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Aswaja Character Education Values and the Formation of Professional Ethics in Islamic Financial Institutions

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Abstract

Islamic Financial Institutions (IFIs) are not only required to comply with Sharia principles in a normative sense, but also to demonstrate professional ethics rooted in the moral consciousness of human resources. To date, efforts to strengthen professional ethics within IFIs have largely relied on regulatory and formal compliance approaches, which have not fully succeeded in cultivating internalized ethical integrity. This study aims to analyze the values of Ahlussunnah wal Jama'ah (Aswaja) character education and examine their relevance in shaping professional ethics within Islamic financial institutions. This research employs a literature based approach using a qualitative conceptual normative framework, drawing on classical and contemporary Aswaja literature, studies on Islamic professional ethics, and relevant documents related to Islamic financial institutions. Data were analyzed through content analysis and descriptive analytical methods. The findings indicate that the core Aswaja values *tawassuth* (moderation), *tawazun* (balance), *tasamuh* (tolerance), and *i'tidal* (justice and integrity) possess substantive relevance as foundational principles of professional ethics in IFIs, as they shape professional mindsets, attitudes, and behaviors in an integrated manner. The internalization of Aswaja values serves to bridge Sharia norms and modern business practices, enabling professional ethics to evolve beyond procedural compliance toward sustained moral awareness. This study emphasizes the strategic importance of integrating Aswaja based character education as a complementary approach to strengthening professional ethics in Islamic financial institutions.

Keywords: Aswaja Character Education, Professional Ethics, Islamic Business Ethics, Islamic Financial Institutions.

Introduction

Islamic Financial Institutions (IFIs) are not only required to comply normatively with Islamic legal principles, but also expected to demonstrate ethical professional practices through the conduct and integrity of their human resources. Professional ethics serves as a fundamental foundation for maintaining public trust, improving service quality, and ensuring that Islamic economic activities remain aligned with the principles of justice, trustworthiness, and public welfare (*maslahah*). In this context, the quality of professional ethics of human resources has a strategic role, because the professional behavior and decisions of Islamic Financial Institutions directly shape the business practices carried out by the institution.

However, one of the major challenges currently faced by Islamic Financial Institutions is the quality of human resources, particularly in terms of moral integrity, ethical commitment, and the internalization of Islamic values in daily professional practices (Agustan, 2025). Various cases of ethical violations, including abuse of authority, weak compliance with Sharia principles, and excessive profit orientation, indicate that professional ethics has not yet been firmly internalized within the character of Islamic financial institutions (Bahtiar, 2025). This condition suggests that ethical issues in Islamic financial institutions are not merely the result of regulatory weaknesses, but also stem from insufficient character formation among human resources.

Existing studies on professional ethics in Islamic financial institutions have predominantly approached the issue from normative jurisprudential perspectives, corporate governance frameworks, or compliance with Sharia regulations. Such approaches tend to position professional ethics as a set of external rules and institutional standards. Meanwhile, the dimension of character education as a foundational process in shaping individual professional ethics has received relatively limited attention. In fact, professional ethics does not emerge instantaneously, rather it is formed through a continuous process of value internalization, encompassing education, institutional habituation, and the religious culture embedded within the workplace (Muflihah Rini, 2025). This limitation has led to an understanding of professional ethics as mere formal compliance, rather than as an intrinsic moral consciousness embedded in the individual character of Islamic financial institutions.

Within the context of character formation, the values of Aswaja occupy a strategic position as a moderate and balanced Islamic value system, emphasizing moderation (*tawassuth*), justice (*i'tidal*), tolerance (*tasamuh*), and proportionality (*tawazun*). These values function not only as a theological framework, but also as ethical guidelines relevant to the social and professional lives of Muslims (Fahrurrozi, 2025). As a foundation for character education, Aswaja values emphasize the integration of spiritual, moral, and social dimensions, thereby offering strong potential for shaping professional ethics that are principled, flexible, and oriented toward *maslahah* within Islamic financial institutions.

Despite this potential, academic studies that explicitly connect Aswaja character education values with the formation of professional ethics in Islamic financial institutions remain limited. Most existing research focuses on Sharia compliance, institutional governance, or technical competencies of human resources, without sufficiently elaborating the role of religious character based value systems such as Aswaja in cultivating ethical awareness and professionalism among Islamic finance practitioners (Agus Zainudin, 2025). This situation highlights a clear research gap, particularly in integrating the perspective of Aswaja character education with the formation of professional ethics within Islamic financial institutions.

