



## Sharia Value Logic as the Old Value Logic (Second Order Research)

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### Abstract

Concept of value is the old science, but now especially in Islamic marketing interested to study again. To analyze shariah value logic as the old value logic by literature study, we proposed shariah value logic as mediating role between innovation and performance. Quantitified shariah value logic (SVL) have examined, in this paper explored SVL from the theory of value to building the new value of innovation. Second order NPD innovation and NPD performance developed in this study. Research limited in building concepts, future research can exploring determinants and consequences of the shariah value logic.

**Key words:** Theory of value, Islamic religiosity, sharia value logic, diffusion of innovations, Islamic marketing

### Abstrak

*Konsep nilai merupakan ilmu pengetahuan yang telah lama dipelajari, namun akhir-akhir ini banyak yang tertarik kembali mempelajarinya terutama di dalam Islamic marketing. Paper ini bertujuan untuk menganalisis logika nilai syariah sebagai ilmu logika nilai yang berusia tua menggunakan studi literatur, kami mengajukan logika nilai syariah ini sebagai mediasi antara inovasi dan kinerja. Kuantifikasi logika nilai syariah telah diuji, dan pada tulisan ini dieksplorasi kembali dengan sumber teori nilai untuk membangun nilai inovasi baru. Keterbatasan penelitian dalam membangun konsep, ke depan perlu mengeksplorasi determinan dan konsekuensi dari logika nilai syariah.*

**Kata kunci:** Teori nilai, religiusitas Islam, logika nilai syariah, difusi inovasi, pemasaran Islam

## A. INTRODUCTION

Shariah value logic (SVL) have examined quantitatified (Mursid, 2018) and shows have positive affect toward new product development (NPD) performance in shariah microfinance environment, Indonesia. Studies shown gap research and have different results toward NPD performance effect of the NPD innovation. Previously research reports that NPD innovation have positive affected toward NPD performance (Zailani et al., 2020; Nuseir, 2019; Mursid et al., 2019; Mursid, 2018; Vinayak & Kodali, 2014; Warren & Sorescu, 2017). The other schoolar have argued NPD innovation is negatively associated with NPD performance (Cooper, 1979; Fu et al., 2008; Sethi, 2000). In the other research reports that NPD innovation doesn't influence toward NPD performance (Calantone et. al., 2006), unidentified result (Santos et. al., 2014), whereas other studies supports the hypothesis that a negative effect in them research (Cooper, 1979; Fu et al., 2008).

A meta analytic research method, Huang and Tsai (2014) research reports there is positively affected relationship between NPD innovation with NPD performance and several studies support him (Henard and Szymanski, 2001; Szymanski et. al., 2007). Roger's (1983) in diffusion of innovation state that an innovation that is compatible with the prevalent norms and values of social system will be adopted as rapidly, called as a compatible innovation. Conversely, the adoption of an incompatible innovation often requires the prior adoption of a new value system. In this case for example the use of contraception in countries where religious beliefs discourage use of birth control techniques as in Catholic and Moslem nations is an incompatible innovation. We observed value of innovation that related between innovation and performance when considering the shariah values as intermediary variables at shariah microfinance environment. NPD innovation and NPD performance by constructing a mediation variable as research gap in this study. We explored that concept (SVL) from the old theory of value to solve this gap and examined second order between NPD Innovation and NPD Performance.

## B. DISCUSSIONS

### 1. The Theory of Value

Socrates (399 SM) state about universal truth that the dialogue method through answers and questions with others can acquire the truth knowledge which satisfies all people. He said, "One thing only I know for sure, and that is that I know nothing" (Hakim dan Saebani, 2008). Theory of emanation state that the source of emanation is God and by step to the perfect level (Plotinus, 270 SM in Syadali, 2004). Everythink created by an idea, and God is the Creator of the Universe (Augustine, 430 in Mursid, 2016). Existence in everyone and everythink in the value (Losee, 2001). Concept of value as the truth, the good, and the ethics used as an effective requirements (Dewey, 1952 in Chalmers, 1983). Value can defined as material value (tangible) and spiritual value (intangible). Democritos was a universal mind who embraced the whole of the philosophical knowledge of his tima, and in this respect can be compared only with Aristotle (Mursid, 2016). The relation between moral, value, and ethic shown in the figure 1.

