



The Role Of Ethics In Business Activities (Study Of Values And Morals In Islamic Business)

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Abstract. *This study aims to determine how the role of ethics in business activities for business people. The analysis performed in this research is descriptive analysis. The data used is in the form of library data. Based on the author's analysis in this study it was found that business ethics plays a very large role in business activities. This can be illustrated in the Prophet Muhammad in business practices. He is very siddiq, trustworthy, fathanah. The result of applying these principles brought success to him. Thus it can be said that anyone who adopts these ethical principles will be successful in running a business. There is a decline in doing business among today's business people because they only follow their passions and ignorance of the advantages of these principles. So it is not surprising that the business carried out is synonymous with dirty deeds, such as lying, betrayal, broken promises, deceit and so on. Either because they are forced by economic needs, they do it alone or conspire with other people illegally or because of intense competition that makes them do things that are forbidden in religion. If this is what applies to a businessman, then it will be a loss that he will gain both in this world and in the hereafter.*

Keywords: *Business Ethics, Shiddiq, Amanah, Fathanah.*

Abstrak. Penelitian ini bertujuan untuk mengetahui bagaimana peranan etika dalam kegiatan bisnis bagi para pelaku bisnis. Analisis yang dilakukan dalam penelitian ini adalah analisis deskriptif. Data yang digunakan berupa data pustaka. Berdasarkan analisis penulis dalam penelitian ini ditemukan bahwa etika bisnis memegang peranan yang sangat besar dalam kegiatan bisnis. Hal ini dapat diilustrasikan pada Nabi Muhammad SAW dalam praktik bisnisnya. Beliau sangat siddiq, amanah, fathanah. Hasil penerapan prinsip-prinsip ini membawa kesuksesan baginya. Dengan demikian dapat dikatakan bahwa siapa saja yang menerapkan prinsip-prinsip etika tersebut akan berhasil dalam menjalankan bisnis. Terjadi kemerosotan dalam berbisnis di kalangan pelaku bisnis saat ini karena hanya mengikuti hawa nafsu dan ketidaktahuan akan keunggulan dari prinsip-prinsip tersebut. Maka tidak heran jika bisnis yang dijalankan identik dengan perbuatan kotor, seperti berbohong, berkhianat, ingkar janji, menipu dan lain sebagainya. Entah karena terpaksa karena kebutuhan ekonomi, mereka melakukannya sendiri atau bersekongkol dengan orang lain secara tidak sah atau karena persaingan yang ketat yang membuat mereka melakukan hal-hal yang dilarang dalam agama. Jika hal ini berlaku bagi seorang pengusaha, maka akan menjadi kerugian yang akan diperolehnya baik di dunia maupun di akhirat.

Kata Kunci : Etika Bisnis, Shiddiq, Amanah, Fathanah.

A. Introduction

In economics, a business is an organization that sells goods or services to consumers for a profit. Historically the word business came from English business, from the word busy which means "busy" in the context of individuals, communities or society. In a sense, busy doing activities and work that brings profit. What's an advantage? Every business activity always prioritizes profits because without profits it is impossible for these business activities to continue.

In the profit theory book, it can be said that the difference between total sales and total costs. Total sales, namely the price of goods sold, while the total costs are all costs incurred in selling both visible and hidden.

To get the desired profit, there are many ways that business people do in an effort to influence consumers to buy the goods they sell and this is very reasonable to do, because new profits will be obtained when the goods and services traded sell well in the market.

In the Islamic concept, to obtain halal profits, not only pay attention to the difference in income and all costs, but also pay attention to the human principles that are carried out by Islamic ethics (norms).

Islam is a source of values and ethics in all aspects of human life as a whole, including business discourse. Islam has a comprehensive insight into business ethics. Starting from the basic principles, the main points of damage in trade, factors of production, labor, organizational capital, distribution of wealth, issues of wages, goods and services, qualifications in business, to socio-economic ethics concerning property rights and social relations.