Based on this background, this article aims to analyze Aswaja character education values and their role in shaping the professional ethics of human resources in Islamic Financial Institutions. This study is expected to contribute conceptually to the development of professional ethics in Islamic financial institutions that are grounded not only in regulatory frameworks and *fiqh muamalah*, but also in Aswaja based character education values. Furthermore, this article is intended to serve as both an academic and practical reference for the development of ethical, moderate, and Islamic character oriented human resources in Islamic financial institutions.

Literature review

Aswaja Character Education

Studies on Aswaja character education have generally been developed within the context of formal educational institutions, such as Islamic boarding schools (*pesantren*), madrasahs, and Islamic higher education institutions. Basir explains that Aswaja character education is oriented toward the formation of a moderate personality through the internalization of the values of *tawassuth* (moderation), *tawazun* (balance), *tasamuh* (tolerance), and *i'tidal* (justice), which are implemented through habituation, role modeling, and the integration of values within the learning process (Basir, 2025). His study shows that Aswaja based character formation is effective in fostering ethical attitudes and social responsibility among learners.

Furthermore, Amaliano emphasizes that Aswaja character education should not be limited to a normative curricular approach, but must be developed in a multidisciplinary and contextual manner through everyday life practices (Amaliano, 2025). In this perspective, Aswaja values are understood as a living value system that influences the way individuals think, behave, and act. This study highlights the importance of deep value internalization so that Aswaja character does not remain merely symbolic, but becomes an integral part of individual conduct.

Another study by Wibowo et al. focuses on the internalization process of Aswaja character education values as an effort to build an individual moral compass through the continuous activation of religious values (Wibowo et al., 2025). The findings indicate that the success of Aswaja character education is largely determined by the effectiveness of value internalization processes rather than by the mere transfer of religious knowledge.

These studies collectively demonstrate that Aswaja character education plays a significant role in shaping individual ethical and moral awareness. However, such studies remain largely confined to formal educational settings and have not been widely extended to professional contexts or Islamic financial institutions. In fact, values internalized through character education fundamentally serve as the foundation for shaping individual attitudes, responsibilities, and professional ethics when individuals assume institutional and professional roles. This is where the present article positions itself, seeking to extend the application of Aswaja character education values to the formation of professional ethics in Islamic Financial Institutions.

From the perspective of organizational behaviour, ethical conduct within institutions is fundamentally rooted in the personal values that individuals have internalized long before entering the workplace. Professional integrity, accountability, honesty, fairness, and responsibility are not developed instantaneously through organizational regulations or compliance mechanisms alone; instead, they are cultivated through sustained moral education and character formation. Consequently, values acquired during educational experiences become essential cognitive and ethical resources that influence how employees perceive their professional responsibilities, resolve ethical dilemmas, exercise authority, and interact with stakeholders. This perspective suggests that educational values and professional ethics should not be treated as two separate domains, but rather as a continuous process of value internalization extending from education into organizational practice.

This issue is particularly relevant within Islamic Financial Institutions (IFIs), where organizational legitimacy depends not only on compliance with Sharia regulations but also on the ethical quality of the individuals responsible for implementing those principles. While numerous studies have examined Islamic business ethics, Sharia governance, and ethical leadership in IFIs, relatively few have investigated the contribution of character education as an antecedent of professional ethical behaviour. As a result, the educational origins of ethical competence among Islamic finance professionals remain largely overlooked. This omission limits our understanding of how ethical values become embedded within organizational culture and influence decision making beyond formal governance structures.

Against this background, the present article seeks to extend the application of Aswaja character education beyond its conventional educational setting by examining its relevance for the development of professional ethics in Islamic Financial Institutions. Rather than conceptualizing Aswaja values solely as educational outcomes, this study positions them as foundational ethical principles that continue to shape professional identity, organizational responsibility, and ethical conduct in Islamic financial practice. By bridging the fields of character education and Islamic professional ethics, this article contributes to the growing discourse on values based governance in Islamic finance and offers a novel perspective on how educational values can strengthen ethical professionalism, institutional integrity, and sustainable organizational development within Islamic Financial Institutions.

