

Building Islamic Morality Partnership With Gen-Z in Business Performance

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Abstract

Focusing on relationships and collaborations as a research imperative, this study analyzes batik micro, small, and medium-sized enterprises (MSMEs) owned by Generation Z in Central Java, Indonesia. This study introduces an innovative concept, the Islamic Morality Partnership, to enhance relationship quality in business performance, thereby addressing the empirical gap between relational capital and commercial performance. This study aims to investigate how Personal Openness and Personal Reputation contribute to the development of Islamic Morality Partnership and Relationship. The impact of the Islamic Morality Partnership on relationship quality and the relationship quality on business results, in addition to quality. The participants in this study were 100 batik MSME business owners from Generation Z in Central Java, Indonesia. The Path Analysis technique was employed with SEM software (LISREL) to analyze data collected through surveys of batik MSME owners from Generation Z. According to the findings, MSME owners from Generation Z who possess a high degree of Personal Openness are considerably better able to form Islamic moral partnerships. Islamic Morality Equality, Islamic Morality Mutual Benefit, and Islamic Morality Sustainability are the defining characteristics. On the other hand, the development of moral collaborations and the quality of relationships are unaffected by one's personal reputation. Additionally, it has been demonstrated that Islamic Morality Partnerships have a significant impact on relationship quality, which in turn leads to better business outcomes for batik MSMEs owned by Generation Z. In conclusion, a company's success depends more on the caliber of its relationships and partnerships based on Islamic values than on the owner's public image alone. As a result, strategies for promoting ethical relationships and enhancing relationship quality are essential components of Islamic Marketing and Relationship Marketing.

INTRODUCTION

Living with the use of internet-connected digital gadgets, Generation Z, also known as Gen-Z, is a generation that was born around the same time as the invention of internet technology. Uncommon difficulties in the learning process (Silitonga & Tampomuri, 2024). They frequently find themselves caught up in practical and immediate actions, distancing themselves from the core of critical thinking (Saebah & Asikin, 2022). Copying and their separation from ethical concerns that they should value and maintain is growing as a result of pasting from a variety of search engines, social media sites, and artificial intelligence (AI) (Silitonga & Tampomuri, 2024). One of Generation Z's weaknesses is a lack of interaction, which can result in poor communication abilities, according to Saebah and Asikin's (2022) research. In fact, the

interaction mechanism based on strong relational capital is one aspect that contributes to better business outcomes (Saebah & Asikin, 2022).

Relational capital has a significant impact on firm performance, as demonstrated by research by Asiaei and Jusoh (2015) and Hormiga et al. (2011). This is because, in its early years, a startup firm may benefit from the ability of relational capital to foster growth and development. According to studies by Andreeva and Garanina (2016), Azzahra (2018), Christa and Kristiana (2021), and Pangidoan and Nawangsari (2022), relational capital does not significantly impact commercial success. The reason for this is that in developed nations, the unique business environment means that a rather high level of relational capital does not translate into the best commercial outcomes. Daou et al. (2014) were among the many earlier scholars who have studied the impact of relational capital on company performance; however, several limitations remain in the number. There are still very few researchers who discuss the impact of relational capital dimensions on company performance, including Agostini et al. (2017). Although other researchers continue to focus on relational capital in general, few studies examine it in terms of specific personality traits, such as individual openness and individual reputation. Disclose data about a company's reputation, technological standing, innovation openness, and information openness (Agostini et al., 2017; Daou et al., 2014).

The problem-solving method and plan employed in this study aim to identify relational research variables, given the debate surrounding earlier research. Capitalize variables into dimensions that drive behavior, such as interpersonal openness and reputation. The theory integration between Islamic Marketing and Relationship Marketing is then performed to generate a new variable called Islamic Morality Partnership, which is incorporated. As Mulyana et al. (2020) describe, relationship quality is one of the bases for bridging personal openness and personal reputation to enhance company performance. The higher the quality of partnership relationships and the more transparent the information, the greater the positive effect on company performance. In this study, the Islamic morality partnership is also used as a basis for maximizing the quality of partnership relationships, thereby improving commercial outcomes. A research model architecture that is unquestionably founded on an Islamic context is preceded by a brief overview of all the research variables in the background of this study.