The Islamic economic system departs from an awareness of ethics, while other economic systems, such as capitalism and socialism, tend to ignore ethics so that the value aspect is not very visible in the building of the two economic systems. The two systems do not depart from ethics, but from interests. Capitalism departs from individual interests while socialism departs from collective interests. However, now begins to emerge a new era of business ethics in the centers of capitalism.

Based on the explanation above, the authors are interested in conducting research on whether ethics plays an important role in improving business activities.

B. The principles of doing business in Islam

Production is the lifeblood of a series of economic activities, in which there will never be consumption, distribution or trading activities without being initiated by the production process. For this reason production activities are very important in human life. Production activities are activities that produce goods and services. To produce a good or service requires the involvement of many factors of production. In general, the factors of production involve nature, labor, capital and entrepreneurship/organization. These four factors of production produce goods and services. In production, the problems that arise are how to organize the factors of production and determine input and output prices in accordance with the objectives of production.

For the business world, one of the objectives of the production of goods and services is to make a profit. According to James Leibert (2006), sustainable profits can only be obtained if you have truly created value for customers and done it more efficiently than anyone else. While creating customer value is about serving needs, not just provide products. Meanwhile, achieving efficiency can be achieved by using renewable technology.

According to Aa Gym in the sharia marketing book that to increase profits in doing business can be done by giving happiness to everyone involved in it. Be it yourself, customers, suppliers, distributors, capital owners, and even competitors. What is meant by giving happiness here is running a business in accordance with Islamic principles.

Good business principles are the principles run by Rasulullah SAW. There are several principles of Rasulullah SAW in doing business, these principles are basically fundamental Human Ethics or basic human attitudes that support one's success. According to Abu Mukhaladun (1994:14-15) in the book *Al'Amal Fill Islam (Islamic Business)* Translated. H. Azwier Butun, that the principles of the Prophet include Shiddiq, Amanah and fatahan.

1. Shiddiq

Shiddiq means true and honest. Not only true and honest words, but also deeds in line with words. This means that in doing business what is promised to consumers must really be felt or accepted. In the order, it is explained the specifications of the product ordered, the type of material, the price of the goods and the time of delivery.

The Messenger of Allah has forbidden businessmen/traders to commit bad deeds, such as the following:

a) Prohibition of not keeping promises that have been agreed upon.

Ubadah bin Al Samit stated that the Prophet SAW said: "Give me six guarantees from you, I guarantee heaven for you: 1) act correctly when you speak, 2) be right when you promise..." (Narrated by Imam Ahmad quoted from Sheikh Abod and Zamry Abdul Kadir, 1991: 102)

b) Prohibition of covering defects or disgrace of goods sold.

If you sell, say: "no fraud". (Narrated by Imam Bukhari from Abdullah bin Umar r.a. quoted from Yusanto and Muhammad K.W, 2002:112) . It is not lawful for someone to sell something, but he should explain the deficiencies (defects) that exist in that item. (Narrated by Ahmad quoted from Alma, 1994: 62)

c) Prohibition of buying goods from ordinary people before entering the market.

The Messenger of Allah has forbidden trade in goods brought (from outside the city). If someone intercepts it and then buys it, the owner of the goods has the right to sue (claim back/cancel) if he has arrived at the market (and feels cheated). (Al-Hadith quoted from Alma, 1994: 70). While the other prohibition is the prohibition of reducing the scales explained in the Al-Quran in surah Al-Muthaffifin verses 1-6 as follows:

"A big accident for cheaters. (namely) people who when they receive a measure from another person they ask to be fulfilled, And if they measure or weigh for others, they reduce. Don't these people think that they will be resurrected, On a great day, (namely) the day (when) humans stand before the Lord of the Worlds? (Al-Muthaffifin: 1-6).

If the Shiddiq attitude is carried out by business people, then the business practices of ignorance will not occur, acts of fraud and so on will be erased.

2. Amanah

Amanah means truly trustworthy. If a matter is handed over to him, surely people believe that the matter will be carried out in the best way. In the context of the jaulpurchase contract that is in accordance with this trustworthy business ethics, namely, the model produced by the seller must be in accordance with consumer expectations, without hiding product defects. Goods orders are submitted to the customer according to the time specified at the beginning of the agreement.