Professional Ethics in Islamic Financial Institutions

Research on professional ethics in Islamic Financial Institutions (IFIs) has generally focused on the implementation of Islamic business ethics and compliance with Sharia principles. Hermawan explains that professional ethics in IFIs are manifested through principles of honesty, trustworthiness (*amanah*), justice, and transparency in business decision making processes (Hermawan, 2025). However, this study tends to position ethics more as a normative organizational standard rather than as the outcome of individual character formation. Notably, Hermawan's analysis stops short of explaining how these principles come to be adopted by individual decision-makers in the first place, treating them as given organizational values rather than as dispositions that must be cultivated prior to entering professional practice.

Mildawati et al. examine the role of codes of ethics in preventing fraudulent practices in IFIs and find that the existence of ethical codes can reduce ethical violations when accompanied by strong internal commitment among employees (Mildawati et al., 2025). Nevertheless, this study does not sufficiently explain how such internal commitment is formed through value based education or specific religious character development. This gap is significant because it leaves unresolved precisely the condition the study itself identifies as necessary, namely internal commitment, without offering an account of its origin.

Meanwhile, Hamzah et al. investigate the role of Sharia auditor codes of ethics in improving the quality of financial reporting in IFIs (Hamzah et al., 2025). Their findings indicate that professionalism and auditors' work ethics significantly influence the quality of Islamic financial practices. However, this research still treats professional ethics primarily as a regulatory and procedural matter, rather than as the result of systematic internalization of Islamic values.

A related strand of literature examines professional ethics indirectly through the lens of human resource development. Febrianti, for instance, highlights those developing the managerial capacity of human resources in Islamic financial institutions requires attention not only to technical and managerial competence, but also to the character and work ethic of employees as a determinant of institutional performance (Febrianti, 2025). While this study does not explicitly engage with religious character education frameworks such as Aswaja, it lends indirect support to the premise that professional ethics in IFIs cannot be adequately developed through technical human resource management alone, reinforcing the relevance of character based approaches examined in the present study.

Overall, these studies suggest that professional ethics in Islamic Financial Institutions has been widely discussed, yet predominantly from the perspectives of regulation, governance, and Sharia compliance. Across these studies, a recurring pattern emerges: each identifies internal commitment, individual character, or professional disposition as a necessary condition for ethical practice, yet none theorizes how that internal condition is formed. The dimension of character education as a foundational process in shaping professional ethics remains relatively underexplored.

Position and Contribution of the Study

Based on the literature reviewed above, two major streams of research can be identified as developing separately. On the one hand, Aswaja character education has been extensively examined within educational institutions, but is rarely connected to professional or organizational contexts. On the other hand, professional ethics in Islamic Financial Institutions has largely been discussed from normative and institutional perspectives, without linking it to the process of internalizing religious character based values such as Aswaja.

Therefore, this article seeks to fill the existing research gap by offering a conceptual framework for the internalization of Aswaja character education values as the foundation for the formation of professional ethics in Islamic Financial Institutions. This study positions Aswaja not merely as a religious identity, but as a value system capable of shaping ethical awareness, integrity, and professionalism among human resources in Islamic financial institutions.

Research methods

This study employs a literature review (library research) method with a qualitative conceptual normative approach. This method is chosen because the focus of the study is to examine and analyze the concept of Aswaja character education values and their relevance to the formation of professional ethics in Islamic financial institutions, which is normative, conceptual, and theoretical in nature rather than empirical.

The data sources in this study consist of primary and secondary data. Primary data include classical texts, books, and scholarly works discussing Aswaja values, Islamic character education, and the thoughts of Aswaja scholars. Secondary data comprise academic journal articles, previous research findings, fatwas issued by the National Sharia Council of the Indonesian

Ulema Council (DSN MUI), laws and regulations related to Islamic financial institutions, as well as codes of ethics and professional guidelines applied within Islamic financial institutions.

Data collection techniques were conducted through documentation and systematic literature review, by identifying, collecting, and classifying relevant literature sources in accordance with the research focus. The collected literature was then categorized into several main themes, namely Aswaja character education values, professional ethics concepts, and ethical practices in Islamic financial institutions.

Literature searches were conducted through Google Scholar using combinations of keywords including "Aswaja," "professional ethics," "Islamic business ethics," and "Islamic financial institutions," both individually and in combination, to identify relevant scholarly sources. Secondary sources, particularly journal articles addressing professional ethics and Islamic financial institutions, were limited to publications within the last ten years (2015–2025) to ensure the currency of empirical and contextual discussions. Primary sources concerning Aswaja values, including classical and foundational texts by Aswaja scholars, were not subject to this time restriction, given their function as canonical references rather than contemporary empirical accounts (Hasyim Asy'ari, 2011; Al Ghazali, 2005; Siradj, 2010).