This study aims to investigate an empirical research model based on relational capital, using the lens of Personal Openness and individual reputation, in an attempt to enhance the commercial performance of Gen-Z through Islamic Morality Partnership and relationship quality. Next, this study seeks to address the research questions: How do personal reputation and openness impact Islamic morality partnership? How does personal openness influence the Islamic Morality Partnership on the quality of relationships and personal reputation? In addition, how do the quality of relationships and the Islamic Morality Partnership impact company performance?

It is hoped that this research piece will serve as a valuable synthesis and resource for future scholars in the subject of management. Economics, particularly in the context of novel research variables, such as the Islamic Morality Partnership, which emerged from the creation of fundamental Islamic Marketing theory and Relationship Marketing theory. This study also offers benefits for MSME participants from the practitioner's viewpoint, particularly Generation Z, as the owners of batik MSMEs in Central Java, Indonesia, to consider how the Islamic Morality Partnership and the quality of relationships may gradually lead Generation Z to behave better while engaging with business partners.

METHODS

This study uses an explanatory approach and quantitative methodology to explore the relationship between variables by testing established theories. The population for this study consisted of Generation Z individuals as leaders, business owners, and managers of batik SMEs in Central Java. The sampling technique employed was purposive sampling, which aligns with the guidelines established by Darna and Herlina (2018) for determining sample size. A total of 150 questionnaires were distributed, resulting in 100 valid responses. This number aligns with the sampling theory that, in SEM analysis tools, the minimum sample size is 100 respondents (Darna & Herlina, 2018). Primary data collection was conducted through questionnaires distributed directly to participants to ensure the relevance and accuracy of the responses.

A five-point rating system was employed to develop all the study's variable indicators (Laage-Hellman et al., 2021). Knowledge ties, personal ties, and resource ties were used to gauge personal openness (Laage-Hellman et al., 2021). Personal image, personal traits, and competency quality were used to gauge personal reputation (Koporcic & Halinen, 2018). Trust, Commitment, and Satisfaction were used to gauge the quality of relationships (Mulyana et al., 2020). Islamic Morality Equality, Islamic Morality Mutual Benefit, and Islamic Morality Sustainability were used to gauge Islamic Morality Partnership. Profit growth, sales growth, and operational growth were used to gauge business performance (Mulyana et al., 2020).

The path analysis model conducted using SEM LISREL (Structural Equation Modeling - Linear Structural Relations), yielded the standardized model path coefficients and the calculated t-values. SEM is a statistical tool used to solve cascading models simultaneously that cannot be solved by linear regression equations (Ramadiani, 2010). Compared to other programs such as SEM AMOS (Analysis of Moment Structures), SEM LISREL is more focused on analyzing the path of each variable, by making variable indicators as a support for variables, which is in accordance with the purpose of this research, which is to analyze the variables. Meanwhile, SEM AMOS is more focused on analyzing the path of each variable and its indicators (Ramadiani, 2010). The research hypotheses were tested using the t-test. It is a test to determine the significance of the independent variables in explaining the dependent variable, either partially or individually. The test is conducted at a significance level of $\alpha = 5\%$, meaning that the hypothesis is accepted (Ramadiani, 2010).

RESULTS AND DISCUSSION

RESULTS

Path analysis is a statistical technique used to examine direct and indirect relationships between several variables. The goal is to identify the structural relationships between various independent variables and bound variables. Before entering the test, the data normality test was carried out as follows:

