

THE ANALYSIS OF ETHICS AND BUSINESS RELEVANCE IN THE PERSPECTIVE OF ISLAM

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Abstract

The relation between ethics and business according to Islam is a unity that cannot be separated since a business needs the ethics to perpetuate the profit both in the world and the Hereafter. The ethics is deemed as a set of moral principle which is right from what is wrong. Thus, the ethics is needed in the business. As known, the business is a set of event which involves the businessman. The business in the perspective of Islam is a real work which is extremely honored. The teachings of Islam based on the Al – Qur’an say that it is not allowed to ignore the ethics as the rules which should always be held in performing the business practice to maintain the justice, prosperity, balance and benefit for all, especially to maintain the goodness and security as well as to gain the present and the future advantages.

Keywords: Ethics, Business, Islam.

1. Introduction

The word of Allah SWT, in the Qur’an letter An-Nisa (4) verse 29 states that:

“O ye who believe, do not eat each other possessions (an-awal) among you all the way which is false, except through the process of commerce (tjariah: business) which is carried out in the manner and the process of mutualism (no party is aggrieved)”... (Terjemahnya, 2010).

This verse expressly shows the integration of ethics and business. Therefore, in the Qur’an as the teaching sources of Islam, the concept of ethics and business is developed from the separateness of ethics and business or the integration of ethics and business.

The first question aroused which is related to the concept of business ethics is whether the business needs the ethics or not. As the ethics is deemed as the moral principle which distinguishes what is right from what is wrong, then the ethics is needed in the business. As known that the business is a set of event which involves the businessman (Muhammad and Fauroni, 2015). The businessman has a tendency to do the crash of interests, to mutually justify any means, to gain as much as possible, even to murder each other so that the stronger businessman increasingly dominate while the weak ones get stuck in the corners of business space.

A healthy business is a business based on the ethics. Hence, the Islamic businessman should has a frame of strong business ethics which can lead to a comfortable and blessing business activity (Muhammad and Fauroni, 2015).

In the reality, the business both as the activity (individual) and the entity (company) has been in its formal system and structure. The business runs as a process which becomes the activity of human being as an individual or as a community to seek the benefit and to meet their desires and needs. In the meantime, the ethics has been perceived as an independent discipline which makes it separated from the business itself. In that fact, the business and ethics are deemed as two inseparable things which have no relevance. If there is any of it, it is deemed as the negative relevance where the business practice is an activity to gain the profit as much as possible in the situation of free competition.

Otherwise, if the ethics is implemented in the world of business, it would disturb the

effort to achieve the business goal (Rahardjo, 1995). Therefore, the relation of business and ethics has created a problematic thing. This problematic thing, according to many people including the economists, is in the existence of doubt regarding the business ethics. Those parties doubt whether the morality has a place in the business activity (Kerap, 2011).⁴

The business activity or the entity of company business, in its behavior, seems to have been strongly related to the structure and the very complex system. Potentially, it is far from the perspective of awareness of its association with the human nature as a behavior which is a part of the company institution. Otherwise, it will be stronger perceived by its interest and will be also stronger influenced by the decision and action of the company (Endro, 2003).⁵

Those doubts then create myths in the relation of ethics and business such as amoral business myth, immoral business myth, business myth of profit maximization pursuer and business myth as a game (De George, 2009).

Hence, those perspectives make the ethics and business considered as two different disciplines. Some moral values which are in line with the ethics such as tolerance, loyalty, belief, equality, religiosity are considered as high values by the less successful managers. Otherwise, the values which are in line with the business principle such as the profit maximization, aggressiveness, individuality, competition and conflict management are considered as high values by the successful managers (De George, 2009). This condition then creates a bad image against the business and considered as 'the black or dirty world' both in the West or the East. The cynical attitude towards the business is caused by the assumption that the business is mainly based on the greed. The business is merely profit-oriented. When a businessman states that his business is for the public interest, it is actually false tactic to get people's sympathy and will make greater profit. The business is basically material and opposite with the spiritual aspect and good things in life (De George, 2009).

