

# Business Ethics in Islamic Perspective

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## **ABSTRACT.**

*This paper aims to find out how the concept of business ethics in a general and Islamic perspective is for business people. The purpose of this writing is to find out how the concept of Islamic business ethics exemplified by the Prophet and how it is implemented for business people so that later it is hoped that the results of this research resume can be used as a framework or model for other business people. The research was conducted in the form of descriptive using literature studies. The results. In carrying out business and activities, business actors understand and implement Islamic principles or values based on the Qur'an and Hadith. The concept of Islamic business ethics includes six aspects: the concept of divinity, the concept of property ownership, right and good, responsibility, honesty, and justice..*

**Keywords:** Business Ethics; Islamic Concept; Islamic Principle

## **ABSTRAK.**

Tulisan ini bertujuan untuk mengetahui bagaimana konsep etika bisnis dalam perspektif umum dan Islam bagi pelaku bisnis. Tujuan penulisan ini adalah untuk mengetahui bagaimana konsep etika bisnis Islam yang dicontohkan Rasulullah serta bagaimana implementasinya bagi para pelaku bisnis sehingga nantinya diharapkan hasil resume penelitian ini dapat dijadikan sebuah framework atau model bagi para pelaku usaha lainnya. Penelitian yang dilakukan berupa deskriptif menggunakan studi literatur. Hasilnya. Dalam menjalankan usaha dan kegiatan, para pelaku usaha telah memahami dan mengimplementasikan prinsip atau nilai-nilai Islam dengan berlandaskan pada Al Qur'an dan Hadits. Konsep etika bisnis Islam ini meliputi enam aspek: konsep ketuhanan, konsep kepemilikan harta, benar dan baik, tanggung jawab, kejujuran, dan

**Kata kunci:** Etika bisnis; Konsep Islam; Prinsip Islam

## **A. Introduction**

Today, the world's rapid growth has become a challenge as well as a threat for business people to win the competition and maintain the continuity of the company (Hasoloan, 2018). The quality of the provision of goods and services is an important capital for companies that expect development and gain competitive advantage, affordable prices of goods and services among

competitors, good service by providing faster manufacturing and delivery/transaction processes among other competitors (Huda, 2019).

Companies are required to have the ability to adapt business strategies and the environment that are changing day by day in order to win business competition, maintain their market, and seize existing market (Cymbidiana & Rosidi, 2013; Yunaida, 2017). High sensitivity to any changes that occur must always be imprinted in the minds of business people, capable of meeting and responding to every demand of consumers who are increasingly diverse and changing (Huda, 2019).

Business people are expected to be able to play on the emotions of consumers by issuing products and services so as to create new experiences for consumers and get their own satisfaction (Maulana, 2016). Islam as the majority religion in Indonesia teaches that economic activity cannot be separated from the basic values set out in the Qur'an and the hadith of the Prophet as well as sources in other Islamic teachings (Latif, 2014).

Islam also talks about human activities in obtaining and managing material assets both in peregrination and in groups as conventional economics concerns the acquisition, distribution and use in order to meet the needs of life, it's just that all economic activity must be based on the norms and rules of Islamic teachings (Idri, 2015; Irawan, 2017). Islam recommends that a business or trade must be ethical (Muhayatsyah, 2020). In Islamic business activities ethics is highly recommended, one of the fundamental trading practices in business activities (business) is consensual (Hasnidar & Haslindah, 2021). Rasulullah saw., strongly recommends that business people in trading business activities act like and like. On the other hand, all business ventures are prohibited, especially in trading activities in the market which are carried out by traders in a vanity way (obtained by illegal means), therefore something obtained in vain can result in harm to other people and the business itself (Fadillah, 2015). People who feel aggrieved or cheated on goods being traded will never like it because their rights are reduced or

violated. This can result in buyers deciding not to buy what is being attempted in business activities (Idri, 2015; Tiakoly & Wahab, 2019).