Sources were included if they were published in peer reviewed academic journals or scholarly books, directly relevant to the themes of Aswaja character education, professional ethics, or Islamic financial institutions, and available in Indonesian or English. Sources lacking clear academic or institutional accountability, such as non peer reviewed web content, were excluded from the analysis.

Content analysis was employed to identify and categorize recurring themes and core values within the collected literature, following the principle that systematic coding and categorization of textual data enable the researcher to draw valid and replicable inferences from qualitative sources (Krippendorff, 2013). This was complemented by descriptive analytical analysis, in which the categorized data were interpreted and elaborated narratively to explain the interrelation between concepts, consistent with qualitative data analysis procedures emphasizing data reduction, data display, and conclusion drawing (Miles & Huberman, 2014;

Moleong, 2017). As a literature based study, the overall research design followed the conventions of library research (kepustakaan), in which the primary instrument of data collection is the researcher's systematic reading, categorization, and interpretation of documented sources rather than field based data collection (Zed, 2014).

Data analysis was carried out using content analysis and descriptive analytical analysis. Content analysis was used to identify the core values of Aswaja character education, such as *tawassuth* (moderation), *tawazun* (balance), *tasamuh* (tolerance), and *i'tidal* (justice). Furthermore, descriptive analytical analysis was applied to examine the interrelation and internalization of these values in the formation of professional ethics within Islamic financial institutions. The results of the analysis were then synthesized to formulate a conceptual framework for the internalization of Aswaja character education values as the foundation of professional ethics oriented toward Sharia principles.

The findings of this study are expected to provide a conceptual contribution to the development of professional ethics in Islamic financial institutions that are rooted in Aswaja character education values.

Results and discussion

Aswaja Character Education Values and Their Relevance to Islamic Business Ethics

The findings indicate that Ahlussunnah wal Jama'ah (Aswaja) character education is not merely a theological doctrine or religious identity, rather as a normative ethical value system that shapes individuals' ways of thinking, attitudes, and actions in social and professional life. In the Aswaja tradition, character education starts from the integration of the dimensions of faith, sharia, and morals, which simultaneously build moral awareness and social responsibility. Classical and contemporary Aswaja literature consistently identifies *tawassuth* (moderation), *tawazun* (balance), *tasamuh* (tolerance), and *i'tidal* (justice and integrity) as the core pillars of character education (KH. Hasyim Asy'ari, 2011; Said Aqil Siradj, 2010). These values demonstrate that Aswaja has both contextual and adaptive ethical orientation, without losing the basic principles of Islamic teachings.

The value of *tawassuth* functions as an ethical mechanism to prevent extremism, both in interpreting religious texts and in making practical decisions. In the professional context of Islamic financial institutions, this principle of moderation is reflected, for instance, in financing policies that do not solely prioritize maximum profit, but also consider prudential principles and the welfare of customers. Moderation is further evident in professional attitudes that avoid rigid formalism in the application of sharia regulations, while maintaining the substantive values of justice and honesty. For example, when assessing a financing application from a customer with imperfect collateral but a viable business plan, a tawassuth oriented officer would neither reject the application outright on strict procedural grounds nor approve it uncritically in pursuit of portfolio growth, but would seek a proportionate middle path, such as adjusted financing structures or staged disbursement, that honors both prudential risk management and the customer's economic opportunity.

Meanwhile, *tawazun* emphasizes the importance of balance between individual and institutional interests, between economic efficiency and social responsibility, as well as between worldly and spiritual orientations. In Islamic financial institutions, this principle is manifested in efforts to balance financial performance targets with commitments to financial inclusion, community economic empowerment, and the professional and accountable management of Islamic social funds such as *zakat*, *infaq*, and *waqf*. In practice, this balance is tested, for instance, when branch level performance targets create pressure to prioritize high margin commercial financing over the more socially oriented, lower margin financing schemes intended for micro and small enterprises; a tawazun oriented institutional culture treats the latter as a legitimate professional obligation rather than a peripheral corporate social responsibility activity.

