

# Spiritual Business Communication Model: Integration of Trust and Brotherhood in Sharia Cooperatives

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## Abstract

Contemporary business world that is solely profit-oriented has eroded the values of trust and brotherhood which are the foundation of sustainable business relationships. This research aims to formulate a spiritual business communication model that integrates the value of trust from modern business communication theory with the value of ukhuwah islamiyah as an instrument of dakwah bil hal in the context of Islamic cooperatives. This research uses a qualitative approach with library research type, analyzing various literatures in the fields of business communication, Islamic ethics, and Islamic economics through qualitative content analysis and critical analysis techniques. The results show that the spiritual business communication model consists of five main components: (1) spiritual foundation in the form of sincere intention; (2) operational principles consisting of a triad of Islamic values (amanah, shiddiq, and ukhuwah); (3) multi-level communication strategies (vertical, horizontal, and external); (4) hybrid media and communication channels; and (5) outcomes in the form of triple benefits (spiritual, social, and economic). This model is circular and dynamic with a positive feedback loop mechanism that makes it sustainable. The integration of trust and ukhuwah produces the concept of "spiritual trust" which is more profound because it is based not only on rational calculations but also on spiritual beliefs. The implementation of this model makes all Islamic cooperative activities an effective practice of dakwah bil hal, creating confidence for managers and comfort for members. This research contributes theoretically by enriching the literature on business communication based on Islamic spirituality and practically can serve as a guide for Islamic cooperative managers in designing communication strategies that are not only effective in business but also spiritually meaningful.

*Keywords:* Spiritual Business Communication, Trust, Ukhuwah Islamiyah, Islamic Cooperative, Dakwah Bil Hal.

## 1. Introduction

The contemporary business world is often faced with a profit-oriented paradigm, where transactions are dominated by the spirit of competition and individualism. This kind of practice has, in many cases, eroded the values of trust and brotherhood that are the foundation of sustainable business relationships. This condition results in the occurrence of various unethical business practices, such as information manipulation, contract violations, and stakeholder exploitation. On the other hand, there is great potential from the sharia economic sector, especially Sharia Cooperatives, which not only pursue material gains but also have a mission to empower the community and apply Islamic values in muamalah.

The development of sharia cooperatives in Indonesia shows a positive trend, but still faces challenges in the aspect of business communication that are able to differentiate them substantially from conventional cooperatives. Business communication in sharia cooperatives should not only function as a transactional tool, but also as a vehicle to instill Islamic spiritual values that can build trust and brotherhood among members and other stakeholders. (Syahputra et al., 2023)

In a broader context, business activities can actually be a very effective medium of da'wah bil hal (da'wah through real actions). In contrast to oral da'wah which is persuasive, da'wah bil hal emphasizes example through concrete practice. A business entity that is run with trust (trustworthiness), honesty (shiddiq), and prioritizing ukhuwah islamiyah (Islamic brotherhood) in every interaction, will automatically build trust and create comfort for all its stakeholders.

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This comfort and trust is the entrance to the wider acceptance of Islamic values, because it is conveyed without a patronizing impression, but through real evidence in humane business relationships and integrity.(Hidayat, 2019)

Business communication is a key element that determines the success of integrating spiritual values in Islamic business practices. Communication is not only understood as the delivery of information, but as a strategy to build and maintain meaningful relationships between organizations and their stakeholders. Morgan and Hunt emphasized that trust is the main foundation in relationship marketing, while from an Islamic perspective, *ukhuwah islamiyah* is a fundamental value that distinguishes sharia business practices from conventional businesses.(Morgan & Hunt, 1994)

However, studies on business communication models that comprehensively integrate the concept of trust from the perspective of modern business communication theory with the value of Islamic *ukhuwah* in the context of sharia cooperatives are still limited. Most studies tend to address these two aspects separately, even though the integration of the two has the potential to create a business communication model that is not only functionally effective, but also spiritually meaningful. Therefore, building a business communication model that conceptually integrates the values of trust and *ukhuwah* is a must to realize Sharia Cooperatives that are not only financially healthy, but also become an effective *da'wah* instrument in the modern era.