Unfortunately, according to Gunadi Endro, the perspectives above have been spread and widely believed by the businessmen and the community so that this assumption has indirectly brought several moral scandals which are harmful to society. Therefore, this case has become a serious ethical problem (Endro, 2003).

Then, there is an awareness that the separation between ethics and business is not realistic – since there has been more disadvantages – but the myths which have been already widespread and which will be handled by combining the ethics and business or vice versa, it creates new problems from the methodological aspect.

The combining of the ethics and business can be meant to impose the religious norms in the field of business, to put the ethics business of business profession, to revise the system and law of economy, to improve the skill in managing the requirements of ethics from the outside parties to be safe etc. Thus, the ethics is as if treated as the separate discipline and implemented in the field of business or developed by learning the moral studies in business. This understanding, in turn, will lead to several branches of ethics such as economy ethics, business ethics, management ethics, banking ethics etc. (De George, 2009). This explanation in this introduction brings out the problem of whether the ethics and business in Islam separate or combined and how the relevance of ethics and business is seen from the perspective of Islam.

2. Theoretical Foundation

2.1. Definition of Ethics

In the dictionary of *al-Munawir*, the meaning which is related to the ethics is *al-khuluq*, which means character, habit, patriotism and heroism. *Khuluq*, the root of *khuluq*, is closely related to the root of *khaluqa-kholqan* which means 'make' and 'create' (Muhammad and Fauroni, 2015). There should be will and faith of human being in the morals to create their actions. Therefore, the morals as the mannerism will not be realized if the human being do not seek to "create" it well with the intention and the faith as well as the continuous efforts where they will be an automatic awareness and mannerism in this process (Muhammad and

Fauroni, 2015).

In Quran: QS. Ash – Shura verse 137 contains: the word *khuluqin* the sense of habits and QS. Al- Qalam verse 4 in the sense of noble character. The meaning of ethics or character in the Quran can be developed from the words: *al-khair, al-birr, al-qits, al-adl, al-haqq, al-ma'ruf, at-taqwa, ash-sholihat, and ash-syar*.

According to Muhammad Amin, in the book of "Quran Vision about the Ethics and Business", the ethics or the morals is a discipline which explains the meaning of what is right and what is wrong, which explicates what should be done by people to others, which states that the objective achieved by people in their actions and which guides the way to do what should be done (Muhammad and Fauroni, 2015).

The ethics in the encyclopedia of Islam, according to Elias in Modern Dictionary English Arabic, is deemed as *alOakhlak, al-adabor al-falsafah al-adabiyah* which aims to educate the morality of human being (Daiber Hans in Nasr and Leaman, 2007). Madjid Fakhri (2006) affirms that the ethics is a rational picture regarding the nature and the basis of the action and the decision which is morally ordered and prohibited in Islam (Fakhri, 2006). With the definition of this moral, the business is a part of action which become the focus of the discussion.

2.2. Definition of Business

From the terminology view of business, Quran has a term of Business Ethics Reconstruction: Quran Perspective term which represents what is meant by business. Those terms are *altijarah, al-bai'u, tadayantum, dan isytara*. Besides these terms which are further explored, there are still other terms which can be considered to have approachment of the business such as *ta'kulu, infaq, and al-ghard*. However, this writing limit the four terms above. The term *tijarah*, is derived from the root of *t-j-t, tajarawatijaran*, which means to sell, to trade. *At-tijaratunwalmutjar* means the commerce and trade while *attijariyywalmutjariyy* also meansthe commerce or trade (Warson, 2009).