Table 1. *Path Analysis Normality Test*

Variable	Indicator	<i>Test of Normality for Variables</i>		Information
		<i>Skewness and Kurtosis</i>		
		Chi-Square	P-Value > 0.5	
Personal Openness (X1)	X1.1	2.048	0.359	Normal
	X1.2	0.962	0.618	
	X1.3	1.164	0.559	
personal reputation (X2)	X2.1	1.776	0.411	Normal
	X2.2	1.090	0.580	
	X2.3	1.325	0.515	
Islamic Morality Partnership (Y1)	Y1.1	3.193	0.203	Normal
	Y1.2	5.189	0.075	
	Y1.3	0.168	0.919	
Relationship quality (Y2)	Y2.1	0.268	0.875	Normal
	Y2.2	0.779	0.677	
	Y2.3	0.190	0.909	
<i>Business Performance</i> (Y3)	Y4.1	0.562	0.755	Normal
	Y4.2	2.903	0.234	
	Y4.3	0.105	0.949	

Source: processed data by the author, 2025

The table above presents the univariate and multivariate results of the analysis, which have skewness and kurtosis values with p-values greater than 0.05, indicating that the data distribution is normal.

The goodness-of-fit test results demonstrate that all indices meet the fit criteria. Therefore, the test scores meet the existing assumptions, indicating a good fit for the model. The following table shows the goodness-of-fit test results.

Table 2. *Goodness of Fit Statistics*

No	Criteria	Result	Assumptions	Description
1	NFI	0,95	$\geq 0,90$	The model is suitable
2	RMSEA	0,053	$< 0,08$	The model is suitable
3	GFI	0,91	$> 0,90$	The model is suitable
4	AGFI	0,96	$> 0,90$	The model is suitable
5	NNFI	0,98	$> 0,95$	The model is suitable
6	CFI	0,98	$> 0,95$	The model is suitable

Hypothesis Testing

To test the hypothesis, determine the effect of independent variables on the dependent variable as follows:

