Moderation of Islamic Business Ethics to The Personality of Business Behavior

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Abstract

The purpose of the study was to study whether moderation of Islamic business ethics can increase the influence of personality on the business behavior of Bengkoang sellers. This study was a field study in Padang City, with 101 samples of bengkoang sellers. Data collection techniques are observation, survey, and questionnaire and data processing with SPSS 25. Validity test, CFA Test. Hypothesis testing using MRA (Moderating Regression Analysis). This study produced the equation of the regression test results between Islamic Business Ethics, and Trader Behavior is $Y = 21.689 + 0.419X1 + e$, where the constant value indicates if Islamic Business Ethics does not exist, then Trader Behavior will still be formed as much as the existing constant value of 21,689. The application of Islamic Business Ethics to the behavior of bengkoang sellers in the city of Padang plays a positive and significant role.

Keywords: Moderation; islamic business ethics; bengkoang sellers; business behavior; personality.

1. Introduction

Bengkoang is a fruit that has many benefits, such as containing starch (Hafizulhaq et al., 2020; Kumalasari et al., 2013; Sujono et al., 2021) can be used as a moisturizer and powder (Asben et al., 2018; Hafizulhaq et al., 2018). Besides that, Padang City is famous as Bengkoang City, because usually souvenirs from the city of Padang are Bengkoang.

But today Bengkoang sellers are increasing, while the production of bengkoang fruit is decreasing, along with the reduction of land for bengkoang planting. So there is very intense competition among Bengkoang sellers in the fight for buyers.

Bengkoang Seller in Padang City numbered 101 people from the survey conducted directly and were in several adjacent locations. The distance of the place to sell between one Trader and other seller in this location is very close, and there are several adjacent, some are about 3m to 10 meters away. This creates stiff competition between seller.

This intense competition between seller is controlled by (Al-Nashmi & Almamary, 2017; Gallego-Alvarez et al., 2020; Mamun et al., 2021; Mohamed, 2014). It is also influenced by culture and religion. Islamic business ethics aims to teach people to cooperate, please help, and distance themselves from spite and resentment and things that are not in accordance with sharia (Abdelzaher et al., 2019). Islamic business ethics also serves as a control of trade-economic activity because ethical philosophy bases itself on the reason of science and religion to judge. The basis of this assessment in the practice of living in the society we often find that religiously there are values that will lead humans to the happiness, well-being, and salvation of humans both in life on earth and in the hereafter (Al-Nashmi & Almamary, 2017; Hussain et al., 2021; Murphy et al., 2019).

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Often we see a lot of frauds, frauds committed by business people or seller in their business (Yousaf, 2016). This condition makes us all have to understand and understand that in Islam, it is forbidden to commit acts that cheat or harm others. Especially if it is done only for its own sake or just looking for big profits (Abdelzaher et al., 2019). So that research on bengkoang traders needs to be done.

2. Methods

This type of research method is field research.

2.1. Sample

Samples in the study were taken using census methods. In the census method, all populations are sampled. So the sample in this study was 101 respondents, according to the number of the existing population.

Table 1. Number of Seller in Several Locations in Padang City

No	Location	Number of Merchants
1	Tanjung Saba Pitameh	14
2	Lubuk Buaya	40
3	Batas Kota Lubuk Buaya	32
4	Gaung Teluk Bayur	6
5	Air Tawar	7
6	Bandar Buat	2
	Sum	101

The data collection techniques in this study are as follows:

- The observation was conducted for one week in September 2021 to observe the behavior of bengkoang seller at two locations, namely Tanjung Saba Pitameh and Lubuk Buaya

- The survey conducted a direct study to the research site to calculate the number of seller in each location

- Written documentation manually, used to collect written data containing the actual number and phenomena found from observations.

- A questionnaire, where data is collected from respondents directly using a list of statements compiled in such a way as to fit indicators or measuring instruments relevant to the purpose of the research

2.2. Definition of a Operational Variable

To facilitate and further direct the purpose of the research, the author makes the operational definition of variables equipped with indicators used in each variable in the study in detail in table 2.