## **B. Methode**

This type of writing is qualitative. According to Jerome Kirk and Marc L. Miller Qualitative research is a special tradition in the social sciences which basically rests on human observation in the field each and relate to these people within discussion and their terminology (Rachman, 1999). Furthermore, the author uses a literal research type (library research) research is conducted by collecting, clarify, and generate data obtained from various written sources. Then analyze the literature related to material, and focus on discussing the issues discussed (Muhajir, 1983).

## **C. Result And Discussion**

### **Definition of Ethics**

The notion of ethics can be understood in terms of good and bad (true and fals), true and incorrect (correct and incorrect), honest and lie (honest and lie) (Prawirosentoso, 2002; Saskhim & Morris, 1987; Tiakoly & Wahab, 2019). Ethics is a code of behavior, namely the value of behavior that distinguishes what is right and what is wrong, of course the right and wrong values refer to the morals determined by Religion (Anita Sinaga, 2020). Ethics comes from the Greek word "ethos" which means custom or habit. This means that ethics is related to values, good ways of life, good rules of life, and all the habits adopted and passed on from one person to another or from one generation to another (Agus, 2012; YUSUF, 2017).

Meanwhile (Amalia, 2014; Bertens, 2000) in the book Introduction to Business Ethics formulates the notion of ethics into three meanings as well. First, ethics is used in the sense of moral values and norms that become a guideline for a person or a group in regulating their behavior. Second, ethics in the sense of a collection of principles or moral values or a code of ethics. Third, ethics as the science of good and bad. Ethical issues are not simple because in practice there is no absolute ethics. Theoretically, there is universal ethics, but

the system cannot be universally accepted, so there is no de facto universal ethics (Syafiq, 2019).

Ethics is bound to culture (culture-bound) which develops inherently in culture in the form of philosophy or people's way of life (Hudiarini, 2017). Another definition of ethics according to (Raharjo, 1990) the terms ethics and morals are used for the same meaning because the two words can be homogenized as custom or mores. Ethics and morals have the same meaning but are slightly different in application, that is, morality is used for the actions being assessed, while ethics is used for the assessment of existing value systems (Maghfur, 2018; Zubair, 1997).

Ethics is the same as morals which means action and is closely related to the words *khaliq* and creatures who are creators and created, the notion of morality comes from the plural words in Arabic *morals*, *mufrad* from *khuluq*, which means *sahayyah* (temperament), *murū'ah* (bud), *tahb'ah* (character) and courtesy (Anshari, 2010; Bunyamin, 2018). Thus ethics is the whole of the values of goodness, truth, morality which are actualized into behavior and actions so as to create better living conditions, especially in society.

### **Definition of Business Ethics**

In the Ethical Climate Theory from (Cullen, Victor, & Parboteeah, 2003), it describes the ethical criteria for personal individuals consisting of three components, namely: Self interest, friendship, personal morality. Ethics in business is closely related to the three things above. Morality or moral actions are defined as good deeds and bad deeds in business activities. In this connection ethics touches on individual aspects and social rules (Makmur, 2018). Relationships between humans are very sensitive because they are often influenced by emotions that are sometimes irrational. In that connection, regulations arise which we call norms or rules which can foster the existence of a network of rules, norms or rules that are very closely related and even relate to one another (R. S. S. Pamuji & Kiswara, 2022). With ethics, people will be able to be critical and rational in forming their own opinions and act in

accordance with what can be accounted for by themselves (A. Pamuji, 2020). . Ethics can also help humans distinguish between good and bad behavior or actions (Warsito & Djoko, 2018). The main purpose of ethics is to influence and encourage our will to lead to what is useful and useful for fellow human beings (Ningsih, 2017).