This research aims to formulate a spiritual business communication model that integrates the value of trust from modern business communication theory with the value of *ukhuwah islamiyah* as an instrument of *da'wah bil hal* in the context of sharia cooperatives.

## **2. Literature Review**

### *2.1. Business Communication and the Concept of Trust*

#### *2.1.1. Definition and Scope of Business Communication*

Business communication is defined as the exchange of verbal and nonverbal messages to achieve certain goals in a business context (Djatikrida, 2019). The message is designed not only to convey information, but also to influence, build relationships, and create added value for the organization and its stakeholders. Business communication includes various forms of interaction, ranging from internal communication between employees, vertical communication between management and subordinates, to external communication with customers, business partners, and the wider community.

In the context of sharia cooperatives, business communication includes all interactions between managers and members, between members, and between cooperatives and the wider community. Communication is not only transactional, but also relational aimed at building long-term bonds. The effectiveness of this communication is the main determinant in building the image, loyalty, and sustainability of the organization. More than that, communication in sharia cooperatives has a spiritual dimension that distinguishes it from conventional cooperatives, where every interaction is based on Islamic values that prioritize justice, honesty, and mutual benefit.(Hasriyanti Syahrul, 2023)

#### *2.1.2. Trust as a Foundation for Effective Business Communication*

Trust is the belief of one party to the other that they will act predictably, honestly, and mutually beneficial. In relationship marketing theory, trust and commitment are seen as the two main pillars that determine the success of the long-term relationship between the organization and its stakeholders. Trust is not just a cognitive expectation, but also involves an emotional dimension that makes a person feel safe and comfortable in establishing business relationships.(Morgan & Hunt, 1994)

From a communication perspective, trust is not a static condition, but rather the result of a continuous and consistent communication process. Dwyer, Schurr, and Oh emphasize that trust is built through three main elements: first, transparency in the delivery of information; second, the fulfillment of promises (reliability) that shows consistency between words and actions; and third, showing concern (benevolence) for the interests of other parties. These three elements must be communicated effectively and consistently so that trust can be formed and maintained.(Dwyer et al., 1987)

Mayer, Davis, and Schoorman added that trust consists of three dimensions: ability (competence in carrying out tasks), benevolence (goodwill and caring), and integrity (consistency of values and principles). In the context of cooperatives, trust is social capital that makes members feel safe to invest their capital, both in the form of money and

active participation in cooperative activities. Without trust, members will be reluctant to participate, and cooperatives will lose their essence as an organization based on cooperation and mutual cooperation. (Mayer et al., 1995)

## *2.2. Spirituality in Business: The Value of Ukhuwah, Amanah, Shiddiq, and the Concept of Da'wah Bil Hal*

### *2.2.1. Ukhuwah Islamiyah as a Relational Pillar*

Ukhuwah Islamiyah is a concept of brotherhood based on faith, which binds individuals in bonds that are stronger than just ordinary social or business relationships. This concept comes from the Qur'an surah Al-Hujurat verse 10 which states "Verily the believers are brothers". This value emphasizes the attitude of supporting each other, prioritizing the common interest (itsar), spreading affection, and maintaining the honor of brothers and sisters. (Qardhawi, 2000)

In the business framework, ukhuwah manifests itself as egalitarian, empathetic, and collaborative communication, where each party is not only seen as a transactional partner, but as brothers and sisters who have a common goal in achieving the pleasure of Allah SWT. Ukhuwah in business means removing excessive hierarchical barriers, listening attentively, resolving conflicts through deliberation, and striving to benefit each other. Communication imbued by ukhuwah will create an atmosphere of warmth and togetherness that is difficult to achieve in business relationships that are purely transactional.

### *2.2.2. Amanah and Shiddiq as Pillars of Communication Ethics*

Amanah (trustworthy) and Shiddiq (true and honest) are the two main characters that a Muslim must have, including in business activities. These two qualities are part of the obligatory nature of the Prophet PBUH who is an example for all Muslims. Trust in business communication means conveying information accurately and responsibly, both in financial statements, product or service descriptions, and in every promise made. Amanah also means maintaining the trust that has been given by other parties, including maintaining the confidentiality of information and managing resources responsibly. (Al-Qardhawi, 2007)

Meanwhile, Shiddiq ensured that every message conveyed was free from lies, manipulation, or misrepresentation. In the context of business communications, shiddiq prohibits practices such as false advertising, product misrepresentation, or providing misleading information for personal or group interests. Shiddiq also means having the courage to tell the truth even though it may not be financially profitable in the short term.