2.3. Data Processing

Data Processing using SPSS 25 program. Wewas using a closed box. The questionnaire is submitted using the Likert scale covering a scale of 1 to 5. The sequence for this scale uses five scoring numbers in table 3.

2.4. Data Analysis Technique

a) Validity test calculated with KMO,

b) Reliability test is testing the instrument used to collect data. The critical alpha Cronbach value in the study used a value of 0.60, assuming that the list of questions tested would be said to be reliable when cronbach's alpha value ≥ 0.60.

c) CFA tests, dimensions and indicators are added to build a variable that has a strong theory that needs to be reconfirmed with this Confirmatory Factor Analysis (CFA).

Table 2. List of Definition of Operational Variable

No	Variable	Operational Definition	Indicators	Scale
1	Trader Behavior (Y)	Trader behavior is the behavior or attitude that traders always show in trading.	1. Selling halal goods 2. Be right, honest 3. Justice and banning flowers 4. Compassion and banning monopolies 5. Tolerance and brotherhood 6. Trade for the afterlife 7. Taqwa 8. Aqshid	Ordinal
2	Islamic Business Ethics (X1)	Islamic business ethics is a set of ethical values applied by traders where this ethics is based on Islamic principles or sharia principles.	1. Unity (tauhid) 2. Balance 3. Ikhtiar/ free will of thinking 4. Accountability 5. Kebajikan 6. Selling by oath 7. Siddiq 8. Tabliqh	Ordinal
3	Personality (X2)	Personality is an attitude that traders own as innate from birth and family life.	1. Extraversion (supple) 2. Agreeableness (ability to wear t) 3. Conscientiousness (Ability to hear the voice of the heart) 4. Neorotissme (Emotional stability) 5. Opennes experience 6. (Filled with curiosity) 7. Happy 8. Principles of life rooted in religion	Ordinal

Source: Data Processed 2021

Table 3. Likert Scale Assessor Weight

Valuation	Score
Strongly agree (SA)	5
Agree (A)	4
Doubtful (D)	3
Do not agree (DA)	2
Strongly disagree(SDA)	1

Data source: Sugiyono (2009).

2.5. Hypothesis testing

Hypothesis testing in this study is done in two ways, namely:

a) Simple regression analysis with the help of SPSS 25 and with equations:

$$Y = a + b1X1 + e$$

where:

Y = trader behaviour;
a = constant;
b1 = coefficient regression;
X1 = islamic business ethics;
e = error.

b) Interaction test or Moderating Regression Analysis (MRA).

With the following equation:

$$Y = a + b1X1 + b2(X1X2) + e$$

where:

Y   = trader behaviour;
a   = constant;
b1, b2 = coefficient regression;
X1   = islamic business ethics;
X2   = personality;
e   = error.

3. Result and Discussion

The study was shown in several parts, namely instrument data test results. And hypothesis test results. Meanwhile, the Results of the Instrument Data Test consist of several groups, namely the Results of the CFA Trader Behavior Test (Y), the Results of the CFA Test of Islamic Business Ethics (X1), and the results of the CFA Personality Test (X2) as Moderating. And the results of the Hypothesis test are divided into Simple Regression Test Results and MRA

3.1. CFA Trader Behavior Test Results (Y).

The results of the CFA Test trader behavior can be seen in Table 4. In Table 4, we can see that those who pass the CFA test are indicators on statements marked blue, namely statements Y1, Y3, Y4, Y5, Y6, Y8, Y10, Y13 Y14, Y15. And 6 statement indicators do not meet the CFA standard that has been set, namely 0.6.

3.2. CFA Test of Islamic Business Ethics Test Results (X1).

The results of the CFA Test of Islamic Business Ethics can be seen in Table 5. Based on Table 5, we can see that those who pass the CFA test are indicators on statements marked blue, namely statements Y1, Y3, Y4, Y5, Y6, Y8, Y10, Y13, Y14, Y15. And 6 statement indicators do not meet the CFA standard that has been set, namely 0.6.

This is in accordance with (Gallego-Alvarez et al., 2020; Mohamed, 2014).

