive thoughts toward something that applies particularly with regard to Commerce.

In terms of marketing, should possess Fathanah (intelligence) in conveying information and statements to the consumer correctly. A marketer would be able to provide answers and solutions to questions or problems encountered by consumers if the marketers really know and understand the subject matter issues asked by the customer or its customers, otherwise a marketer will not be able to provide answers and solutions if not knowing and understanding the principal problems of consumers. In addition, a marketer not only claimed to have intelligence intellectually but also spiritual intelligence so that marketers can avoid all acts that violate the Islamic Sharia.

Amanah in the encyclopedia of Islam (1994) comes from the Arabic, *amuna*, which means not imitating, trustworthy, honest, or surrogate. *Amanah* according to Kartajaya and Sula (2006) it means reliable, responsible and credible. An entrepreneur must have the mandate, because God Almighty mention the nature of believers who are lucky who can keep the mandate given to him.

Amanah is the value that complements and is related to the value of honesty. So as a consequence of the nature of *Amanah* is to restore any rights to their owners, either a little or a lot, it doesn't take more than owned, and does not reduce the rights of others, whether it be sales, fee, wages or labor services (Jusmaliani, 2008). *Amanah* also means having responsibility in carrying out the tasks and duties conferred upon him. The mandate can be shown in openness, honesty and an optimal service to customers. The nature of *Amanah* will establish credibility and attitude full responsibility to any individual muslim.

An entrepreneur, especially shall Amanah, because of the nature of the Amanah is the value that complements and is related to the value of honesty. Amanah also means responsible in carrying out the duties and obligations provided. In terms of marketing, should really be trusted keep everything into the right consumers, responsible for what has been entrusted by its customers, and always keep the promise it has made with its customers.

Tabligh in the encyclopedia of Islam (1994), derived from the word *balagha-*

yuballighu-tublighan, which means to convey. Hafiduddin and Tanjung (2008) means *Tabligh* in languages with the ability to communicate well. Being in the term *Tabligh* has the meaning of solicitation at once give an example to the other party to carry out the provisions of Islamic teachings in daily life.

Jalaludin Rakhmat in Kartajaya and Sula (2006) says, Pitchall, an expert in communication, translate the words “*qaulan sadidan*” in the sense of speak justly. According Kartajaya and Sula (2006), *Tabligh* also means communicative and argumentative. A promotion undertaken by the company are to be communicative, reflecting the qualifying product, the language used is clear and not convoluted so the message of promotion can be accepted by the consumer. A marketer must be able to deliver the excellence of its products by not lying and deceiving consumers. In addition a marketer should also be able to argue, dialogue and discussion with good. *Tabligh* in marketing communications also means the ability of marketers in promoting its products by way of reading the consumer mind and mood as well as adjusts to the level of education, social and consumer culture. Arifin (2009) added that in doing the promotion or marketing communications Islam prohibits the placing of the seller or service women are beautiful, sexy and looks so in order to attract buyers. In addition the promotion done must be completely in accordance with the quality of the product without any information being covered up and redundant. The implementation of *Tabligh* in marketing communications also invite at the same time give an example to the other party to carry out the provisions of Islamic teachings in everyday life (Hafiduddin and Tanjung, 2008).

Methods

The focus in this research is the implementation of Islamic business ethics in marketing communication in umrah/Hajj travel agency “X” Surabaya. Researcher examines the implementation of Islamic business ethics in marketing communications made by “X” Tour and Travel, by using the properties of the Messenger (*Shiddiq, Istiqamah, Fathanah, Amanah* and *Tabligh*) as a reference to Islamic business ethics. Based on this research focus then design research in accordance with the method of this research is a explanatory case study.

Chosen as a case study approach in research because the case study approach study carefully a few social unit (such as a company or a division within a company) on the question of the real business in an effort to determine what factors can make successes and failures in an organization. Reason for explanatori case study as a designation method that used in this research is the complexity

of the issue of business ethics which became the focus of the research. Business ethics is an extreme and unique topics that are usually difficult to investigated and concerning confidentiality so that the method of case study explanatori is regarded as the appropriate method because researchers can analyze the application of the Islamic business ethics in a comprehensive manner. In addition, the application of business ethics is a contemporary issue with real life context that although getting attention and many articles reported in the mass media but less examined in academic research.