The integration of trust and shiddiq in every interaction will directly build and strengthen the trust that has been mentioned in modern business communication theory. If trust in Western theory is more functional and pragmatic, then trust and shiddiq in Islam have a deeper spiritual dimension, because it is understood as a form of vertical accountability to Allah SWT, not just horizontal accountability to fellow humans.

### *2.2.3. Da'wah Bil Hal: Da'wah through Real Actions*

Da'wah Bil Hal is a method of da'wah that is carried out through examples of behavior and real actions, not just words or lectures (Khalil, 2015). This concept is in line with the "walk the talk" philosophy in modern management, where the credibility of a person or organization is measured by the consistency between what is said and what is done. Da'wah bil hal is considered more effective than oral da'wah bil because it is able to touch hearts and change perceptions through real evidence, not through verbal persuasion which often causes resistance.

A sharia cooperative that runs its operations with the principles of justice, honesty, transparency, and social concern, is essentially doing da'wah. Every halal transaction, every fair profit sharing, and every polite communication is a da'wah message that has a high persuasive power because it can "speak" for itself and attract people to get closer to Islamic values. Da'wah bil hal in the context of business creates a kind of "silent testimony" that makes people interested in getting to know Islam further, not because they are forced or patronized, but because they feel firsthand the goodness and justice of the system that is being run.

## *2.3. Sharia Cooperatives as a Field for Value Integration Concretization*

Sharia cooperatives, based on the Financial Services Authority Regulation (POJK) No. 35/POJK.05/2018, are defined as business entities consisting of individuals or cooperative legal entities by basing their activities on cooperative principles as well as sharia principles. Unlike conventional cooperatives, sharia cooperatives are not only profit-

oriented, but also on the welfare of members and the community (people-oriented) based on sharia principles (prophet-oriented).

Sharia principles in cooperatives include the prohibition of *riba* (interest), *gharar* (excessive uncertainty), and *maysir* (speculation or gambling), as well as the obligation to issue *zakat* and manage social funds for the benefit of the people. These principles create a business ecosystem that inherently requires trust-based communication and *ukhuwah*. For example, a profit-sharing system (*mudharabah* or *musyarakah*) that replaces the interest system requires high transparency of information and mutual trust between managers and members. (Yuwono et al., 2025)

Sharia cooperatives also apply the principle of deliberation in decision-making, which requires dialogical, participatory, and respectful communication of every member. Thus, sharia cooperatives are an ideal forum to implement business communication models that are formulated from Islamic spiritual values, because their structure and operations have been designed to accommodate these values. (Afdhal et al., 2024)

#### *2.4. Synthesis of Framework of Thought*

Based on the above literature review, it can be synthesized that effective business communication in the context of sharia cooperatives must be built on the foundation of trust, which is the universal goal of business communication in various contexts. To achieve this trust, Islamic values such as *ukhuwah islamiyah*, *amanah*, and *shiddiq* play a role as operational principles and communication ethics that are concrete and applicable.

Trust in the perspective of modern business communication theory; have compatibility with Islamic values. The dimension of ability in trust is in line with the concept of professionalism and competence which is also emphasized in Islam. The dimension of benevolence is in line with the concept of *ukhuwah* which emphasizes care and *itsar*. Meanwhile, the integrity dimension is in line with the concept of trust and *shiddiq* which emphasizes consistency of values and honesty. (Morgan & Hunt, 1994) (Mayer et al., 1995)

The integration of modern business communication theory with Islamic spiritual values results in a communication model that is not only functionally effective in building sustainable business relationships, but also spiritually meaningful because every act of communication is understood as a form of worship and *da'wah*. In the end, when this value-based business communication is carried out consistently, all cooperative activities will metamorphose into an effective *da'wah* practice, where the confidence of the manager grows because he believes that he is carrying out religious commandments, and the comfort of community members is created because he feels the honesty and warmth of brotherhood in every interaction. (Caceres & Paparoidamis, 2007)

This frame of mind will be the basis for designing a spiritual business communication model that integrates trust and *ukhuwah* as an instrument of *da'wah bil hal* in sharia cooperatives in the next discussion.