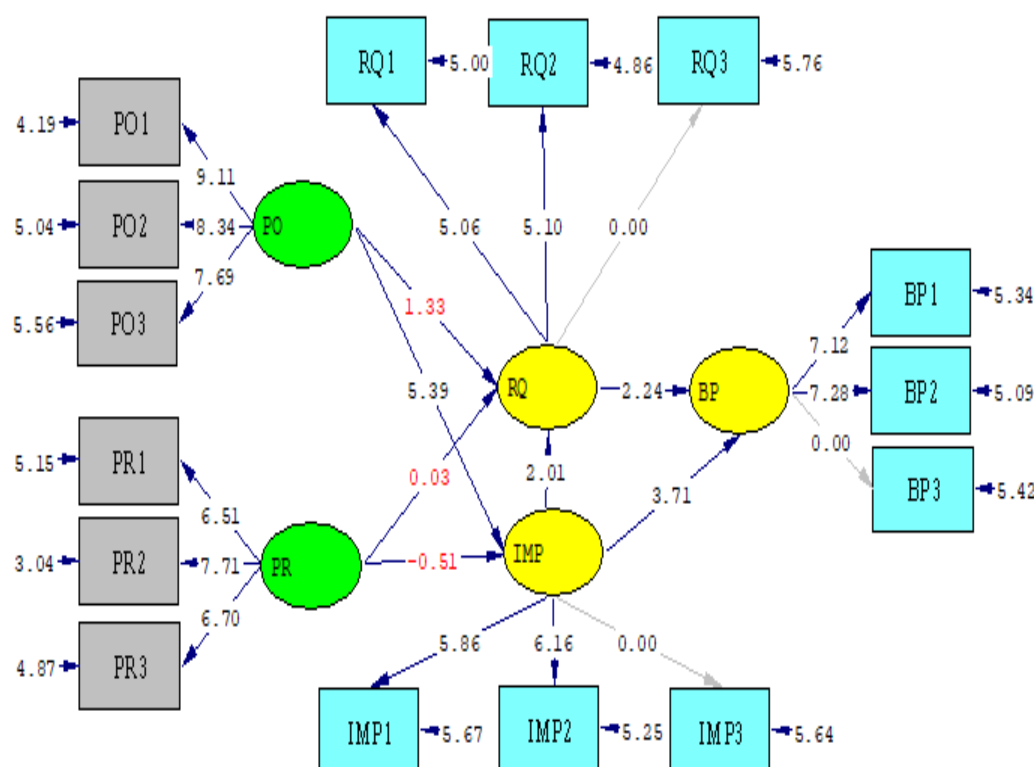


Figure 7. Significance Test - T-Value Model

Table 3. Hypothesis Testing

Variable	T Statistic	> T Value	Description
H1: Personal Openness -> Islamic morality partnership	5.39	> 1.98	Significant
H2: personal reputation -> Islamic morality partnership	-0.51	< 1.98	Not Significant
H3: Personal Openness -> relationship quality	1.33	< 1.98	Not Significant
H4: personal reputation -> relationship quality	0.03	< 1.98	Not Significant
H5: Islamic morality partnership -> relationship quality	2.01	> 1.98	Significant
H6: Islamic morality partnership-> business performance	3.71	> 1.98	Significant
H7: relationship quality -> business performance	2.24	> 1.98	Significant

Findings

According to the study's findings, the Personal Openness variable has a significant impact on Islamic Morality Partnership ($t = 5.39 > 1.98$), whereas Personal Reputation does not have a significant effect on Islamic Morality Partnership ($t = -0.51 < 1.98$). Additionally, Relationship Quality is not significantly impacted by Personal Openness or Personal Reputation ($t = 1.33$ and 0.03 , both < 1.98). Lastly, it has been demonstrated that the Islamic Morality Partnership has a strong influence on Relationship Quality ($t = 2.01 > 1.98$), which in turn has a considerable impact on Business Performance ($t = 3.71 > 1.98$). Relationship Quality also has a large impact on Business Performance ($t = 2.24 > 1.98$).

DISCUSSION

The study's findings provide actual evidence that Islamic Morality Partnerships are significantly impacted by personal openness. Accordingly, Generation Z batik MSME owners in Central Java, Indonesia, who possess Personal Openness will be more equipped to manage commercial relationships in accordance with Islamic principles. Through knowledge, personal relationships, and resource connections, openness fosters moral principles. These bonds can foster transparent partnerships with Islamic Morality Equality, promoting mutual benefit and providing opportunities to discuss the importance of Islamic Morality Sustainability with partners. The study's findings are consistent with the principles of Islamic marketing, which include justice, honesty, and conscience. The wisdom of meeting customers' needs by providing them with Halal, wholesome, pure, and legal goods and services with both parties' consent in order to achieve material and spiritual well-being in this life as well as the next, and educating consumers about this through ethical advertising and good marketing practices (Abuznaid, 2012). According to Astakoni et al. (2022), the way MSME owners conduct their businesses is influenced by their personalities. Self-disclosure can lead to the development of a mutually respectful and appreciative attitude among people (Mensah & Koomson, 2021).

The findings of this study provide empirical evidence that the Islamic Morality Partnership is unaffected by personal reputation. This implies that the partnership will not be genuinely Islamic just because the owner has a good personal character. Because their partnerships lack aspects of high Islamic morality, such as a discourse about the importance of justice and agreements that are not drafted with confidence, Generation Z's stellar reputation as owners of batik MSMEs has little effect on improvements in attitudes toward business partners. As a result, the Islamic Morality Partnership system does not take into account personal reputation. The study's findings are consistent with the framework of Relationship Marketing Theory, which emphasizes communication, commitment, trust, and shared values as key factors in determining the quality of a relationship (Morgan & Hunt, 1994). Therefore, reputation alone will not always result in a moral and high-quality partnership if personal reputation is just the owner's exterior reputation or social perception (without being followed up with in-depth relationship practices). Shared ideals are not always guaranteed by reputation alone. A moral partnership does not develop if the owner is well-known, but the partner does not feel that they share the same values or behave morally consistently. The findings of this study corroborate those of Koporcic and Halinen (2018), who found that high competence does not always entail altering someone's behavior, either positively or negatively. A positive change in behavior can sometimes be perceived negatively by others.