The value of *tasamuh* broadens the ethical horizon of Islamic business practices by emphasizing openness, dialogue, and respect for diversity. This principle is particularly relevant for Islamic financial institutions operating within pluralistic societies, characterized by differences in culture, schools of Islamic jurisprudence, and socio economic backgrounds. *Tasamuh* is reflected in inclusive service practices, ethical communication with customers, and the ability of Islamic finance professionals to accommodate differing fiqh perspectives in muamalah practices without undermining sharia principles. This is evident, for example, in how customer service staff communicate profit sharing (mudharabah) or margin based (murabahah) contracts to customers from different madhhab backgrounds or with varying levels of familiarity with Islamic finance terminology, requiring professionals to adapt explanation without compromising the substance of the underlying contract.

Furthermore, *i'tidal* serves as the foundation of moral integrity, requiring consistency between values, speech, and professional conduct. Within Islamic financial institutions, this principle is reflected in commitments to transparency in fund management, honesty in product information disclosure, and the moral courage to reject business practices that may appear profitable in formal terms but potentially violate principles of justice and Islamic ethical norms. A concrete manifestation of this principle is the willingness of a Sharia compliance officer to flag or delay a profitable product launch when its underlying contract structure raises legitimate doubts about *gharar* (excessive uncertainty), even under commercial pressure to proceed.

Thus, Aswaja values do not remain at the level of normative ideological discourse; rather, they possess strong potential as a substantive ethical framework capable of guiding professional practices in a contextual and sustainable manner.

Professional Ethics in Islamic Financial Institutions: Between Regulation and Moral Consciousness

The literature indicates that professional ethics in Islamic financial institutions are generally understood as a set of values and norms governing professional attitudes, behaviors, and responsibilities, grounded in principles such as honesty (sidq), trustworthiness (*amanah*), justice, professionalism, and compliance with sharia principles (Azra, 2012; Jamal Ma'mur Asmani, 2011). Formally, these ethical standards are institutionalized through codes of ethics, fatwas issued by the National Sharia Council of the Indonesian Ulema Council (DSN MUI), as well as governance and sharia compliance mechanisms.

However, the dominance of a normative–regulatory approach in managing professional ethics risks producing procedural compliance rather than genuine moral awareness. In such conditions, ethical conduct tends to be observed due to external rules and sanctions, rather than internalized moral convictions. This phenomenon helps explain why ethical violations may still occur despite the existence of comprehensive regulatory frameworks and formal codes of ethics.

Therefore, strengthening professional ethics in Islamic financial institutions cannot rely solely on regulatory instruments. It requires a value based foundation capable of cultivating internal moral consciousness among professionals. In this context, Aswaja character education values hold strategic relevance as a substantive ethical foundation that goes beyond administrative compliance.

It is worth distinguishing this value based approach from other prominent frameworks in the Islamic business ethics literature, such as maqashid al shariah based corporate social responsibility models and Sharia based good corporate governance (GCG) frameworks. These frameworks primarily specify the outcomes that Islamic financial institutions should achieve, such as the protection of wealth (*hifz al mal)* or transparency and accountability in governance structures, but they generally do not theorize the psychological or educational process through which individual professionals come to internalize the dispositions needed to pursue those outcomes consistently. The Aswaja based perspective advanced in this study is therefore complementary rather than competing, it addresses the upstream question of character formation that outcome oriented frameworks tend to presuppose rather than explain.

Internalization of Aswaja Character Education Values in the Formation of Professional Ethics

The analysis reveals that the internalization of Aswaja character education values in shaping professional ethics within Islamic financial institutions is an integrative process involving cognitive, affective, and behavioral dimensions. This process emphasizes that professional ethics do not emerge instantly, but rather develop through sustained value habituation (Al Ghazali, 2005).

At the cognitive level, Aswaja values shape the ethical framework through which Islamic finance professionals understand their roles and responsibilities. An understanding of *tawassuth* and *tawazun* encourages a moderate, rational, and proportional mindset in sharia based business decision making, enabling professionals to navigate potential tensions between sharia compliance and institutional performance demands.

At the affective level, the internalization of *tasamuh* and *i'tidal* fosters attitudes of tolerance, fairness, and integrity in workplace relations and customer service. These attitudes contribute significantly to building trust and strengthening the reputation of Islamic financial institutions as entities that uphold not only sharia compliance but also high ethical standards.

At the behavioral level, the internalization of Aswaja values is reflected in consistent professional practices, including transparency in fund management, fairness in service delivery, and a firm commitment to sharia principles in all business activities.

Consequently, Aswaja values are transformed from abstract norms into practical ethical guidelines that shape the professional culture of Islamic financial institutions.