### **3. Research Method**

#### *3.1. Approaches and Types of Research*

This research uses a qualitative approach with the type of library research. The qualitative approach was chosen because this study aims to understand phenomena in depth, explore meaning, and build theoretical constructions based on interpretation of textual data. The type of literature study research was chosen because it is in accordance with the purpose of the research, which is to formulate a conceptual model through an in-depth analysis of existing theories and literature, without collecting primary data in the field. (Creswell, 2014) (Zed, 2008)

Literature studies in this study are carried out by reviewing, reviewing, and analyzing various scientific literature relevant to the topics of business communication, trust, *ukhuwah islamiyah*, and sharia cooperatives. This approach allows researchers to integrate a variety of theoretical perspectives from different disciplines—business communication, management, and Islamic studies—to produce a comprehensive conceptual model.

#### *3.2. Data Source*

The data in this study is sourced from secondary data consisting of primary and secondary sources in the fields of business communication, Islamic ethics, and sharia economics. Primary data sources include textbooks, indexed scientific journals, published research articles, and official documents such as the Financial Services Authority

Regulation (POJK) related to sharia cooperatives. Secondary data sources include popular articles, research reports, seminar proceedings, and credible online sources that provide supporting information or additional context.

The criteria for selecting data sources in this study are: first, relevance to the research theme, namely business communication, trust, ukhuwah islamiyah, and sharia cooperatives; second, the credibility of the source as measured by the author's reputation, publishing institution, and peer-review process; third, the up-to-date publication with priority on literature published in the last 10-15 years, although it does not rule out the possibility of using classical literature that is still relevant; and fourth, the depth of discussion that is able to provide a substantive theoretical or empirical perspective.

### 3.3. Data Collection Techniques

The data collection technique used in this study is a documentation study. Documentation studies are carried out by identifying, collecting, and reviewing written documents related to the research topic. The data collection process is carried out through several stages:

- a. *Identification stage*: Conduct a literature search through academic databases such as Google Scholar, JSTOR, ProQuest, and accredited national journal portals to identify relevant publications.
- b. *Selection stage*: Conduct a screening of literature found based on the criteria of relevance, credibility, and up-to-dateness.
- c. *Compilation stage*: Collect and organize the literature that has been selected based on the theme and subtheme of the research.
- d. *Extraction stage*: Reading deeply and extracting relevant information, concepts, theories, and arguments from each literature.
- e. *Cataloging stage*: Record the sources used systematically to facilitate the process of citation and bibliography.

### 3.4. Data Analysis Techniques

The data that has been collected is analyzed using qualitative content analysis and critical analysis techniques. Qualitative content analysis is used to identify key themes, patterns, and concepts that emerge from the various literature studied. This technique allows researchers to perform an in-depth interpretation of the meaning contained in the text, rather than simply calculating the frequency of occurrence of a particular word or phrase. (Mayring, 2014)

Critical analysis is carried out to evaluate the arguments put forward by various authors, identify the strengths and weaknesses of each theoretical perspective, and explore the possibility of synthesis or integration between different concepts. Critical analysis is also used to ensure that the formulated model is not only descriptive, but also has critical power and contributes to the development of science.

The analysis process was carried out through several stages adapted from the Miles, Huberman, and Saldaña qualitative data analysis model: (Miles et al., 2014)

- a. *Data reduction*: Selecting, focusing, simplifying, and abstracting raw data from various literature. At this stage, the researcher identifies key concepts such as trust, ukhuwah, amanah, shiddiq, and da'wah bil hal, as well as relevant business communication theories.
- b. *Data presentation*: Organize data that has been reduced in the form of a matrix or conceptual table that facilitates understanding the relationships between concepts. At this stage, the researcher also conducts coding and categorization of emerging themes.
- c. *Verification and drawing of conclusions*: Interpreting the data that has been presented to formulate conclusions in the form of the construction of a spiritual business communication model. The verification process is carried out by comparing findings from various sources to ensure the consistency and validity of the argument.
- d. *Model construction*: Formulate a conceptual model of spiritual business communication that integrates trust and ukhuwah as an instrument of da'wah bil hal in the context of sharia cooperatives. This model is compiled based on the synthesis of various concepts and theories that have been analyzed.