The definition of business is the exchange of goods, services or money that is mutually beneficial or provides benefits. According to its basic meaning, business has the meaning of "the buying and selling of goods and services" (Tiakoly & Wahab, 2019). This means that the continuity of a business is due to the dependence of buyers (consumers) and sellers (traders) in an effort to maintain and improve living standards and so on (Tiakoly & Wahab, 2019). Business can also be interpreted as an organized or institutionalized business activity of individuals (traders), to produce and sell goods or services in order to gain profits in meeting the needs of society (Mehilda, 2020).

Thus, the orientation of a business is not only to gain profit, but also to maintain the company, social growth, and social responsibility (Iskandar, 2016). Based on the definition of ethics and business above, it can be understood that business ethics is a set of values about good, bad and wrong in the business world based on the principles of morality. Or it can also be understood that what is meant by business ethics means a set of principles and norms in which business actors must be committed in transactions, behavior, and relationships in order to reach the 'land' or business goals safely (Faisal Badroen, 2006).

### **Business ethics in Islamic perspective**

Business is one type of business to improve the welfare of life, therefore Islam provides comprehensive instructions on business, starting from how to produce goods to how to properly manage the exchange of goods. According to Berten, business is a series of activities consisting of exchanging, buying and selling, producing, marketing, working or employing and other human interactions with the intention of making a profit (Darussalam, 2011).

Among the concepts of Islamic business ethics are as follows:

a. Divinity concept

In the concept of Islamic business the goal of business is to make a profit, but not the other way around, Islamic business is separate from the concept of divinity (Norvadewi, 2017). Where the concept of divinity is not separated in every business activity, so that business or business does not get out of the frame of divinity. Humans are given the responsibility to take care of both matters of worship and muamalah (Ridwan, 2015). In relation to business where humans are given the responsibility to maintain their business so that they always refer to halal or illegal business, so that they are maintained in direct contact with business transactions (Ariyadi, 2018). Islamic business ethics refers to the basic values determined by the Koran and hadith so that the concept of Islamic business ethics can be obtained directly from the Koran and hadith, which are the source of ethical values that instruct humans about good and bad (Idri, 2015)

**Property ownership concept**

The concept of property ownership in Islam is property and everything that is on the surface of the earth belongs to Allah (Sulistiawati & Fuad, 2017). Humans are given the mandate in managing and utilizing assets in accordance with God's provisions, including in managing business. Humans are only given responsibility for achieving and managing assets in accordance with the mandate given (Choirunnisak, 2017). According to Islamic teachings, wealth is an adornment of life that allows humans to obtain and enjoy it properly and without exaggeration. Although Islam is very aware that humans have a tendency to own, control, and enjoy wealth. Islam does not see wealth and wealth as a barrier to achieving piety to Allah (Muthmainnah, 2014). As the words of the Prophet Muhammad saw., Work or strive for your world as if you lived forever. And work for your hereafter as you will die tomorrow (Idri, 2015). The concept of the hadith above implies that the achievement of obtaining wealth in the world in meeting human needs is inseparable from the

achievement of efforts for the continuation of the afterlife (Masrur, 2018). Even though the ownership of this property is relative, it carries obligations that must be fulfilled when it reaches a certain limit to pay zakat to the poor. On the other hand, the ownership of property according to Islam is very contrary to the ideology of capitalism in which this understanding considers that the ownership of property, human beings are free to determine how to get it and are also free to use it, regardless of whether it is haram or halal (Mardani, 2018).