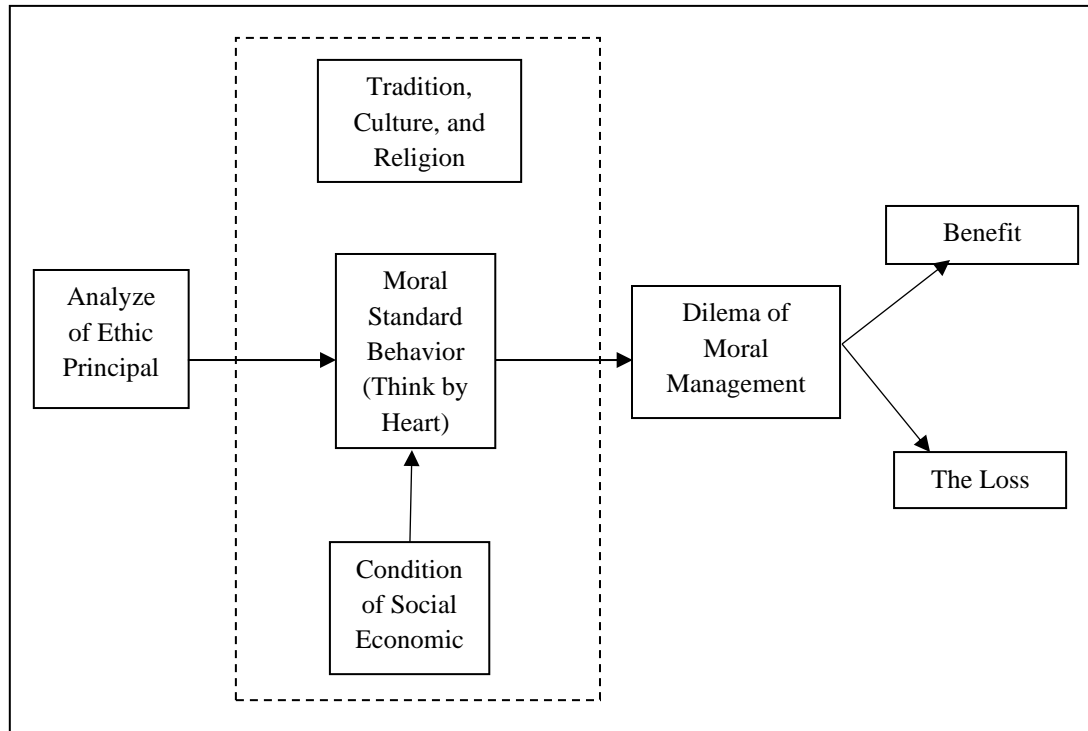


Figure 1. The Relation Between Moral, Value and Ethic Toward Managerial Decision

The inside part of dotted line is things that are universal. The decision of manager will relate to the dilemma of moral management which can be beneficial and detrimental, while the standard of moral behavior is what has been conformed to the conscience. For example, stealing neither is right weather in custom or in tradition, culturally nor in religion and that is universally applicable.

The fact that science must not be influenced by the values that lie outside of it can be expressed with a brief summary that science should be free. However, it is clear that the freedom demanded by science is not the same at all as the absolute disconnection. If the word “freedom” is used, there will be two things: the possibility to choose and the ability or the right of the individual to make a choice by him/her self. To keep freedom, there should be own decision rather than decision from the outside.

Today, science is developing rapidly. It is because the science has pragmatic values in responding the problems of human life. For example, the development of information and technology of communication (internet, computers, mobile phone), electronics, automotive, medical and soon are the result of the principles of pragmatism in science.

The placement of science in aesthetic functions, in ancient Greece, was caused by their philosophy that had looked down the practical work which was done by the slaves at that time. The aesthetic position is parallel to art and the art has the similar position to the science. Management is truly practical and sometimes aesthetic until it becomes scientific. Management as science has generated the science of management as a program study with the art of management as the scientific study. The art, in this case, is more aesthetic than business.

Fillis (2011), in his study, placed the arts of marketing in line with the art of management. It is stated that art is formed by the achievement of intellectual and reflects the belief system of a society. Art contains artifacts, images, intellectual performances, and complex, direct and interpreted symbols. It also stimulates the human senses, mind and soul. The contemporary interpretation of art marketing is that

in applying it, the art of marketing must acknowledge the meaning of art as a foundation but is required to move forward into its own terms on the basis of market orientation and market production in larger domain. Nevertheless, the debate between business and art keeps the same until present. Marketing is called art if it is based on the philosophy of art in its marketing and keeps holding the aesthetic value.