3.3. CFA Personality Test Results (X2) as Moderating

The results of the CFA Personality test can be seen in Table 6. In Table 6. We can see that those who pass the CFA test are indicators on statements marked blue, namely statements x2.6, x2.7, x2.8, x2.11, x2.12. And 9 statement indicators do not meet the CFA standard that has been set, namely 0.6. In accordance with the research as well (Huang, 2022), (Rana & Malik, 2017). The CFA Personality Test can be seen in Table 6.

3.4. Hypothesis Test Results

Hypothesis test results will be conducted using data from statements that meet CFA standards only so that those who do not meet the CFA standard will be discarded and not used in hypothesis testing.

3.5. Simple Regression Test Results

Simply looking at the influence of Islamic Business Ethics on Trader Behavior can be seen from the results of the SPSS test shown in Table 7.

Table 4. Componen Matrix^a Trader Behavior

	Component			
	1	2	3	4
Y1	.198	.716	.194	-.360
Y2	.571	.126	-.551	-.075
Y3	.690	.096	-.574	-.123
Y4	.759	-.028	-.296	-.309
Y5	.758	-.079	-.299	.010
Y6	.444	.602	-.035	.435
Y7	.568	-.151	-.034	.471
Y8	.369	.702	.281	.122
Y9	.485	.180	.251	.012
Y10	.623	-.142	-.113	.383
Y11	.539	-.115	.022	-.185
Y12	.583	.022	.312	-.064
Y13	.707	-.226	.300	-.267
Y14	.645	-.162	.300	-.302
Y15	.642	-.243	.293	.194
Y16	.586	-.288	.368	.122

Extraction Method: Principal Component Analysis.

a. 4 components extracted.

Source: Data Processed With SPSS 25, 2021

Table 5. Component Matrix^a EBI

	Component		
	1	2	3
x1.1	.542	.526	-.277
x1.2	.420	.564	.451
x1.3	.771	-.299	-.075
x1.4	.776	-.382	-.048
x1.5	.810	.123	.001
x1.6	.766	.072	.160
x1.7	.673	.040	-.452
x1.8	.807	-.128	.026
x1.9	.707	.084	-.035

x1.10	.815	.070	-.232
x1.11	.640	.046	.071
x1.12	.780	-.068	-.057
x1.13	.755	.249	-.170
x1.14	.555	.305	.415
x1.15	.554	-.358	.603
x1.16	.750	-.434	-.009

Extraction Method: Principal Component
Analysis.

a. 3 components extracted.

Source: Data Processed With SPSS 25, 2021.

Table 6. Component Matrix^a Personality

	Component		
	1	2	3
X2.1	-.581	.368	.477
X2.2	.586	.407	.014
X2.3	.311	.461	.215
X2.4	.514	.584	.025
X2.5	-.394	.546	-.517
X2.6	.746	.403	.033
X2.7	-.459	.627	-.372
X2.8	.672	.458	-.048
X2.10	.592	.484	.228
X2.11	-.329	.662	-.245
X2.12	-.383	.655	.160
X2.13	-.680	.277	.437
X2.14	-.365	.556	.098

Extraction Method: Principal Component
Analysis.

a. 3 components extracted.

Source: Data Processed With SPSS 25, 2021

Table 7. Simple Regression Test Results X1 to Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	21.689	3.430		6.324	.000
	x1	.419	.064	.548	6.512	.000

a. Dependent Variable: y

Source: Data Processed With SPSS 25, 2021

In Table 7. Then obtained the results of a simple regression test between Islamic Business Ethics and Trader Behavior as follows: $Y = 21.689 + 0.419X1 + e$ From the equation it can be interpreted that the constant value indicates that if Islamic Business Ethics does not exist / ignored / zero value then Trader Behavior will still be formed as much as the existing constant value of 21,689. While Islamic Business Ethics as variable X1 has a positive influence on Trader Behavior of 0.419. This means that if Islamic Business Ethics becomes better or increases, then merchant behavior will also increase to be better by the existing interception number. Likewise if the opposite happens.