Likewise, in the English-Arabic dictionary, Modern Dictionary, the business term which is used: *'amalun-syuglun, shana'ahu, tijaratun-amalun, maslahatun-sya'nun, andjadwalun-amalun*. In Arabic, it is also known as *kar-mihnaton* (Modern Dictionary, 2011). There is also the businessman term which is used: *rajulun 'amalun, tajirun, muhamin*. Besides, the word trade in Arabic is used as *tajirun, hirfaun, and shina'atun*. From those terms above, the term *tijarahis* often used in Quran. From this definition, *tijarah* can be meant as business.

Based on al-Asfahani in al-Mufradat fi gharib in Quran, *at-Tijarah* means the management of property to gain the profit. Likewise, according to Arabi cited in *ar-Raghib, fulan-nuntajirun bi kazda* means someone who is proficient and competent who knows his direction and his purpose which he seek (Al-Asfahani, 1961).

In the use of *at-Tijarah* in the verses of Quran, there are two kinds of understanding. First, it is deemed as the trade, which is in letter al-Baqarah verse 282. Second, it is deemed as the commerce in the general definition. The interesting part of these definitions which are associated with each context is that the definition of trade does not only associate with the material things or the quantity but also with the immaterial things or the quality (Muhammad and Fauroni, 2015).

According to Aufah, business an activity of individual that is organized to earn and sell the goods or services in order to get the profit in fulfilling the needs of community and industry. The businessman is called entrepreneur (Muhammad and Fauroni, 2015). The business in general, based on the executive writer of Brown and Petrello definition by Buchari, is an activity of individual that is organized to earn and sell the goods and services to get the profit in fulfilling the needs of community or as an institution which earns the goods and services needed by the community (Buchari, 2007). Thus, according to both, the business is to get the profit or the results from what is earned.

Otherwise, according to Salim in The Contemporary English-Indonesia, the business means enterprise, trade, store, company, assignment and rights (Salim, 2001). In Indone-

sian Dictionary (KBBI), the business is a trading business and commercial commerce in the field of trade or enterprise. From this definition, the business linguistically represents itself as a real economic activity conducted by selling-buying or exchanging the goods or services.

The business can be generally meant as an activity conducted by people to gain the income or revenue or sustenance in fulfilling the needs and the will of their life by processing the source of economics effectively and efficiently (Karim, 2002).

2.3. Definition of Business Ethics

Based on Velasquez, the business ethics is a study which is specialized to discuss the right or wrong morals. This study concerns in the standard of morals as applied in the policy, institution and behavior of business (Valaques, 2010).

According to Arijanto, the business ethics then is a part which cannot be separated with the business activity conducted by the businessmen. The issues of ethics and obedience with the applicable laws are the solid foundation which must be possessed by the businessmen and will determine what action and behavior will be conducted in their business (Arijanto, 2011).

2.4 Definition of Islam

The word of Islam in Arabic, "*aslama*", reviewed from the linguistic side, has some meanings as following: Islam means to be obedient and submissive towards Allah SWT; peace and affection; safe, which means that Islam is a guide to get the safety of life both in the world and in the hereafter later (Sauri, 2012).

Reviewed from the view of term understanding, according to Tataarawangsa in his book of *KuliahAqidah*, Islam has two kinds of definition: specific and general definition. Islam based on the specific definition is a religion taught by the Prophet Muhammad PBUH. Based on the general definition, Islam is a religion taught by all prophets and apostles of Allah SWT from Adam until Muhammad PBUH. And this Islamic Shari'a, covers three things in outline: (1) an instruction and a guidance to know God and faerie which are unreachable by the sense of human being that become a subject of tawheed discipline; (2) an instruction to develop the potency of goodness which exists in human being in order to be the real honored human being that can be the field of morals discipline; (3) provisions which rule the ordinance of worship to God or the vertical relationship with God as well as the provision which rule the relationship among human being with their environment.