Management which is related to science has a broad scope and deep study. Many things in daily life use management indirectly. People who manage their family, their time as well as the process of arranging the activities report in their working place are the examples of management.

Knowledge including science, initially, had not practical usage but was merely aesthetic. The visitors of religious ceremony, the audience of concert, and the learners of musical instrument have only indicated to the inner repletion. The debate around nuclear to the eviction of street vendors which talked by not only politicians but also the people who enjoy a food in food stalls is only a way to sharpen the critical thinking. There is not direct effect on how to find a solution applied.

Furthermore, to understand knowledge as a natural thing from the human's point of view, it is required psychological analysis, in other words, the explanation of mental process that is subjective which related to the empirical things objectively. This issue is intended to affect the human understanding of the solid data to justify the knowledge.

## **2. Value and Co-Creat Value**

Value in exchange, utility, and value added are embedded through manufacturing process, commodities to be viewed as standardized output goods. The acquisition of tangible stuff created wealths. In this era, marketing called as matter in motion. Economics became as the first social science to reach the quantitative sophistication of the natural sciences. Value co-creation for service innovation developed by (Ye and Kankanbali, 2020) to increasing app performance. Service innovation as the rebundling of diverse resources to create new resources is increasingly being considered to sustain competitive advantage, for example, by continuously innovating, Facebook, Microsoft, and Google have maintained their competitive advantage (Harris, 2018; Yu and Sangiorgi, 2018; Nambisan et al., 2017; Barret et al., 2015; Lusch and Nambisan, 2015; Dotzel et al., 2013).

The scholar of marketing such as commodities scholar, institutional scholar, functional scholar are growth as marketing thought. Commodities thought was highly descriptive characteristics of goods, institutional thought was highly descriptive the role of marketing institutions in value embedding process, and functional thought was highly descriptive about functions that marketers perform. Value added is the focus in this era of marketing functions.

Customer orientation developed as marketing strategy focused on customer satisfaction and customer loyalty. Firms use analytical techniques to analyze define marketing performance to enhance firm performance. The concepts of customer need and want explored as customer motivation. Value in use is existence in the product advantage, competitive advantage, and product innovation advantage.

As an essential strategy, implementing service innovation is the difficulties in capturing its value, and highly novel services are risky because they require major changes from customer to experience their value (Foglieni and Holmlid, 2017; Stock and Zacharias, 2013). For example, Google Wave and Google Buzz both of which failed to gain traction with customers (Mangalindan, 2014), AppStore or Google Play as open source software (OSS) or mobile app developers to be quickly distributed to



users and continuously updated via app platforms may not be controlled by individual developers and may take more time to be experienced by end users (Braa and Sahay, 2017; Martin et al., 2017), directly can be captured by the embedded review systems (Ruiz et al., 2017). OSS is not proprietary (Afuah and Tucci, 2013) that its impact to customer participation will be more important for paid than free apps (Liu et al., 2014) and users of paid apps have higher expectations in terms of use experience (Allen, 2014).

A dominant logic begins to emerge that largely views marketing as a continuous social and economic process. This mind views that operant resources are paramount, and in this logical theory views state that the financial results not as an ending result but as a test of a market hypothesis about a value proposition. The market place can falsify as market hypotheses, which enables entities to learn about their actions and find ways to better serve their customers.

The foundational premises of SDL are the emerging paradigm, they are: (1) skills and knowledge are the fundamental unit of exchange, (2) indirect exchange masks the fundamental unit of exchange, (3) goods are distribution mechanisms for service provision, (4) knowledge is the fundamental source of competitive advantage, (5) all economies are services economies, (6) the customer is always a coproducer, (7) the enterprise can only make value propositions, and (8) a service-centered view is inherently customer oriented and relational (Vargo and Lusch, 2004).

This paradigm begins to unify disparate literature as value proposition main streams in major areas such as services marketing, relationship marketing, customer and market orientation, quality management, resource based view on marketing research, service quality, value and supply chain management, resource management, and network analysis. Service dominant logic state that intangible mind is more dominant than tangible, value and co-create value are urgently in the building of shariah value logic.