### 3.5. Data Validity

To ensure the validity of the data and research results, this study uses the source triangulation technique, which is by comparing and checking information obtained from various different literature sources. Triangulation is done by: first, comparing the same concepts from different authors to see consistency or variation of perspectives; second, comparing theories from different disciplines (business communication, management, and Islamic studies) to gain a more holistic understanding; and third, conducting conceptual member checking by referring to authoritative and standard literature in their respective fields.

In addition, to increase the credibility of the research, the researcher also conducts a trail audit by systematically documenting the entire research process, starting from the literature search, source selection, analysis process, to drawing conclusions. This documentation allows research to be traceable and verified by other parties if needed.

## 4. Results and Discussions

Based on the analysis of various literature that has been conducted, this study succeeded in formulating a Spiritual Business Communication Model that integrates the concept of trust from modern business communication theory with the values of Islamic ukhuwah in the context of sharia cooperatives. This model consists of five main components that are interconnected and form a holistic communication system.

### 4.1. Components Model

#### 4.1.1. Spiritual Foundation: Intention as a Point of Departure

The first and most fundamental component in this model is intention, which is based on obedience to Allah SWT. In contrast to the conventional business communication model that departs from profit motivation alone, the spiritual business communication model places intention as the foundation that determines the entire subsequent communication process. Every communication activity in a sharia cooperative must begin with a sincere intention to seek the pleasure of Allah, empower the people, and carry out the mandate as well as possible.

The right intention will form a spiritual mindset in every communicator, both managers and cooperative members. This mindset creates the awareness that every business interaction is a form of worship that will be accounted for before Allah SWT. Thus, communication is no longer seen as a mere tool to achieve business goals, but as a medium to practice Islamic values in daily life.

#### 4.1.2. Operational Principles: The Triad of Islamic Values (*Amanah, Shiddiq, Ukhuwah*)

The second component is an operational principle consisting of three Islamic values that are intertwined and form a triad of spiritual business communication:

*Trustworthiness*: Trust in communication means conveying information accurately, completely, and on time. In the context of sharia cooperatives, the mandate is realized through transparency in financial statements, honesty in conveying the condition of the cooperative (both profits and losses), and consistency in fulfilling the promises that have been conveyed to members. Amanah also means maintaining the confidentiality of members' personal information and managing members' funds responsibly.

*Shiddiq (Honesty)*: Shiddiq ensures that every message conveyed is free from lies, manipulation, or misrepresentation. In practice, shiddiq prohibits practices such as unreasonable price mark-ups, concealment of important information, or making false promises to attract new members. Shiddiq also means daring to convey unpleasant information if it is indeed the truth, such as when the cooperative is having difficulties or when there is a decision that may be unpopular but is necessary for the common good.

*Ukhuwah Islamiyah (Islamic Brotherhood)*: Ukhuwah creates an atmosphere of warm, empathetic, and supportive communication. In the context of cooperatives, ukhuwah is manifested through egalitarian communication regardless of social status or the number of members' savings, mutual respect in differences of opinion, willingness to listen to complaints or inputs from members with attentiveness, and the spirit of helping in the face of difficulties. Ukhuwah also creates a sense of belonging among members, so that they feel part of a big family, not just customers or clients.

These three values do not stand alone, but reinforce each other. Amanah and shiddiq build trust functionally, while ukhuwah provides an emotional dimension that makes the trust more deep and meaningful. The integration of these three values creates what can be called a "spiritual trust" that is stronger and more durable than a trust built solely on the basis of rational calculation.