The study's findings provide empirical evidence that relationship quality is unaffected by personal openness. This suggests that, despite being receptive to ideas and collaboration and having positive business relationships, members of Generation Z who own MSMEs may not fully leverage this openness to enhance the quality of their relationships if it is not accompanied by systematic partnership practices, such as documented procedures, frequent communication, and relationship monitoring. These results are consistent with Relationship Marketing Theory (Morgan & Hunt, 1994), which emphasizes the importance of communication, commitment, trust, and shared values in fostering a healthy relationship. Individual characteristics, such as openness, have not been specifically included in this idea. These findings are consistent with a study by Centellegher et al. (2017), which discovered that stability and sustained commitment are necessary for relationships to be healthy. In contrast, high openness may result in more changes, experimentation, and partner rotation, all of which might degrade relationship quality. Personal

values between buyers and sellers do not always help relationships, according to research (Manosso et al., 2021). This is especially true when the personal values are self-centered and actually devalue the relationship.

The study's findings provide empirical evidence that relationship quality is unaffected by personal reputation. Therefore, even though Generation Z MSME owners are known for having a good reputation, this does not imply that they are able to build strong business relationships. This is because strong relationships necessitate tangible actions, such as consistent communication with partners, equitable profit sharing, and making partners feel valued and appreciated. According to Seyidov, (2015), the findings of this study are consistent with the theory of Islamic marketing, which is defined as the methods and tactics (Hikmah) of satisfying needs with Halal (Tayyibat) goods and services while obtaining the consent and welfare (Falah) of both buyers and sellers in order to achieve material and spiritual well-being in this life as well as the next. The concept of personal reputation is still in its infancy, and its implications remain unclear, according to research by Carrillo-Durán et al. (2023).

The findings of this study provide empirical evidence that Islamic morality partnerships have a significant impact on the quality of relationships. Accordingly, Generation Z batik MSME owners who form alliances with Islamic Morality, Equality, Mutual Benefit, and Sustainability values cultivate trust, which results in Islamic values such as justice and mutual aid, thereby promoting a crucial aspect of relationship quality: sustained commitment from both parties. The study's findings are consistent with Islamic Marketing Theory, which emphasizes that Islamic marketing is distinct due to its framework of sharia-compliant principles and values (Malahayatie & Maryamah, 2019). Because business operations are regarded as part of a mandate and a contribution to the welfare of society, business connections are more than just transactions; they are also an aspect of moral and social responsibility. The application of Islamic business ethics (honesty, fairness, and trustworthiness) in the production chain yielded similar results, as noted in the article by Abshor and Wahyono (2025). This study empirically demonstrated that the application of Islamic moral ethics in business relationships (between owners, suppliers, and employees) produced positive results.

The study's findings provide empirical evidence that partnerships based on Islamic morality have a significant and favorable impact on business performance. To promote better business performance among Generation Z batik MSMEs in Central Java, Indonesia, a stronger Islamic moral partnership founded on Islamic Morality, equality, mutual benefit, and sustainability can help mitigate partnership risks and increase partner loyalty and cooperation. The study's findings are consistent with Islamic marketing theory, which posits that value creation among stakeholders, including partners in production, distribution, and consumption, is more crucial to a company than merely marketing or products. The incorporation of partners into meaningful and ethical relationships by MSME owners through Islamic moral partnerships enhances the company's standing as an "Islamic business" and can provide a competitive edge that improves performance (Abuznaid, 2012). The study's findings are consistent with Ade et al.'s (2024) research, which demonstrates that moral alliances have a significant and favorable impact on corporate success. Owner/founder conduct (such as self-awareness, planning, and patience) and financial literacy have an impact on SME performance, according to research (Gusman et al., 2021).

The findings of this study provide actual evidence that business performance is significantly impacted by relationship quality. This implies that operational barriers will be lessened by the

caliber of connections between Generation Z batik MSME owners, which emphasize trust, commitment, and satisfaction. When partners feel appreciated and trusted, they are more likely to be cooperative and offer more assistance, which in turn boosts productivity and effectiveness, ultimately enhancing corporate success. From the market's standpoint, happy and devoted partners will refer MSME owners to their networks or other markets, thereby boosting sales and opening up new business prospects. The findings of this study support those of a study by Mulyana et al. (2020), which found that relationship quality has a direct and favorable impact on business performance.