### **3. Sharia Value Logic**

The philosophy of maqasid shariah are preservation of religion, intellect, self, wealth, posterity, and faith as the objectives of Islamic laws that include its inherent value system, deeds consistent with its priorities, morals and ideals, and actions offer with broad framework (El-Bassiouny, 2016). Islamic religiosity consist of tawhidic (aqidah) as foundation knowledge, and religious personality ('ebadaat and mu'amalat) (Krauss, et.al., 2005)

In the marketing basics highlight explored the importance of understanding different customer segments and relating to their needs or want. Based on the holistic view of Islamic laws through its prime underpinning objectives (maqasid shariah) and studying Islam not only as a culture but as creed (aqidah), worship ('ebadat), interactions (mu'amalaat), and morality (akhlaq), El-Bassiouny (2014) attempted to set a humble precedent aimed at presenting a macro-marketing view of the potential implications of Islamic marketing according to the macro-level and integrated approach of the spirit and heart of Islam, namely the sources and goals of Islamic shariah. Overall depiction of the transcendental values integration model discussed in El-Bassiouny (2014).

Shariah value logic (SVL) have built from three fundamental mind, value and co-create value, value logic, and shariah values. Service dominant logic consisting value and co-create value, theory of value consisting value logic, and development maqashid shariah consisting shariah values. In the figure 2, shows process building concept SVL.