While a simple regression to see the influence of Personality (X2) on Trader Behavior can be seen in Table 8,

Table 8. Simple Regression Test Results of X2 to Y Effect

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	37.073	2.765		13.406	.000
	x2	.397	.159	.243	2.494	.014

a. Dependent Variable: y

Sumber: Data Diolah Dengan SPSS 25, 2020

From Table 8, the results of a simple regression test between Islamic Business Ethics and Trader Behavior are as follows:

$$Y = 37.073 + 0.397X1 + e$$

From the equation it can be interpreted that the constant value indicates that if Personality does not exist / ignored / zero value then Trader Behavior will still be formed as large as the existing constant value of 33,073. While Personality as variable X2 has a positive influence on Trader Behavior of 0.397. This means that if the personality becomes better or increases, then the Trader's behavior will increase to be better by the existing interception number. Likewise if the opposite happens.

From the results of the regression test simply variables X1 and X2 both have a positive effect in the direction of Y. this simple regression test is done per variable to get the regression equation without seeing moderation.

3.6. MRA Regression Test

The results of the equation test with the MRA will be presented in Table 9.

Table 9. MRA regression test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	22.434	3.388		6.622	.000
	x1	.310	.081	.406	3.831	.000
	m	.005	.003	.226	2.136	.035

a. Dependent Variable: y

Source: Data Processed With SPSS 25, 2021

Based on the Table 9, we can be obtained the results of the MRA regression test with the following equations:

$$Y = 22.434 + 0.310X1 + 0.005 (X1X2) + e$$

Based on the equation of the above MRA test results obtained that the constant value of 22.434 indicates a value that will remain in Merchant Behavior even though Islamic Business Ethics and Personality do not exist or are ignored or are zero. From the MRA test Islamic Business Ethics gave an influence on Trader Behavior positively by 0.310. And the ability of Personality to influence or moderate trader behavior is positive at .005.

3.7. The t-Test Results

The results of the t test with simple regression can be seen using Table 4, known the value of its significance without moderation of the influence of Islamic Business Ethics on Trader Behavior is 0.000 < 0.05. This means that Islamic Business Ethics has a significant effect on the behavior of bingkuang traders in the city of Padang. Based on Table 9. Simply obtained a sig value of 0.014 < 0.05 which also indicates that Personality has a positive and significant effect on Trader Behavior, at the time it does not act as a moderation variable.

While with moderation based on the t test with MRA in Table 9. Known value of significance of Islamic Business Ethics to Trader Behavior remains significant at 0.000 which means also positive and significant influence. And Personality as moderation also has a positive and significant influence on Trader Behavior because it has a sig value of 0.035 < 0.05 as a level of significancy. Both of the above have shown that Personality is able to moderate between Islamic Business Ethics and Trader Behavior strongly.

3.8. The R^2 Test Results

How much of a percentage of Islamic Business Ethics' contributions to Trader Behavior without moderation can be seen in Table 10.

Based on Table 10, it is known that the ability of Islamic Business Ethics in explaining Merchant Behavior as a whole is 54.8%. This means that there are 45.2% of other things that affect the behavior of bingkuang traders in the city of Padang beyond these variables studied.

While at a time of moderation, the ability of Islamic Business Ethics in explaining Trader Behavior as a whole can be seen using Table 11.

Table 10. R^2 Test Results without Moderation

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.548[a]	.300	.293	4.03416

a. Predictors: (Constant), x1

Source: Data Processed With SPSS 25, 2021.

Table 11. R^2 Test Results with Moderation

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.575[a]	.331	.317	3.96344

a. Predictors: (Constant), m, x1

Source: Data Processed With SPSS 25, 2021

Based on Table 11, the value of R2 is known at 57.5%. This means that there are 42.5% of other variables that contribute to explaining trader behavior outside of Islamic business ethics as a whole when using personality as moderation.

The results mentioned above have shown that Islamic Business Ethics is large enough to explain the Behavior of Sellers in the city of Padang without moderation or by using moderation. And even in moderating Personality is able to strengthen Islamic Business Ethics in explaining the Behavior of Sellers in this city of Padang.

Conclusion

This research, the conclusion is that the Application of Islamic Business Ethics to the Behavior of bingkuang sellers in the city of Padang plays a positive and significant role.

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