#### 4.1.3. Communication Strategy: A Multi-Level Approach

The third component is a communication strategy designed in three levels:

*Vertical Communication (Top-Down and Bottom-Up):* Communication between the manager/manager and the member must be two-way. Top-down communication includes communicating the cooperative's vision, mission, policies, financial statements, and programs to members through various media (annual member meetings, bulletins, social media, websites). Bottom-up communication provides a space for members to convey aspirations, complaints, suggestions, and inputs to management through easily accessible mechanisms such as suggestion boxes, consultation forums, or digital communication channels.

In the spiritual business communication model, vertical communication should be imbued with the principle of deliberation, where important decisions are not taken unilaterally by the management, but through a process of dialogue and consultation with members. This is in line with the democratic values in cooperatives and the values of shura in Islam.

*Horizontal Communication (Peer-to-Peer):* Communication between cooperative members also needs to be facilitated and encouraged. This can be done through programs such as member gatherings, routine studies, joint business groups, or online discussion forums. Effective horizontal communication will strengthen the bond of brotherhood between members, create peer learning, and build collective solidarity that is the strength of cooperatives.

*Outward Communication:* Cooperative communication with the wider community, external stakeholders (government, other financial institutions, business partners), and potential members. External communication should display the identity of a sharia cooperative that is different from conventional financial institutions, emphasizing the spiritual and social values it carries. Effective external communication will improve the reputation of the cooperative and attract new members who have values alignment.

#### 4.1.4. Media and Communication Channels: A Hybrid Approach

The fourth component is the selection of the right media and communication channels. The spiritual business communication model adopts a hybrid approach that combines traditional media with digital media:

*Face-to-Face Media:* Annual member meetings (RATs), group meetings, personal consultations, and regular studies remain the main media because they allow for more personalized, empathetic, and warm communication that is in line with the values of ukhuwah. Face-to-face communication also allows for the reading of nonverbal communication which is essential for building trust.

*Digital Media:* Cooperative websites, social media (WhatsApp Group, Instagram, Facebook), Islamic mobile banking applications, and email are used to expand reach, increase the speed of information delivery, and provide easy access for members. However, the use of digital media must be maintained so as not to lose the personal touch and warmth that are the hallmarks of ukhuwah-based communication.

*Print Media:* Newsletters, brochures, annual reports, and internal magazines are still relevant to provide more in-depth information and can be used as permanent documentation.

Media selection should be tailored to the characteristics of the message, communication goals, and member profiles (age, digital literacy, communication preferences). The most important thing is to ensure that each media used still upholds the values of trust, shiddiq, and ukhuwah in delivering messages.

#### 4.1.5. Outcome: Triple Benefits (Spiritual, Social, Economic)

The fifth component is the expected outcome of the implementation of this spiritual business communication model. In contrast to the conventional business communication model that only focuses on economic outcomes, this model produces triple benefits:

*Spiritual Benefits:* The implementation of a communication model based on Islamic values creates spiritual satisfaction for managers and members. The manager feels spiritual satisfaction because he is convinced that they are carrying out the mandate and preaching through concrete actions. Members feel spiritual comfort in being involved in an economic system that is halal, fair, and in accordance with their beliefs. Cooperatives as a whole are an effective medium for da'wah.

*Social Benefits:* Ukhuwah-based communication creates strong social cohesion among members. A sense of community and collective solidarity is formed that makes members support each other, not only in the business context but also in wider social life. Cooperatives are more than just financial institutions, but also a forum for friendship and social empowerment.

*Economic Benefits:* Strong trust resulting from trusting and shiddiq communication will increase member loyalty, reduce transaction costs (as there is no need for excessive monitoring), attract new members through positive word-of-mouth, and increase member participation in cooperative programs. This will ultimately improve the economic performance of cooperatives in a sustainable manner.

These three outcomes reinforce each other and create long-term sustainability. Spiritual benefits create an intrinsic motivation that makes the perpetrator not easily tempted to engage in unethical practices. Social benefits create social capital that becomes a buffer when cooperatives face difficulties. Economic benefits ensure the sustainability of cooperative operations so that spiritual and social missions can continue to be carried out.