3. Methodology

The approach type of this research is qualitative approach. In this qualitative approach, it is intended to describe and analyze the phenomenon, event, social activity, attitude, belief, perception, and way of thinking of people individually or corporately. The aims is to describe and explore as well as to describe and to explain especially on "The Analysis of Ethics and Business Relevance in the Perspective of Islam" in finding out the relation between ethics and business from the perspective of Islam.

There is also a research method of this research called descriptive method; a method to understand the problem based on the phenomenon or the symptoms during the study. According to Soehartono, the descriptive research aims to give a picture of a group or certain community or certain people or a description of a phenomenon or the relationship between two or more phenomena (Sabri and Jabr, 2005).

This research is written by using the format of the approach Literature Review using some resources. And as a hypothesis from the research is that this research will continue by proceeding the further themes or titles such as the shar'ie business or the *halal* and *haram* business criteria (prohibited) etc.

4. Discussion and Results

The basic philosophy which becomes an important note for Islamic business is that in each movement of human being is a concept of relationship between human being, their environment as well as the human being with their God (*Hablumminallah and hablumminannas*). In other words, the business in Islam is not merely the manifestation of people's relationship which is pragmatic but also the manifestation of the total worship to the creator Allah SWT.

By adhering on this foundation, each Muslim who does the business or does any activities will feel the existence of the third party, Allah SWT in his/her aspect of life. This belief should be an integral part of each Muslim in doing the business. It is because Islam is not merely mundane oriented but also for a clear vision of the hereafter.

In Islam, the ethics and business should not be considered as two opposite things since the business is a symbol of mundane issue and also an integral part of the hereafter investment. It means that if the business orientation and the hereafter investment are intended as the worship to God, the business itself should be in line with the moral principle based on the faith to the hereafter. This statement is expressly mentioned in the Quran, letter As-Shaff (61) verse 10-11.

Which means: "O those who believe, do you love Me to show you a business that can save you from the painful punishment? They are keeping your faith to Allah SWT and his prophets and jihad in the God paths with your soul and property. It is better for you to know" (Terjemahnya, 2010).¹

Therefore, it can be understood from this verse that keeping the faith to Allah and his prophets as well as jihad with the property and soul are the business, the real business that can be surely the true benefit. This verse clearly the nature of the business which is not only for the material (the quantity) but also the immaterial (the quality).

Islam perceives the business concept as the deed deemed as a set of activities of business in various forms whose quantity of property ownership (goods/services) is not limited including the profit, but limited in the way of earning and utilizing (there is a rule of *halal* and *haram*).

Islam places the business activity (trade, commerce or selling-buying) in a very strategy position in the middle of people's activities in looking for fortune and live hood. It can be seen from the word of Prophet Muhammad PBUH:

"Pay attention to the trade, there actually are nine of ten sustenance in the world of trade."

The ethics and business are like the two side of a coin which is difficult to separate, and the business activity cannot be underestimated since it is an important issue in life. Also, the business will keep going indiscriminately whether those who run the business are Muslim or not (Muhammad and Fauroni, 2015).² For the Muslims, the business is not a new phenomenon since it is a phenomenon which has been long to be conducted by the Muslim role, the Prophet Muhammad PBUH.

It their life, the Islam people are guided by their guidance, the holy book Quran which become a perfect direction so that the Quran surely contains the principle and fundamental direction where the answer for each problem can be found including the problems related to the field of business (Muhammad and Fauroni, 2015).²

With the obedience to the principles and the directions, it will give the guarantee of justice and balance needed in the field of business and will maintain its commercial activity in the right path.

Meanwhile, the thought of business ethics on Islam appears in the surface with the foundation that Islam is a perfect religion. It is a set of teachings and values which can lead

the human being in their life to the aim of happiness both in the world and in the hereafter (Bertens, 2013).

The business ethics is about the right and wrong moral or the ordinance in running a business. With the ethics in the business, the businessman or the business entity can understand the rules, the values even the norms in running the business.