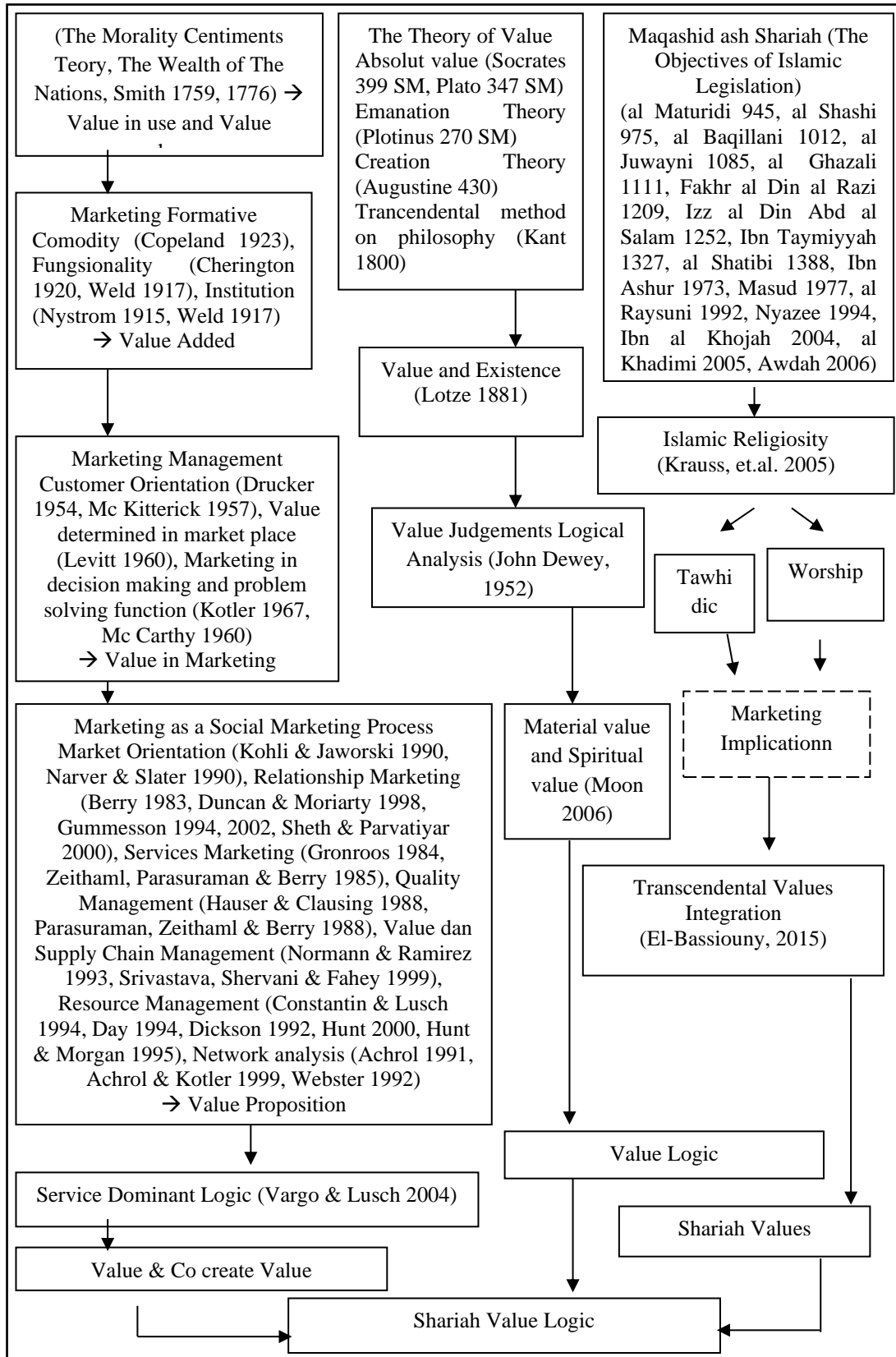


Figure 2. The Process of Shariah Value Logic Concepts

#### 4. Research Method

This research used mix method, qualitative used to building the concepts of shariah value logic, and then examined second order NPD innovation and NPD performance with SmartPLS Program. Purposive sampling used in this research, the questionnaires are gives to only the managers of the board of shariah micro finance in Pekalongan and Banyumas, Indonesia with total 75 managers from 24 LKMS (Baitul Maal wa Tamwil, Baitul Tamwil, Kospin Jasa Syariah, and KSPP Syariah). The questionnaire in this study have evaluated by exploratory factor analysis (EFA) and confirmatory factor analysis (CFA). All questionnaire items were measured using a 5-point Likert scale ranging from “strongly disagree” to “strong agree”.

Tabel 1. Measurement Item Second Order Research and Outer Loading NPD Innovation

Construct	Conceptual Definition	Operational Definition	Dimensions and Indicators (Outer Loading)
<b>NPD Innovation</b>	NPD Innovation is compulsory all the time to meet the expectations of the customers (Vinayak & Kodali, 2014)	NPD Innovation may be incremental, radical, process, or in any other dimension in the organization finally leads to the product's success in the market (Vinayak & Kodali, 2014)	<p><b>Service innovation</b></p> <ol style="list-style-type: none"> <li>1. Service cost reduction (0,438)</li> <li>2. After-sales support services (0,820)</li> <li>3. The infrastructure of service firms (0,903)</li> <li>4. The administration of service firms (0,808)</li> </ol> <p><b>Product innovation</b></p> <ol style="list-style-type: none"> <li>5. Newness/novelty/originality/uniqueness (0,903)</li> <li>6. Cost/pricing/value for money enhancement (0,842)</li> <li>7. Product quality (0,856)</li> <li>8. Differentiation/variety of product (0,856)</li> <li>9. The best use of new technology (0,791)</li> </ol> <p><b>Process innovation</b></p> <ol style="list-style-type: none"> <li>10. The method of new production s (0,712)</li> <li>11. Process flexibility (0,710)</li> <li>12. Process efficiency (0,303)</li> <li>13. The delivery of distribution is speed (0,312)</li> <li>14. The cost of production (0,251)</li> <li>15. New Transaction (0,488)</li> </ol> <p><b>Market innovation</b></p> <ol style="list-style-type: none"> <li>16. Gathering market information/identification of new market (0,863)</li> <li>17. Marketing campaigns through Advertising/promotion (0,801)</li> <li>18. Analyzing competitors (0,842)</li> <li>19. Customer focus/customer relationship management (0,880)</li> </ol> <p><b>Behavioral innovation</b></p> <ol style="list-style-type: none"> <li>20. Employees individual innovativeness (0,843)</li> <li>21. Employees team innovativeness (0,733)</li> <li>22. Effective flow of communication (0,864)</li> </ol>

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- 23. Effective interpersonal communication (0,828)
  - 24. Maintenance of culture to ensure novel solution (0,816)

**Managerial innovation**

- 25. Administration or leadership innovation (0,814)
  - 26. Focus on feasibility studies/risk-taking attitude (0,803)
  - 27. Management strategy on innovation (0,785)
  - 28. Organization's characteristics (0,810)
  - 29. Motivation of people to innovate (0,836)
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Table 2. Measurement Item Second Order Research and Outer Loading NPD Performance