CONCLUSION

According to this study, batik MSME owners in Central Java, Indonesia, who belong to Generation Z and have a high degree of personal openness are more likely to establish Islamic moral partnerships. Personal openness fosters moral values, promotes open communication, facilitates adaptation to Islamic ethics, and cultivates partnerships centered on Islamic morality, sustainability, mutual benefit, and equality. However, neither the development of moral partnerships nor the quality of relationships was influenced by the owner's personal reputation, suggesting that a positive image or reputation cannot replace solid relational practices. Additionally, it has been demonstrated that Islamic moral partnerships significantly enhance the quality of partnership relationships, which in turn become a key component in achieving business performance through Relationship Quality. Therefore, the study's findings support the notion that, in the context of Generation Z batik MSMEs in Central Java, the quality of operational partnerships and a relational spirit based on Islamic values are more significant factors in determining business success than reputation alone. They also suggest that, within the framework of Islamic marketing and relationship marketing, focusing on developing moral partnerships and high-quality relationships is a crucial tactic for enhancing business performance. This study makes several significant contributions that enhance theoretical knowledge and understanding. First, the discovery that Personal Openness has a significant impact on Islamic Morality Partnership suggests that Generation Z's personality as MSME owners is a normative relational antecedent rather than just a demographic background. This broadens the body of research within the Islamic Marketing framework, which has hitherto concentrated more on halal products or consumer orientation. Second, the assumption that reputation is the primary form of relational capital in the Relationship Marketing framework is challenged by the fact that personal reputation does not significantly affect Islamic Morality Partnership or Relationship Quality. This emphasizes that for reputation to have an impact, it must be accompanied by value-driven practices, open dialogue, and effective partnership structures. Third, relationship marketing theory (Mulyana et al., 2020) that emphasizes trust, commitment, and communication, as well as Islamic marketing theory (Ade et al., 2024) that emphasizes the values of honesty,

trustworthiness, and fairness, are empirically supported by the finding that Islamic Morality Partnership influences Relationship Quality, which in turn influences Business Performance. Therefore, our study reaffirms that ethical alliances and high-quality relationships are strategic routes to achieving better corporate success, rather than being merely additional components.

Managerial Implication this is generation Z batik MSME owners in Central Java should practice personal transparency to form alliances that align with Islamic values. Transparency, equitable partner selection, and open communication are essential for effective collaboration. Owners must ensure that partnerships are operated with genuine Islamic values, such as honesty, trustworthiness, and justice, in order for them to be genuinely moral and not merely image based. Personal reputation alone is insufficient. Since relationship quality has been shown to be a significant factor in improving corporate success, managers should concentrate primarily on establishing high-quality partnership connections by upholding partner trust, sustained commitment, and consistent communication. Since strong morals and relationships are not merely ideals but actually effective business performance tactics, MSME owners should incorporate Islamic Morality Partnership and Relationship Quality indicators into their business plans.

Social Implication this is generation Z batik MSME owners in Central Java can establish collaborations founded on Islamic principles, including Islamic Moral Sustainability, Islamic Moral Equality, and Islamic Moral Mutual Benefit. Beyond the economic sphere, the effects extend into the social sphere: local social networks become stronger, corporate actors' social trust increases, and partners, employees, and communities feel valued. This boosts social capital, promotes better cohesiveness among the corporate community, and increases prospects for inclusive economic engagement. As a result, these batik MSMEs not only expand their companies but also promote sustainable social development, local community cooperation, and shared wealth.

It is essential to consider the numerous limitations of this study. First, the study surveyed only Generation Z batik MSME owners in Central Java, which limited the applicability of the results to other age groups, types of MSMEs, or geographical areas. Second, because the data collection approach was cross-sectional, it was not possible to assess the long-term impact of relationship and partnership dynamics; longitudinal characteristics of partnership growth over time may provide alternative insights. To further investigate the links between factors over time, it is recommended that future studies employ a longitudinal methodology and expand their demographic coverage. It is important to include age groups beyond Generation Z, consider various types of companies beyond batik, and explore locations outside of Central Java.

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