Informants in this study is the owner at the same time the President of "X" Tour and Travel, and Marketing Manager of "X" Tour and Travel. In addition to conducting interviews with the President and Marketing Manager, researchers also conduct participatory observation i.e. by doing observation directly marketing communications made by the customer service "X" Tour and Travel in communicating their services to potential jamaah. Other communication mix such as sponsorship, as well as special events and experiences only done temporarily by "X" Tour and Travel, not routine. Marketing communications made by "X" Tour and Travel more through customer service (personal selling) because more people can communicate and ask directly related umrah or Hajj products. During the observation, researcher pretending to be potential jamaah, observing the process of marketing communications made by the customer service "X" Tour and Travel. Observation of participation was performed for two weeks at two operational offices of "X" Tour and Travel, i.e. at the Graha "X" and at Graha Pena. To prove and to compare the results of the interviews as well as participatory observation with "X" Tour and Travel, this research is also equipped with the results of interviews with some people who have used the services of the travel Hajj and umrah "X" Tour and Travel.

A data analysis method used in this research is descriptive qualitative analysis techniques (in the form of words). Descriptive methods can be defined as problem-solving procedure that examine by describing/illustrating the subject/object state (a person, institution, community and others) at the time are now based on the facts that seem or as-is (Soejono, 1999:23). With descriptive analysis, researchers described the information as is in accordance with the issues examined, so that in this case the researchers will describe about the implementation of Islamic business ethics in marketing communications "X" Tour and Travel Surabaya with *Siddiq, Istiqamah, Fathanah, Amanah* and *Tabligh* as a reference to Islamic business ethics.

Results and Discussion

The emergence of a discourse of thought business ethics is driven by the business reality that ignores the values of ethics. For some, business is seen as economic activity that aims solely profit. To find the advantage every way is possible in doing business. The orientation of the profits with the waiver ethics in business behavior led to the large number of actions committed businessmen who not only harm consumers, but also society in general. As been widely reported in newspapers or news media concerning the breach of ethics committed by businessmen, no exception or Hajj umrah travel agency, the reported violation of business ethics has done, like a mismatch between what was promised to the jamaah in the promotion with what obtained by jamaah.

“X” Tour and Travel is a travel agency that provides travel services, like tour, Umrah or Hajj. As for travel programs of “X” Tour and Travel is the Umrah and Hajj Program, Domestic and International Tickets, Domestic/ International Tour, Inbound/ Outbound tours, Hotel Reservation, Travel Document: Passport/ Visa, Rent Car/ Tourist buses, and a Money Changer. The marketing communications mix done by “X” Tour and Travel is advertising, sales promotion, personal selling, granting sponsorship, and WOM (word of mouth). As a business entity that is engaged in the field of religion, is already duly “X” Tour and Travel apply Islamic business ethics in its business activities, including in marketing communications. Here is an explanation regarding the implementation of the Islamic business ethics in marketing communications Hajj/Umrah travel agency “X” Tour and Travel Surabaya.

Shiddiq was the nature of the Prophet which means true and honest (Kertajaya and Sula, 2006). Correct in a sense tells a matter properly and there is no element of fraud or concealment of the elements of something. Marketers must always uphold the truth of the information provided as well as honest in explaining the advantages as well as drawbacks of products offered. Based on the results of the interviews have been conducted with “X” Tour and Travel (President and Marketing Manager) obtained information that “X” Tour and Travel in a marketing communication which is done always inform what has been programed in the Umroh or Hajj program. In the submission of information related to umrah or Hajj, “X” Tour and Travel is never cover-up, trapping, manipulate information, or exaggerating the information presented to the jamaah. Based on the observations also obtained results that the Customer Service is always explained according to what stated in the brochure. “X” Tour and Travel in marketing communications in the brochure. In the brochures, have been written any fees already include in the price as well as

any costs that have yet to include into the price, so the jamaah can understand the price of components. "X" Tour and Travel is also continually assure people that the jamaah will get what has been promised to them and informed. This is evidenced by the recognition from the jamaah that whilst they get what has been informed and promised to them, such as hotels, equipment during ' Umrah or Hajj, food, timeliness of the implementation agenda for worship, and other facilities ' Umrah or Hajj.

Based on research has been described "X" Tour and Travel has implemented a business ethics of Islam (Shiddiq) in marketing communications. As explained in the theory, Shiddiq means true, honest, not to cover up and not deceptive. In this case the overall "X" Tour and Travel has implemented Shiddiq in marketing communications.

A marketer who is Istiqamah marketer that does not quickly give up on the challenge or pressure. Istiqamah marketer who has the vision, mission and objectives are clear so it is not easily influenced because it focused on something I want to achieve. With that in mind, a marketing not being rigidly to any change, but still an innovative idea towards dynamic.