Nowadays, the business ethics becomes the field of intellectual and academic discipline which is not inferior to other fields. Many people believe that the roles of ethics in the business may not be temporary since it is associated with the essential aspect of the business (Zakaria, 2012). The business itself and all parties involved within it will be disadvantaged if the ethics is ignored. Hence, the ethics should be given a place. The Islamic business entity or the Islamic businessmen, according to the writer, is very important to embody or perform the practice of ethics in the business which means that the ethical aspects in the business should be implemented. And these ethical aspects, most of them are associated with the sector of economy and business (Zakaria, 2012).

Have the businessmen been in accordance with the rules of Islam in doing their business ethics? Islam actually regulates the affairs of the world and the hereafter. In other words, Islam regulates the issue of worship, how to seek merits and the deeds which must be done to perform the obligation towards the God. However, Islam also regulates the affairs of the world such as how to get the sustenance, how to transact well and the law of trading which is suitable with the Islamic Shari'a that can surely give the benefit and satisfaction for all people (Muslich, 1998).²²

The importance of business ethics is encouraged by the reality of the business which ignore the morality values or the ethics itself. In the newest reality if the business, there is a business tendency which ignore the ethics.

As well as the businessmen, they need to pay attention with things from the Islamic aspects in running their business in order to get the good and blessing profit, not merely the profit in the world but also the profit in the hereafter.

The key of business ethics and morals is actually in the businessmen themselves. It's the reason why the mission He sent Rasulullah to the world: to edify human being whose morals have been damaged. A Muslim businessman is obliged to uphold the Islamic business ethics and morals which covers the *HusnulKhuluq*. In this degree, Allah SWT will relieve His heart and will open the door of sustenance where it will be opened by the noble morality. The good morality is a basic asset which will create an ethical and moral business practice.

From the explanation of this discussion, the researcher cites the opinion of Muslich in his book "*Etika dan Bisnis Pendekatan Substantif dan Fungsional*" saying that the ethics cannot be separated from the business because: (1) the business is not value-free; (2) the business is a part of social system; (3) the application of business ethics is identical with the management of business professionally (Muslich, 1998).

Since the business as a complex social reality, there three views and standards to understand it: the view of economy, the view of law and the view of morality.

According to the economic side, the business a system and a process to get the profit. Hence, the business is deemed to be successful if it generates the profit. According to the view of law, the business as a process cannot escape from the law. Hence, the standard based on the view of law, a business is good only if it is allowed and it does not break the law (Zakaria, 2012).

According to the view of morality, determining whether a business is good or not is not as easy as both views above. There are at least three standards: the conscience, the golden rules and the assessment of general public. Based on the conscience standard, a business can be considered as having high moral standards if it is not contrary to the conscience. The conscience is recognized as an important moral norm but is subjective since it is difficult to be an open foundation (Zakaria, 2012). The golden rules say that let you treat others as you yourself would like to be treated. Or, do not treat others with what you do not want to be

treated by them. Therefore, the action or the business which has high moral standard from this standard is the useful action or business which is not harmful (Zakaria, 2012). There is also a standard of general public's assessment. This way is called "social audit". However, this standard cannot be separated from the subjectivity element of a community. Thus, to achieve an objective stage, the social audit should be conducted in a wide forum which requires an openness (Zakaria, 2012). It means that those standards become a necessity in performing the business practice for anyone who wants to be successful in his/her business.

It is recognized that the activity of trade or business, throughout the history, never escapes from the scrutiny of the ethics. The concern of business ethics can be said as the rest of the business itself. The deceptive acts in business, the reduction of dose or scale and lying are the concrete examples of ethics and business relation.

As the business is still conducted by certain individuals, the business is still an activity which possesses no complex effects except on the related individual. However, the business ethics is implemented coordinately by involving many individuals in the management of the company so it will surely cause social effects which rely on the balance of some interests. From the view of behavior, either the business as an activity or as an entity cannot be separated from the ethics.