Construct	Operational Definition	Dimension	Indicators (Outer Loading)
<b>NPD Performance</b>	Key driver success an organizational are in the financial and customer performance (Akroush, 2012)	<b>NPD Financial Performance</b>	30. Increasing our company's revenues from new customers (0,095)
			31. Increasing account share our current customers (0,038)
			32. Increasing market share our company's (0,735)
			33. Increasing sales volume our company's (0,902)
			34. Increasing net profits our company's (0,884)
		<b>NPD Customer Performance</b>	35. Increasing cash revenues our company's (-0,197)
			36. Overall, our NPDs are more satisfied to our customers (-0,306)
			37. Our NPDs are better fits with target customers (0,006)
			38. Increasing loyalty our customers' (-0,246)
			39. Our new customers have more attracted due to our NPDs (0,901)
			40. Our NPDs are more successful in the marketplace than before (0,878)
41. Our customers announced other people to buy our NPDs (0,920)			

Table 3. Measurement Item Second Order Research and Outer Loading Sharia Value Logic

Construct	Primary Theoretical Home	Conceptual Definition	Operational Definition	Indicators (Outer Loading)

<b>Shariah Value Logic</b>	<b>Service-dominant logic</b>	Service-dominant logic implies that the goal is to customize offerings, to recognize that the consumer is always a coproducer, and to strive to maximize consumer involvement in the customization to better fit his or her needs (Lusch & Vargo, 2006)	Shariah value logic are spirituality values system from “maqasid ash shariah” and have universal implication (rahmatan lil ‘alamin).	42. Create values religiosity to stakeholders (0,867) 43. Use a spiritual brand character (0,888) 44. Prioritization of values religiosity (0,681) 45. Created business based shariah values (0,824) 46. Create values religiosity system that the preservation of religion/self/intellect/posterity/wealth/faith (0,764)
	<b>Islamic Religiosity</b>	The goals of maqasid shari’ah are preservation of religion, wealth, self, intellect, posterity, and faith that represented the soul of Islamic laws that include its inherent value system, deeds consistent with its priorities, morals and ideals, and actions offer with broad framework (El-Bassiouny, 2015)		

Table 4. Measurement Item Second Order Research and Outer Loading Customer Brand Trust

Construct	Primary Theoretical Home & Conceptual Definition	Operational Definition	Indicators (Outer Loading)
<b>Customer Brand Trust</b>	<b>Relationship Marketing</b> Trust is the belief that an exchange partner is honest, reliable, and is interested in the welfare of the other party  Trust is the want or the willingness of costumers to purchasing with the brand reasonable without to thinking the perceived risk associated with the notion.	Customer Brand trust are to name, character, dan product brand, and also trust to managerial organizational	47. Our customer trust to new brand product (0,631) 48. Our customer trust that this brand is safe (0,799) 49. Our customer trust with our NPD Innovation (0,778) 50. Immediate supervisors at times must make decisions which seem to be against the interest of the customer (0,836) 51. Our subcontractor have cooperated with our institution with trust-based relationship principals (0,884)

Its purchasing will provide a positive or favorable results to brand product

### 5. Result

According extraction sum of squared loadings, factor analysis grouped into eleven components. Kaiser-Meyer-Olkin 0,664 and Sig. 0,000 Bartlett’s test of sphericity (first order research). Figure 3 show estimate in second order research.