Nevertheless, the internalization of Aswaja values within professional settings is unlikely to be automatic or uniform. Several structural conditions may constrain this process, including high employee turnover that limits the depth of habituation, performance measurement systems that reward short term financial targets over value consistent conduct, and the absence of religious character education in the professional training curricula of many Islamic financial institutions, as opposed to the formal educational institutions in which Aswaja character education has traditionally been embedded. These constraints suggest that internalization is not merely an individual cognitive process, but is also shaped by the organizational infrastructure within which professionals operate, a point that is elaborated further in the conceptual model below.

A Conceptual Model of Aswaja Based Professional Ethics

Based on the synthesis of the literature analysis, this study proposes a conceptual model of professional ethics in Islamic financial institutions grounded in Aswaja character education values. In this model, Aswaja values function as a moral foundation that shapes individual ethical consciousness, which is subsequently internalized into professional attitudes and manifested in ethical business practices aligned with sharia principles (Al Qaradawi, 1997).

The model demonstrates that Aswaja values can serve as an ethical foundation bridging sharia norms and modern business practices. By positioning Aswaja character education as the basis of professional ethics, The orientation of Islamic financial institutions is not only toward economic performance, but also moral responsibility and the pursuit of *maslahah*.

Viewed as a whole, the model can be understood as a three part flow rather than a single transformation. It begins with Aswaja values functioning as an antecedent moral resource, namely the substantive content of tawassuth, tawazun, tasamuh, and i'tidal as inherited through religious education and community tradition. This antecedent is then carried through an internalization process, in which the cognitive, affective, and behavioral dimensions discussed earlier operate not as isolated stages but as a continuous reinforcing cycle: understanding shapes disposition, disposition shapes conduct, and consistent conduct in turn reinforces understanding. The outcome of this process is professional ethical practice that is self sustaining because it is anchored in personal moral conviction rather than external monitoring alone.

This flow is unlikely to operate uniformly across all settings. Its functioning plausibly depends on supporting conditions within the institution itself, such as leadership that models the values in practice rather than merely endorsing them in policy documents, and an organizational culture that gives employees genuine room to act on moral judgment rather than reducing every decision to procedural compliance. Where such conditions are absent, Aswaja values may remain at the level of personal conviction without translating into observable institutional practice. This qualification is consistent with the study's conceptual and normative character: the model describes a plausible pathway rather than a guaranteed outcome, and its boundary conditions are proposed here as reasoned inferences rather than as empirically confirmed findings.

This positions the model in explicit contrast to the regulation based approach discussed earlier. Where a regulatory approach seeks ethical compliance by constraining behavior through external rules and sanctions, the Aswaja based model seeks ethical consistency by shaping the internal disposition from which behavior originates. The two are not mutually exclusive; regulation continues to set the minimum standard of accountability, particularly for auditing and Sharia compliance. What the Aswaja based model adds is an account of why compliance might hold even when monitoring is imperfect or absent, namely because the underlying conduct is anchored in internalized conviction rather than in the fear of sanction alone.

Theoretical and Practical Implications

Theoretically, this study contributes to the discourse on Islamic professional ethics by introducing Aswaja character education as a conceptual foundation for business ethics and professionalism in Islamic financial institutions. Existing theoretical frameworks in the Islamic business ethics literature predominantly conceptualize ethics as an outcome of Sharia compliance and institutional governance structures. By contrast, this study extends the literature by demonstrating that professional ethics can be theorized as the outcome of a prior process of character formation, positioned upstream of organizational and regulatory mechanisms. This reframing carries an important theoretical consequence: it repositions professional ethics not merely as a function of governance design, but as a function of value internalization, of which governance is only one reinforcing condition among others. In doing so, the study bridges two bodies of literature, Islamic character education and Islamic business ethics, which have thus far developed largely as separate research traditions, as noted in the literature review above. Moreover, by identifying tawassuth, tawazun, tasamuh, and i'tidal as cognitive, affective, and behavioral resources rather than purely theological categories, this study offers a conceptual vocabulary that future research on Islamic organizational ethics may adopt and test.

Practically, several implications can be drawn for the development of human resources in Islamic financial institutions. First, at the recruitment and induction level, IFIs might consider incorporating assessment of moderate faith based value orientation, such as Aswaja values, into selection processes, beyond conventional competency based criteria, in order to identify candidates whose personal values align with the ethical orientation the institution seeks to cultivate. This is consistent with Zainudin, Supandi, and Masruroh's argument that Aswaja An Nahdliyah based character formation, when embedded in institutional design, can function as a deliberate model rather than an incidental outcome (Zainudin, 2025).