#### 4.2. Model Dynamics and Working Mechanism

This spiritual business communication model is circular and dynamic, not linear. The spiritual foundation (intention) forms operational principles (amanah, shiddiq, ukhuwah), which are then implemented through a multi-level communication strategy using the right media, and produce triple benefits. The triple benefits that are felt will strengthen the spiritual foundation, because the actor feels directly the blessings and benefits of running a business according to Islamic principles. Thus, there is a positive feedback loop that makes this model sustainable. The working mechanism of this model can be described as follows:

- a. *Internalization Stage:* Cooperative managers and members internalize spiritual values (sincere intentions, amanah, shiddiq, ukhuwah) through regular study, value training, and example from cooperative leaders.
- b. *Implementation Stage:* Internalized values are translated into daily communication practices through values-based communication standard operating procedures (SOPs), communication codes of ethics, and transparency policies.
- c. *Evaluation Stage:* The cooperative periodically evaluates the effectiveness of communication not only from the functional aspect (whether the information is conveyed) but also from the value aspect (whether the communication already reflects the mandate, shiddiq, and ukhuwah). Evaluations can be conducted through member satisfaction surveys, focus group discussions, or internal communication audits.
- d. *Continuous Improvement Stage:* Based on the results of the evaluation, the cooperative makes improvements and adjustments to communication strategies. This improvement process is continuous and adaptive to changes in the external context and internal needs.

#### 4.3. Model Implementation in the Context of Sharia Cooperatives

To implement this spiritual business communication model in sharia cooperatives, several prerequisites and practical steps are required:

#### 4.3.1. Implementation Prerequisites

- a. *Leadership Commitment*: Cooperative administrators and managers must have a strong commitment to run the business according to sharia principles, not only formalistically but also substantially. Leaders must be role models in practicing the values of trust, shiddiq, and ukhuwah.
- b. *Member Literacy*: Members need to have a basic understanding of sharia principles and Islamic values in business. This literacy can be improved through regular education and socialization programs.
- c. *Communication Infrastructure*: Cooperatives need to have adequate communication infrastructure, both physical (meeting rooms, communication media) and non-physical (communication SOPs, organizational structures that are conducive to two-way communication).
- d. *Organizational Culture*: It is necessary to build an organizational culture that values openness, honesty, and active participation of members in the decision-making process.

#### 4.3.2. Implementation Steps

##### 4.3.2.1. Preparation Phase (Months 1-3):

- a. Socializing the spiritual business communication model to all management, managers, and members.
- b. Forming a communication team in charge of designing and supervising the implementation of communication strategies.
- c. Prepare communication SOPs and communication codes of ethics based on Islamic values.
- d. Conduct an assessment of the current communication conditions and identify gaps that need to be corrected.

##### 4.3.2.2. Initial Implementation Phase (Months 4-9):

- a. Launch value-based communication programs such as regular reviews, member gatherings, and dialogue forums.
- b. Implement transparency of financial information through various media.
- c. Opens a two-way communication channel that is easily accessible to members.
- d. Conduct value-based communication training for managers and administrators.

##### 4.3.2.3. Monitoring and Evaluation Phase (Months 10-12):

- a. Conduct a survey of member satisfaction with the quality of cooperative communication.
- b. Evaluate the effectiveness of each communication channel and program.
- c. Identify best practices and lessons learned.
- d. Making strategic adjustments based on the results of the evaluation.

##### 4.3.2.4. Strengthening and Development Phase (Year 2 onwards):

- a. Strengthening programs that have been running well.
- b. Develop more effective communication innovations.
- c. Expand the range of external communication to attract new members.
- d. Build a best practices documentation system that can be used as a reference for other cooperatives.

#### 4.4. Critical Analysis: Strengths and Challenges of the Model

##### 4.4.1. Advantages of the Model

- a. *Holistic and Comprehensive*: This model not only focuses on the technical aspects of communication but also integrates spiritual, social, and economic dimensions. This holistic approach makes the model more relevant to the context of sharia cooperatives that have a multi-dimensional mission.
- b. *Based on Universal and Contextual Values*: This model combines the universal trust values of modern business communication theory with Islamic contextual values (ukhuwah, amanah, shiddiq). This integration makes the model academically acceptable as well as applicable in the Muslim context.
- c. *Creating Sustainable Competitive Advantage*: Spiritual value-based communication creates differentiation that is difficult for competitors to replicate because it requires a deep internalization of values, not just the application of techniques or procedures.
- d. *Impact on Multiple Stakeholders*: This model provides benefits not only for cooperatives as an organization, but also for managers (spiritual satisfaction), members (trust and comfort), and the wider community (da'wah bil hal).