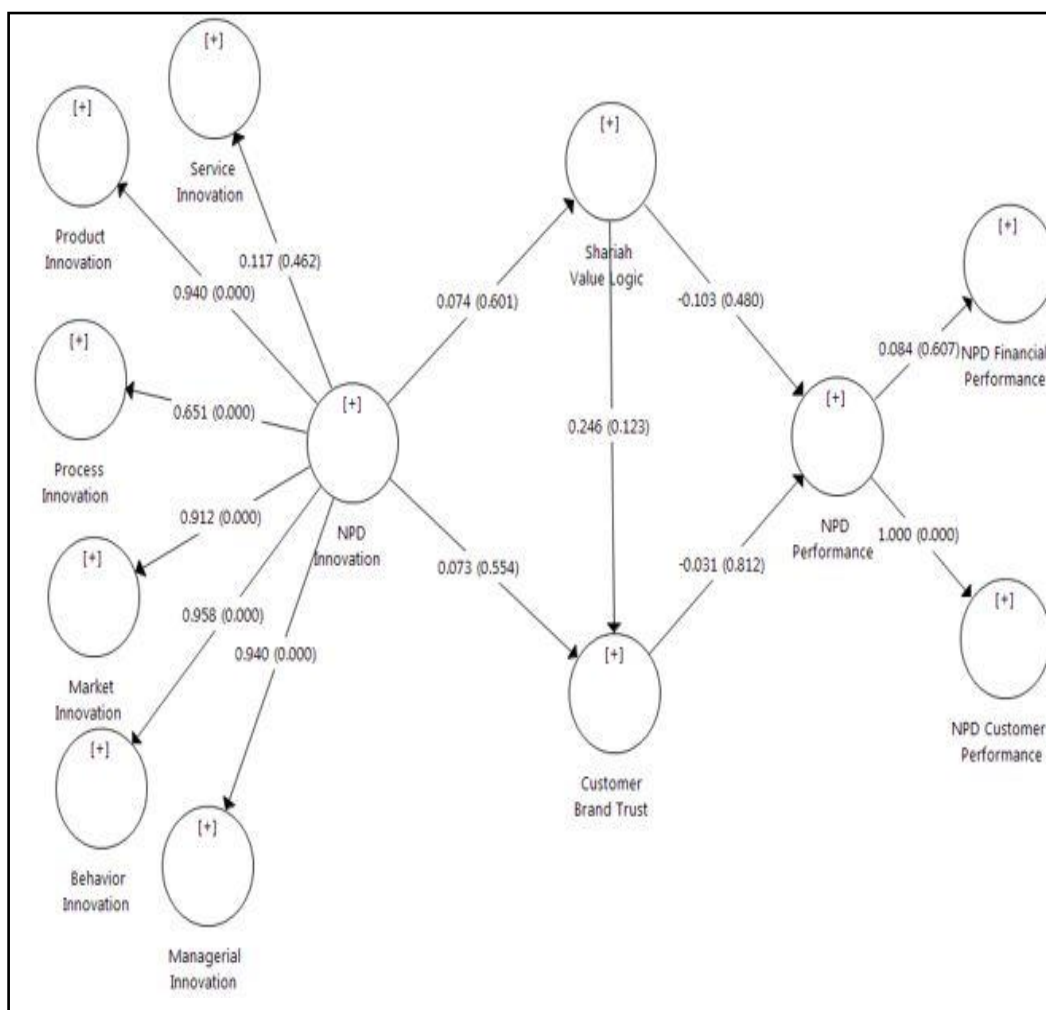


Figure 3. Estimate Second Order Research

Table 5. Foundational Premises Shariah Value Logic

	Foundational Premise
<b>FP1</b>	The fundamental thought to understanding the shariah value logic is knowing tawhidic
<b>FP2</b>	Every ‘ebadaat are logic and have benefit logic
<b>FP3</b>	Shariah value logic development from opposite mindsite
<b>FP4</b>	Every do at management in the board of shariah must be preservation five condition, self, intellect, posterity, wealth, and faith.
<b>FP5</b>	Management think in the heart, because intellect is at the heart
<b>FP6</b>	Sin is like a disease and obedience as a cure
<b>FP7</b>	The logic of the level sky can be explained by the logic of the dimensions of space and time



Tawhidic as sources of thinking of Islamic logic that must be understood first, especially for adults. This fundamental knowledge contains aqidah as foundation, beliefs, twenty of creed, the six articles of faith, and ninety nine names of God. We call this the ideology of the thought of God, the sole cause in His nature, matter, and deeds.

General worship as relations with creator ('ebadaat) and special worship (mu'amalat) as relations with creations have benefit logic and they are logic in daily life. Everyone are need 'ebadaat and mu'amalat, creations need the creator not otherwise. The Kabah in Masjidil Haram, Mecca was surrounded by millions of people during the Hajj season that cause the rotation of the earth became stable (the philosophy slender game). If Muslims stop doing tawaf or prayer on earth, then the rotation of the earth is disrupted, because the rotation of superconductors centered on beating aswad is not radiate electromagnetic waves. Prayer (shalat) is not just a ritual, but the movements in prayer are the most proportional movements for body anatomy. Eventhought medically, shalat is the sources of medicines from many diseases. Increasing behavioral innovation for worship value by prioritizing the religiosity values at work, for example, Dhuha prayers offered routinely, because a gap working time can be carried out with mutually beneficial agreements between employees and management, this is intended to increasing employee productivity and higher organizational profitability (Abid and Barech, 2017; Setiyani *et. al.*, 2019).