### **Right and good**

According to Islam, truth is the spirit of faith, which is the main symbol of the believers and the prophets. Islam places truth above all things (Yasin, 2016). So that truth becomes the basis and measure of the pillars and stability of a religion. Instead lies or deceit is part of the nature of a hypocrite. What makes the biggest disaster in today's market is the widespread acts of deceit and fraud, for example lying in promoting goods and how to set prices (Tiakoly & Wahab, 2019). Therefore, in the context of running a business, the most important thing is to be based on honesty that pleases Allah SWT, in managing a good and profitable business. Therefore, one of the very basic characteristics that must be possessed by traders is truth so that the business activities that are undertaken can be approved by Allah SWT (Idri, 2015; Tiakoly & Wahab, 2019). Objectively, the measure of good and bad, or right and wrong is influenced by reason which is the nature of human nature as a rational human being (Rahmawati, 2015). In business activities, behaving in accordance with reason is a measure of goodness, in which reason gives a place above lust, desire, need, and desired feelings (Widayanto, 2019). Desires, needs, and feelings are controlled by reason, so that everything is based on reason, not the other way around. In the business world (business) truth and goodness are needed, because without truth and goodness business will be threatened and unsustainable (Hasan & Muhammad, 2018).

### **Responsibility**

The concept of responsibility is emphasized by Islamic teachings in human life and life, including responsibility for business ventures (Ariyadi, 2018; Norvadewi, 2017). This is what distinguishes humans from other creatures. Allah made humans as caliphs on this earth to protect, prosper, and enjoy everything on the surface of this earth. humans with human science and technology are able to own and exploit anything that is beneficial for humans to have it (Ilyas, 2016). But do not forget that everything will be held accountable in this world and in the hereafter (Misbahuddin, 2019). According to the Islamic concept, all business activities including business ventures must be carried out with full sense of responsibility. This is done because humans are basically created by God as a being of a mulatto where humans are burdened with legal rules that bind humans. This responsibility is what distinguishes humans from animals (Tiakoly & Wahab, 2019).

### **Honesty concept**

The more advanced business ventures, the stronger the foundation is honesty. Because honesty can automatically affect the other traits attached to that human (Usman & Vuspitasari, 2019). For example, trust, good and bad, responsibility. This cannot be separated from honesty, traders who are trustworthy, good and responsible must be honest, because honest behavior carried out by swords can automatically affect the business ventures that we undertake (Tiakoly & Wahab, 2019). A businessman must act honestly on the basis of so that other people can benefit and benefit from the goods we buy and sell, this is done by explaining the weaknesses, strengths, and advantages of the goods being sold to buyers as business partners. Both visible and invisible to buyers (Ariyadi, 2018). On the other hand, if what the trader does is cheat, cheat, then this can affect the quality of the buyer's trust in the trader and the quality of the goods being traded. Honesty, good and bad and responsibility in business must be maintained so that we can benefit from what we try. Conversely, if honesty is not maintained, developed, it will affect the business we do (Khoiruddin, 2015).

### **Fair and justice concept**



Justice can be interpreted as an awareness to give something to others according to their rights (Purwanto, 2020). This is intended for both parties to get the same opportunity to get justice to carry out their obligations and obtain their rights without anyone from both parties experiencing obstacles and coercion of justice. So that each party gets the same opportunity to exercise their rights and obligations without experiencing obstacles and coercion. Islam considers humanity as a community that has the same degree before God. Islam does not distinguish between the rich and the poor, what can differentiate fellow human beings is the level of piety to Allah SWT (Idri, 2015).

According to M. Umar Chapra justice in the field of business consists of four things as follows (Inayati, 2013):

1. Need fulfilmentt
2. Respectable source of earning
3. Equitable distributon of incame and welth
4. Growth and stability

#### **D. Conclusion**

Business ethics as a set of values about good, bad and wrong in the business world based on the principles of morality. Or it can also be understood that what is meant by business ethics means a set of principles and norms in which business actors must be committed in transactions, behavior, and relationships in order to reach the 'land' or business objectives safely.

Business is one type of business to improve the welfare of life, therefore Islam provides comprehensive instructions on business, starting from how to produce goods to how to properly manage the exchange of goods. According to Berten, business is a series of activities consisting of exchanging, buying and selling, producing, marketing, working or employing and other human interactions with the intention of making a profit. Islam provides concepts in the application of business ethics, namely the concept of divinity, the concept

of property ownership, the concept of right and good, the concept of responsibility and the concept of honesty.

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