##### 4.4.2. Challenges and Strategies to Overcome Them

- a. *Challenges of Internalizing Values*: Not all managers and members have the same level of religiosity and understanding of Islamic values. *Strategy*: Conduct educational and spiritual coaching programs on an ongoing basis, creating a reward and recognition system for those who demonstrate communication behavior in accordance with values.
- b. *Consistency Challenge*: Maintaining consistency in the application of values in every situation, especially when faced with ethical dilemmas or business pressures. *Strategy*: Develop a clear code of conduct, establish an internal control system, and create a safe whistle-blowing culture for members to report violations.
- c. *Technological Challenges*: The use of digital media can reduce the personal touch that is important for building ukhuwah. *Strategy*: Adopt a hybrid approach that maintains a balance between digital media and face-to-face communication. Use technology to improve efficiency, not replace personal interactions.

*Scalability Challenges*: As cooperatives grow and the number of members increases, maintaining the quality of personalized and ukhuwah-based communication becomes more difficult. *Strategy*: Develop a tiered communication structure by forming small groups of members led by the coordinator, so that personal communication is maintained even as the organization grows.

## 5. Conclusion

This research has succeeded in formulating a Spiritual Business Communication Model that integrates the concept of trust from modern business communication theory with the values of ukhuwah islamiyah in the context of sharia cooperatives. Based on an in-depth analysis of various literature in the fields of business communication, Islamic ethics, and sharia economics, several key conclusions can be drawn as follows:

First, the concept of trust in business communication has a strong relevance to Islamic values, especially ukhuwah islamiyah, amanah, and shiddiq. Trust, which in modern business communication theory is built through transparency, reliability, and benevolence, finds its equivalent in Islamic values: amanah (trustworthiness), shiddiq (honesty), and ukhuwah (brotherhood). The integration between these two perspectives results in a deeper and more sustainable concept of "spiritual trust" because it is not only based on rational-functional calculations, but also on spiritual belief and vertical accountability to Allah SWT.

Second, the Spiritual Business Communication Model formulated consists of five main components that are interrelated: (1) Spiritual Foundation in the form of sincere intention as the departure point of every communication activity; (2) Operational Principles consisting of the triad of Islamic values (amanah, shiddiq, and ukhuwah) as communication ethics; (3) Multi-level Communication Strategy that includes vertical, horizontal, and external communication; (4) Hybrid Media and Communication Channels that combine traditional and digital approaches; and (5) Outcomes in the form of triple benefits which include spiritual, social, and economic benefits. This model is circular and dynamic with a positive feedback loop mechanism that makes it sustainable in the long term.

Third, the implementation of a spiritual business communication model in sharia cooperatives requires several prerequisites, namely strong leadership commitment, member literacy about sharia principles, adequate communication infrastructure, and a conducive organizational culture. Implementation is carried out in stages through the preparation phase, initial implementation, monitoring and evaluation, as well as strengthening and continuous development. Despite facing various challenges such as internalization of value, consistency of implementation, technology adaptation, and scalability, this model can still be implemented with the right strategy.

Fourth, this spiritual business communication model plays an effective role as an instrument of da'wah bil hal because it is able to show the beauty of Islamic values through concrete business communication practices that can be felt directly by members and the community. When sharia cooperatives communicate with full trust, shiddiq, and ukhuwah, this creates a positive experience that makes stakeholders feel a significant difference compared to other financial institutions. This experience opened the door to a wider acceptance of Islamic values without a patronizing or coercive effect, but through a tangible example that touched the heart and changed perceptions.

Fifth, this model makes a theoretical contribution by enriching the literature on business communication through the perspective of Islamic spirituality, bridging Western theory with Islamic values, and developing the concept of spiritual trust and da'wah bil Hal in the business context. Practically, this model can be a guide for sharia cooperative managers and other sharia business people in designing communication strategies that are not only functionally effective but also spiritually and socially meaningful.

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