Based on the interviews been conducted obtained information that "X" Tour and Travel schedule for all advertising, good advertising on television or advertising on the radio. But not closing the possibility when there is an event or exhibition of Hajj and ' Umrah, the "X" Tour and Travel will be scheduled to promote the programs ' Umrah or Hajj. "X" Tour and Travel is also always consistently and repeatedly in conveying information pertinent Umrah or Hajj to jamaah have become customers or jamaah who are new. This is done because every year there are certainly changes like price, facilities, hotel or package is doing itself. This is supported by the observations that show "X" Tour and Travel contact again the jamaah to inform the information related programs umrah and Hajj, as well as recognition of the jamaah who say that "X" Tour and Travel always repeat and inform again the information which related programs umroh and Hajj. The jamaah also States that the customer service is also always contact and follow up to ensure and confirm related stuff ' Umrah or Hajj, such as information assurance of the departure date, the completeness of administrative requirements, as well as the nearby agenda of jamaah before departure as ' Umrah/Hajj rituals.

Been explained in the previous paragraph can be obtained a description of that overall "X" Tour and Travel has implemented a business ethics of Islam (Istiqamah) in marketing communications. Such theories have been described in the

previous paragraph that Istiqamah contains regularity, consistency, and continuity in doing something. Istiqamah marketers do regularity in its marketing activities such as by schedule each ad that will be promoted, contact again their client or customer related to matters relating to the products or services they offer. In this regard "X" Tour and Travel have scheduled any ads that will be promoted both on television and on the radio. "X" Tour and Travel is also constantly contacting the people related information related to Hajj or 'Umrah.

Fathanah generally defined as intelligence, finesse, or mastery of a particular area. According to Kartajaya and Sula (2006) *Fathanah* defined as intellectual, cunning and wisdom. As for Tasmara (2001) argues that the intelligence doesn't just mean *Fathanah*, proficiency or mastery of a particular area, but has a wider meaning i.e. includes intellectual, emotional intelligence, and especially spiritual. In terms of marketing, marketers should possess *Fathanah* (intelligence) in conveying information and statements to the consumer correctly. A marketer would be able to provide answers and solutions to questions or problems encountered by consumers if the marketers really know and understand the subject matter issue asked by consumers or customers. In addition, a marketer not only claimed to have intelligence intellectually but also spiritual intelligence so that marketers can avoid all acts that violate the Islamic Sharia.

Based on the interviews with President and Marketing Manager of "X" Tour and Travel retrieved information that marketing communications "X" Tour and Travel is packed in such a way with the aim of attracting people to use the service "X" Tour and Travel. Starting from a good display advertising on TV, radio and in the print media, and the package offered. "X" Tour and Travel has always emphasized on honesty in advertising from an interesting view, model used in ads on TV is also jamaah who are satisfied with us. The jamaah want to come voluntarily introduce "X" Tour and Travel through the ads on TV. In addition, "X" Tour and Travel also provides their customer service with product knowledge of programs that will be offered, and the various skills such as public speaking and service excellent, so that customer service can inform, serve and provide solutions to jamaah with good and proper. This is supported by the observations that suggest that customer service of "X" Tour and Travel have knowledge about product knowledge so that it can be explained by language that does not convoluted and clear so it is easy to understand, and explain in detail the alternative choices that are offered so that jamaah can easily determine the decision. Jamaah also gave recognition that the customer service of "X" Tour and Travel master programs 'Umrah or Hajj offered to jamaah so as to able to explain well. It has been

described, can be obtained by a reflection that overall “X” Tour and Travel has implemented a business ethics of Islam (Fathanah) in marketing communications. Such theories have been described in the previous paragraph that Fathanah defined as intellectual, intelligence, wisdom and ability in presenting arguments. “X” Tour and Travel has been to provide the customer service with some skill as mastery against the product knowledge, public speaking, as well as excellent service so that it can deliver programs properly and correctly as well as able to provide solutions to the problems faced by the jamaah.

Amanah is generally taken to mean “trustworthy”. *Amanah* according to Kartajaya and Sula (2006) has the meaning of reliable, responsible and credible. An entrepreneur, especially marketers, you shall have *Amanah*, because of the nature of the *Amanah* is the value that complements and is related to the value of honesty. *Amanah* also means responsible in carrying out the duties and obligations provided. In terms of marketing, a marketer should really be trusted keep everything into the right consumers as well as responsible for what has been entrusted by its customers.