According to (Mursid *et al.*, 2018) there is several practice and theory that shows opposite mindsite. God created the universe in six periods, the Big Bang theory justifies it. The opposite mindset can explain the phenomena that are happening with nature. The Big Bang theory states that nature develops (Development Theory) so that long human life and large human size show the Law of the Universe. The theory of contraction as opposed to the Development Theory states that the universe is experiencing shrinkage which is characterized by a shorter human life span and a smaller size.

The opposite mindsite also occurs in economics and law. The word buy is read bai 'from English means buying, while in Arabic Bai' بيع means selling (the opposite transaction). The science of law which states that inmates who enter the court is based on the principle of guilt is referring to the situation of newborn babies in a state of sin, while the opposite is that babies born in a state of holiness are used as the principle of presumption of innocence for inmates who have just entered the court. The Hijriyah calendar is guided by the circulation of the moon (absorbent light) in contrast to the Christian calendar which is based on the circulation of the Sun (light emitters). Writing Latin letters from left to right, Arabic letters from right to left so that in opening the book pages are also the opposite. Tobacco as raw material cigarettes can kill covid-19 that previously claimed can kill human.

Preservations five or six conditions: religion, self, intellect, posterity, wealth, and faith are must be done by an adult. The six or five of preservations are basics fundamentals that growths shariah laws. Must protect religion not entered kafir beliefs, must protect the ruh as a means to know God, must protect the treasure for the sustainability of the self. Wealth as were a brother's spirit, the preservation of the spirit in the body was due to the availability of wealth, good food, drink, clothing, shelter, and others.

A manager is thinking in the heart because the intellect is in the heart where the light is connected to the brain, as well as the spirit. Intellect is not in the brain, this is proven by the people whose minds are damaged do not necessarily damage their brains, for example crazy people. This world is doubtful, while the next life is a certain belief and is true, as the heart and ruh, intellect and nafs.

Sin is divided into two, big sin and small sin. Big sins are must to be obligatory repentance immediately after doing, ending his repentance is a part of sinning. Little sins will be erased by the practice of daily worship, such as prayer, ablution, alms, etc. Sin is like a disease and obedience as a cure. Different diseases, also different drugs. Forms of obedience that can abort sin also vary, there are times when performing ablution, making a living, umrah, pilgrimage, to jihad in the way of Allah SWT. A disease will not be cured if with a certain drug, likewise sin will not be forgiven unless certain obedience is carried out, so be smart to obey to erase what sin was done.

The logic of the layered sky can be explained by the logic of the dimensions of space and time. Dimensions can be described as radio waves that are in the same air but do not touch each other, while the dimensions contained in the seven heavens are unique dimensions because they are interlocked and encompass. For example, a dot is a one-dimensional plane. If the points are numerous and aligned to form a rectangular area then a square is a two-dimensional plane, if it is aligned with rectangles again then it becomes a three-dimensional plane, and so on. Earth and sky are three dimensional fields and become the first sky known as the world's sky. Parallel to the dimensions of the sky occupied by humans, there is a four-dimensional that is jins and angels existence. In the dimensions that there are jins and angels also has its own sky that cannot be accessed by humans because of different dimensions. Jins, angels, and creatures of different dimensions can access the earth and sky occupied by humans, because their dimensions are higher. Thus it is until the nine dimensional space which has a seventh heaven where there is heaven, and sidratil muntaha.

The new product development innovation which formed by second order six dimensions have positive affect with customer brand trust, this indicates that the new product development innovation indirectly affects with the new product development performance through variables of mediation.

### C. CONCLUSION

In conclusions, the creation of SVL values that have examined in LKMS (BMT, KJKS, KSPPS, etc) in Indonesia must be supported by customers brand trust especially in the names products (mudharabah, murabahah, syirkah, ijarah, etc) that have a spiritual character. Increasing behavioral innovation for worship value by prioritizing the religiosity values at work, for example, Dhuha prayers offered routinely, and enhancing creative value by carrying out business based on Shariah values, such as SABANA (versatile savings), SIQURMA (qurban and walimah saving), SAFINA (versatile traveller savings), SMART PLUS (saving of educational institution), SMILE-CO (Lebaran and Grocery Partner Savings), TAHAJUD (Hajj and Umrah savings are realized), SMILE (Lebaran partner savings), SAJADAH (*Mudlarabah / Wadiah* term savings), and so on. This paper explored SVL from the theory of value as grand theory and service dominant logic as middle range theory. Then, it is examined in the second order research. In the future research can be explored in determinants and consequences of the shariah value logic.



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