Rasulullah ordered every Muslim to always maintain the Trust given to Him. The words of the Prophet about this which means: Carry out the mandate of the person who gave you the mandate and do not betray the person who betrayed you. (Narrated by Ahmad and Abu Dawud quoted from Yusanto and Muhammad K.W, 2002: 105).

A person who violates the Amanah is described by the Prophet as an unbeliever. Even further, Described as a hypocrite. The Prophet's words on this matter: There is no faith, people who do not hold the Trust, there is no religion, people who do not keep their promises. (HR. Ad Dalimi Quoted from Yusanto and Muhammad K.W, 2002: 105).

There are three signs of a hypocrite: when he speaks he lies, when he makes a promise he breaks it, and when he is entrusted he betrays. (Narrated by Ahmad quoted from Yusanto and Muhammad K.W, 2002: 105). An honest and trustworthy person will get a reward from Allah SWT and will be entered into heaven with the Apostles and people who believe, honest people like the words of the Prophet SAW which means: Honest and trustworthy traders will be with the Apostles, people who believers, and honest people. Allah's biggest blessing on (his servant) is in business. (Al-Hadith quoted from Raharjo, 1987: 17).

The attitude of Trust is absolutely a must have for a Muslim businessman. Trustworthy attitudes include not committing fraud, consuming usury, not tyrannizing, not committing bribes, not giving gifts that are forbidden, and not giving commissions that are forbidden. The hadith of the prophet regarding this matter which means (quoted from Yusanto and Muhammad K.W 2002):

a) Prohibition of eating usury

If the Shiddiq attitude is carried out by business people, then the business practices of ignorance will not occur, acts of fraud and so on will be erased.

He (the Prophet SAW) cursed the person who took usury, the person who handed it over, the witnesses and the recorders. (Narrated by Ibn Majah from Ibn Mas'ud)

b) Prohibition of committing acts of injustice

A Muslim against fellow Muslims is unlawful: his property, his honor, and his soul. (Narrated by Abu Dawud and Ibn Majah)

c) Prohibition of bribery

Allah's curse on bribers and bribe takers in power. (Narrated by Imam Abu Dawud from Hurairah). Allah's curse on bribers and bribe takers. (Narrated by Imam Tirmidhi from Abdullah bin Amr).

d) Prohibition of giving illicit gifts

The gifts given to rulers are ghulul (underhanded deeds). (Narrated by Imam Ahmad and Al-Baihaqi from Abu Hamid As-Sunnah Saidi from `Ibbadh). Gifts given to officials are suht (haram). (Narrated by Al-Khatib from Anas r.a)

e) Prohibition of giving unlawful commissions.

The Messenger of Allah sent me to Yemen (as a regional ruler). After I left, he SAW, sent people to follow me. I'm coming back. Rasulullah SAW, asked me, "do you know why you sent someone after you?" Do not take something for your own benefit without my permission. (if you do that) it is cheating, and whoever cheats on the Day of Resurrection will be resurrected in a state of carrying the burden of his cheating. For this reason, I call you and now go to do your work assignments. (Narrated by Imam Tirmidhi from Mu'adz bin Jabal r.a)

An attitude of absolute trust must be possessed by a Muslim businessman. This attitude can be possessed if he always realizes that whatever activities he does, including when he is working, Allah SWT always knows. The attitude of trust can be strengthened if he always improves his understanding of Islam and istiqamah in carrying out Islamic law.

3. Fathanah

Fathanah means capable or intelligent. In this case Fathanah includes two elements, namely:

- a) Fathanah in terms of trade administration/management, meaning that matters relating to activities must be recorded or recorded neatly so that they can maintain their trustworthiness and shiddiq nature.
- b) Fathanah in terms of capturing the tastes of buyers related to goods and assets. In the case of fathanah, the Prophet gave an example of not taking profits that were too high compared to other merchants. So that his goods sell quickly. (Abu Mukhaladun, 1999: 15, Sheikh Abod and Zambry Abdul Kadir 1991:288).