Based on the interviews been conducted with the President and Marketing Manager of “X” Tour and Travel, obtained information that “X” Tour and Travel have always tried to keep what he has delivered and promised to the jamaah. If there are changes that are caused by external factors beyond the control of “X” Tour and Travel, “X” Tour and Travel will still deliver to jamaah as well as still lobbies for jamaah to get facilities that still has the same standard with facilities that are promised to the jamaah. This is supported by the observations, which suggest that “X” Tour and Travel immediately sent brochures to people who ask to be sent to the House and prepare supplies of jamaah which have promised as soon as possible so that when people come to take the supplies ready for taken. Jamaah also confessed that they’ve got what had been informed and was promised to them. The jamaah also argued that “X” Tour and Travel is already keeping and responsible for the mandate that was entrusted by jamaah to “X” Tour and Travel. It has been described, can be obtained information that overall “X” Tour and Travel has implemented a business ethics of Islam (*Amanah*) in marketing communications. Such theories have been described in the previous paragraph that *Amanah* means responsible in carrying out the duties and obligations provided. A marketer should really be trusted keep everything into the right consumers as well as responsible for what has been entrusted by its customers. “X” Tour and Travel always tried to keep as well as responsible for what have been informed and promised to the jamaah.

The implementation of *Tabligh* in marketing (Kartajaya and Sula: 2006) is a marketer must be able to communicate the excellence of its products with excellence-do not lie and deceive consumers. In addition a marketer should also be able to argue, dialogue and discussion with the language that can be understood by consumers so that the message is delivered can be understood by consumers. Based on the results of the interviews have been conducted, obtained information that submission of information by “X” Tour and Travel to the jamah carried out flexible, adjusted with the needs of the jamaah, using language that is easily understood so the jamaah feel comfortable when communicating and don't hesitate to ask anythings that are not yet understood related to umrah or Hajj. “X” Tour and Travel also never proclaimed nor vilify another Umrah/Hajj travel agency. This is supported by the observations that show customer service “X” Tour and Travel using a language that is easily understood by jamaah so created good communication with jamaah, painstaking and patient in explaining the ‘ Umrah/Hajj information to the jamaah, humorous, charming, humble, and can build a family atmosphere in presenting information so the jamaah feel comfortable when communicating. Jamaah also provides recognition that “X” Tour and Travel have informed the related information about the ‘ Umrah or Hajj clearly and openly, there's no cover-up. The jamaah also argued that “X” Tour and Travel explains in clear and detailed, both regarding the registration until the departure process flow, the facilities which will be accepted by jamaah during worship, until the condition or circumstance in Makkah or Medina at that time, so that people can know and understand the products of Hajj or ‘ Umrah would they choose.

Based on the results of research that has been described, can be obtained information that overall “X” Tour and Travel has implemented a business ethics of Islam (*Tabligh*) in marketing communications. “X” Tour and Travel gave the related information about umrah or Hajj clearly and in detail. In addition, “X” Tour and Travel also uses language that is easily understood by the jamaah in explains the Hajj and umrah products. Based on the theory, *Tabligh* is the ability to convey information, communicate, discuss, and argue with good and true, without cheating or lying, with easy-to-understand language so that the message is delivered can be carried out well.

Conclusion

Based on the analysis and discussion are described in discussions, then it can be obtained a summary that outlines “X” Tour and Travel Surabaya have implemented Islamic business ethics in its marketing communications, with how to

deliver publicly, no cover-up, no trap, no exaggerating as well as in accordance with what has been added in the Umrah or Hajj (*Shiddiq*); scheduled for all advertising, good ads on TV and radio , as well as scheduled when there is an event or Hajj/Umrah ekspo (*Istiqamah*); provide customer service with a range of skills such as public speaking, product knowledge, and excellent service so that it is able to inform, serve and provide the right solution for the jamaah (*Fathanah*); always strive to always keep what has been promised to the people, such as hotels, facilities, equipment, and so forth (*Amanah*); as well as convey hajj or umrah information clearly, flexible, transparent, over and over, with easy-to-understand language so that the message is delivered can be carried out well (*Tabligh*).

As for suggestions for further research is researching about the application of Islamic business ethics not only within the scope of marketing communications, but can also be in finance, operations, human resources management, marketing, and other areas. In addition to researching the application of Islamic business ethics in the fields of business, further research could also examine the impact of the application of business ethics of Islam against the achievement of goals/targets companies, such as customer satisfaction or customer loyalty, etc.

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