To maintain the balance between the ethics and its environment, a good business as an activity or an entity should concern the social issues. It is called social responsibility of business. The social responsibility of business appears when it is faced with the public interest either in forms of the order values in a society or the social issues such as the cleanliness, the health of environment, the environmental conservation or the order in society which encourage the implementation of the social responsibility of business (Gitosudarmo, 2009).

The existence of a business or a company will be realized in the relevance with the society so the rupture of the business with its environment will clearly endanger the existence of that business. Otherwise, the good attitude and action from the business environment will guarantee the existence and the vitality of the business and company sustainability. The society consisted of individuals or institution which influences or is influenced by the action, decision, wisdom, practice or the business or company goal, is called stake holders (Endro, 2003).

With the social responsibility of business on the one hand and the business interest itself, the business is not a stand-alone activity or entity but the one which is closely related and cannot be separated from the structure and the system of society which consist of the problems of humanity, society, state, utility and non-achievement, truth and mistake as well as goodness and badness. In this point, the dimension of the ethics has an important role and strategy in the activity or the entity of the business without violating the religious values, government laws and the society values. It is also how the activity and the entity of the business becomes the behaviors which are integrally ethical.

In order that a business can achieve its goal continuously with the support of wide society, the management of the company should maintain the effectiveness of the interaction which took place between the company and the customer as well as with the stake holder and the ways based on the values and the norms of business ethics (Yunus, 2000).

From the businessmen side, basically, the business can be simply performed by certain individuals. However, as they are increasingly aware with their limitation as well as the benefits of the cooperation on the one hand and the development of the business challenge they face, the more businesses which are possibly conducted by a joint venture among individuals organized in an organization. In this level, it appears a term of management which aims to generate the organization professionally.

Through an effective management, an organization of the business will be increasingly cohesive so the consequences on that business itself which is an activity at first then shift into an entity of the business in form of company, partnership, cooperation and the limited liability company.

In fact, the ethics is an integral part in the business which is performed professionally. In

a long term, a business will remain sustainable and will continue to earn the profit if it is conducted based on the trust and honesty. Likewise, the business in a company will keep going if it is conducted by paying attention to all parties in the company (stake holder approach). It is a part of the aim of the business ethics: in order that all parties involved in the business are aware about the dimension of the ethics in the business itself so they can learn on how to make a good consideration ethically or economically (Suseno, 2007).

From this view, it becomes a necessity in order that a business or a company which will be continuous and sustainable in the process of achieving the profits always seek to impose the choice: if it is not ethical, it will be left behind and if it is ethical, it will not be left behind.

Generally, it is understood that the business ethics is an application of the values or the standards of morals in the policy, institution and business behavior whose application will be able to improve the long-term profitability and the good will which is obtained from the good image of the conducted business.

5. Conclusion

The ethics in Islam is called the morals, and the business is called the trade, the commerce or the selling-buying activity. From the view of Islam, the ethics and business are not viewed as the two contrary things since the business is a symbol of worldly affairs and is also an integral part of the hereafter. Thus, the business itself should be in line with the principles of morals based on the faith towards the hereafter.

It can be understood that having faith towards Allah SWT and his prophets as well as jihad with the souls and properties are included into a business, the real business which surely gets the true benefit so that it is clear that the essence of business is not merely for the material things (quantity) but the immaterial things (the quality).

Islam perceives the business concept as the deed deemed as a set of activities of business in various forms whose quantity of property ownership (goods/services) is not limited including the profit, but limited in the way of earning and utilizing (there is a rule of *halal* and *haram*). And Islam places the business activity (trade, commerce or selling-buying) in a very strategy position in the middle of people's activities in looking for fortune and live hood.

Therefore, the business may not ignore the teachings values of Islam, the business is a part of the society's activities so that there is no one aggrieved in his/her business activity and the business should be performed professionally since the benefit is not only for a short term (the world) but also a long term (the hereafter).

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