Thus fathanah here relates to marketing strategy (image building tips). According to Afzalurahman (1997:168) tips on building the image of the Prophet's uswah include: appearance, service, persuasion and satisfaction. Appearance, do not lie to customers, both in terms of quantity (quantity) and quality.

Because fathanah's attitude is related to marketing, it can be said that marketing is how to make the goods sold quickly and bring profits, how to get buyers interested and buy these goods.

C. The role of business ethics in Islam

Business ethics consists of two words, namely ethics and business. Ethics comes from the Greek word ethos which means customs or habits. It could also be said that ethics is interpreting individual and social moral experiences so as to establish rules to control

behavior. While the word business is the exchange of goods, services or money that is mutually beneficial and mutually beneficial.

Ethics in general:

- a) The attitude and behavior of an entrepreneur must follow the prevailing norms in a country or society.
- b) Dress politely in a certain situation or event.
- c) How to dress appropriately and appropriately.
- d) How to speak politely and not offend others
- e) Behavior that pleases others.

Business ethics is a way to carry out business activities, which cover all aspects related to individuals, companies and society. Business ethics in a company can shape the values, norms and behavior of employees and leaders in building fair and healthy relationships with customers/work partners, shareholders, the community. The company believes that good business principles are ethical business, namely businesses with superior and sustainable performance that are carried out by adhering to ethical principles in line with applicable laws and regulations. Business Ethics can become a standard and guideline for all employees including management and make it a guideline for carrying out daily work based on noble morals, honesty, transparency and a professional attitude.

Business ethics has 5 principles including: First is autonomy. A businessman has broad autonomy, has the freedom to make decisions and is aware of his position as a businessman. Then the businessman has a responsibility to consumers, employees and partners. Second is honesty. With honesty the business will be lasting and long lasting. Honesty here can be interpreted as openness and truth. Third, justice is demanding that everyone be treated equally according to fair rules and criteria that are rational, objective and accountable. Justice means that no party is harmed by their rights and interests. The four mutual benefits are mutual benefits and no one is harmed. If conditions are urgent then able to take the same decision sam lead. The fifth moral integrity is the power to maintain the good name of the company.

The five ethical principles above are in line with the business principles carried out by Rasulullah SAW. So that it can be said that ethics in carrying out business activities has a very large role. If these ethical principles are used as a guide for business people, then the progress of the business being carried out will be as desired. Profits will increase, wealth will also increase gradually, and blessings will increase. This is actually the life that everyone wants. Hopefully Muslims can carry out their business in accordance with sharia principles,

Islamic provisions and the sunnah of the Prophet. Businesses that are not oriented towards problems will, of course, get harm. Profit is something that is important for humans to be able to live life. However, running it to get blessings and benefits is something that needs to be prioritized.

D. Closing

With more and more business people, the motives and business orientation will be even more diverse, so that business problems will be more complex. Then negative actions often occur, which eventually become habits in business behavior. If so, it is not uncommon for business to be identified with dirty deeds, because there are acts of lying, betrayal, broken promises, deception and so on. The business world which is an interaction between various types of people has the potential to plunge the perpetrators into things that are forbidden. Either because he was forced by economic needs, either he did it alone or conspired with other people illegally or because of intense competition that made him do things that were forbidden in religion. This kind of behavior is not the behavior of a good and important business person as taught in Islam. Business activities in Islam, should not be carried out without rules. Islam provides guidelines for carrying out business activities, considering the importance of this problem and considering the many people who slip up in this business case. That's why a Muslim who wants to become a business person must understand the Islamic laws and rules governing mu'amalah. So that he can sort out what is lawful from what is unlawful, or even those that are vague or doubtful. Based on the results of this descriptive analysis, the authors conclude that ethics plays a very large role in business activities. Rasulullah SAW became a successful businessman because he had the ethics desired by customers. Principles in conducting business activities such as shiddiq, amanah, fathanah are a perfect illustration of Islamic principles. There are no rules that are more perfect than Islamic rules in every implementation. Anyone who uses these principles in conducting business activities will be blessed.

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