Second, at the training and professional development level, ethics training in IFIs, which is frequently delivered as compliance oriented instruction focused on regulatory awareness, could be redesigned to incorporate structured value internalization processes, such as habituation, mentoring, and role modeling, that mirror the pedagogical approaches found effective in Aswaja based educational settings (Basir, 2025). his is in line with Muflihah's finding that value based education, rather than technical instruction alone, plays a decisive role in shaping the professional ethics of accounting practitioners, suggesting that a similar logic may extend to professional training within Islamic financial institutions (Muflihah Rini, 2025).

Third, at the leadership level, the conceptual model developed in this study implies that Aswaja values are unlikely to translate into institutional practice unless leadership visibly embodies them. Management development programs in IFIs may therefore need to give as much weight to ethical exemplarity as to technical and managerial competence.

Fourth, at the organizational culture level, institutions may benefit from establishing structured deliberative spaces, such as ethics reflection groups, where employees can discuss ethical dilemmas through value based reasoning grounded in tawassuth and i'tidal, rather than being confined to checklist based compliance procedures alone.

Taken together, these implications suggest that professional ethics in IFIs can be strengthened by complementing existing compliance based instruments, such as codes of ethics, Sharia audit mechanisms, and DSN MUI fatwas, with mechanisms explicitly designed to internalize religious character values, thereby aligning the institutional and individual levels of ethical development articulated in the conceptual model above.

Limitations of the Study

This study is exploratory and conceptual in nature, relying entirely on literature synthesis rather than empirical fieldwork. Consequently, the proposed relevance of Aswaja values to professional ethics in Islamic financial institutions represents a theoretical argument that has not been tested through direct observation, surveys, or interviews with practitioners. The internalization mechanism described, operating through cognitive, affective, and behavioral dimensions, is conceptually plausible but remains unverified empirically.

The literature search for this study was conducted through Google Scholar alone. While this database provides broad coverage of academic publications, reliance on a single search platform may have excluded relevant sources indexed primarily in other databases, potentially limiting the comprehensiveness of the literature reviewed.

A further limitation concerns the scope of generalizability. Aswaja values are historically and culturally rooted in the Ahlussunnah wal Jama'ah tradition as practiced within Indonesian Nahdlatul Ulama institutions. The extension of this framework to Islamic financial institutions more broadly, including those operating in cultural and theological contexts where the Aswaja tradition holds less institutional influence, should therefore be treated as a conceptual proposition rather than an empirically established claim.

Finally, because this study relies exclusively on documented and published sources, it captures the normative and textual articulation of Aswaja values rather than the tacit, lived experience of practitioners who may interpret and enact these values differently in daily professional practice. The gap between textually codified values and their situated enactment in organizational settings cannot be addressed through a literature based design, and this represents an additional boundary condition for interpreting the conceptual framework proposed here.

Future Research Directions

Future studies could empirically test the relationships proposed in this conceptual framework, for instance through surveys or interviews with Islamic finance professionals to examine whether internalized Aswaja values are associated with observable ethical behavior or decision making patterns. Comparative research contrasting Aswaja based ethical frameworks with other Islamic ethical or governance approaches would also help clarify the distinct contribution of Aswaja values relative to existing frameworks. Additionally, research conducted across institutions and countries with differing religious cultural traditions would help assess the extent to which this framework's applicability extends beyond the Indonesian context in which it originated.

Conclusion

This study confirms that the values of Ahl al Sunnah wa al Jama'ah (Aswaja) character education have substantive relevance as a foundation for professional ethics in Islamic financial institutions. Professional ethics cannot be developed solely through normative regulatory approaches; rather, it requires a continuous process of value internalization that shapes individuals' internal moral awareness.

Aswaja values function as an ethical value system that bridges Islamic normative principles with modern professional practices. Through this role, professional ethics does not merely manifest as procedural compliance, but evolves into professional integrity that is embedded within the institutional work culture. Accordingly, Aswaja character education has the potential to strengthen the ethical quality of human resources in Islamic financial institutions in a more substantive and contextual manner.

This study recommends that human resource development in Islamic financial institutions should not focus exclusively on technical competence and regulatory compliance, but also systematically integrate Aswaja character education as part of a sustainable strategy for fostering professional ethics.

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