

# ISLAMIC PERSPECTIVE ON BUSINESS ETHICS

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## ABSTRACT

The purpose of this paper is to present a correlation among business player included person, organisation dan government as a stakeholder of Islamic business ethic. It explores the normative and practical of business ethics in the context of Islamic religious perspective to organization and personal business man. It briefly this paper discribed the foundations of Islamic business ethic and use holly Qur'an and Al Hadis as a primary references.

Keywords : Business ethic, Islamic, relation.

## INTRODUCTION

Business development is an important aspect to any business person in order to maintain their economic activity continuous. This step is also one strategy to continue to maintain the company's profit through improved service to customers. One strategy to be taken into consideration is the focus on quality services (Drgan: 2014). The development of the business world is growing rapidly – not simply the eye resulting from growing and growing science of management but also as a direct result of the revolution of digital communication technology based internet. As we realize that the revolution in information and communication technology systematically has penetrated into all aspects of life with all its consequences.

In the economic sphere the development of internet-based information technology the emergence of the phenomenon of new e-business and e-commerce. E-business is a business activity that is done automatically by utilizing electronic technology such as computers and the internet. Or relating to the use of internet technology to conduct business process transformation is done. E-business form most easily visible is good stuff online purchase retail as well as wholesale. (Shurety: 1999). In addition to the field of e-business transactions are internet-based network of trade we also often use the term e-commerce. Both of these terms refer to a transaction system that is global to the relatively able to overcome the barriers of time and geographical limits – without limits. The fundamental difference between e-commerce and e-business is that the purpose of the e-commerce oriented on how to gain an advantage, while e-business oriented on long-term interests and abstract nature such as consumer confidence, consumer services, regulatory work, the relationship between business partners, and handling social issues, etc. Thus, e-business and e-commerce more secure business systems of openness which means also better able to customize the appearance of more healthy competition from all forms of economic transactions conducted via the internet.

The phenomenon of e-business and e-commerce got a positive response from the business community as novice member mainly business. The business belongs to the novice beginner, an

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interest in e-business and e-commerce are inseparable from the culture Department of the new digital and global nature by giving an opportunity – the breadth to learn business with learning by doing as well as the prospect of grabbing for profit without limits. This was confirmed by commercial ads plastered on the internet social media impressed bombast and continuously fill the pages of their website. Business online promising remarkable results in just a short period of time without needing to struggled. If the impression less healthy are really possessing business assuming namely beginner online business as the most effective way to achieve wealth, business online is meant as an attempt to earn some money and shortcuts become rich, then that will happen quite counter productive. Those who have a perception like this without totally despise moral ethical values, they will gradually fall on collapse because of the economic neglect of stages – stages in the process of building a business is not as simple as their views. If the business is an online selected professions as other professions that are permitted in an Islamic perspective then inevitably the question of ethics must be attached to each individual. Any approach to the study of ethics that we are not opposing point of view with the moral values of Islam. Violation of moral ethics more broadly will easily spread like viruses that menggerogori the behavior of individuals, organizations, communities and countries. Most people are the product of the context they find themselves in. They tend to "look up and look around," and they do what others around them do or expect them to do (Trevin ~ o & Brown: 2004). Remember, in considering the moral problems, ethical theories offer various approaches. For example, virtue ethics is primarily concerned with the individual making the choices, based on certain virtues, rather than with their consequences for those affected. (Lor & Britz: 2011)

Business actors who penetrated the online business or e-business or e-commerce in general, the unfortunate first world business conventional transverse. With the maturity of their experience in the world of conventional business they stay online as business wings widen the character inherent in the business they get into in advance so that the success of the business is true – true achieved reasonably. Principal business the way it chose to work hard and build business with drudge, sweat. They don't tempted way – shortcuts scooped up orders and take the money but put aside the quality of output of good quality products and quality service unrivalled. Perpetrators of online business that already has a high flying hours will not be tempted in business money games, chain, investment loans, all of which are likely to be false is detrimental to another party and a tough accountable before God. It must be noted at the outset that the idea of maximization has a strong presence in the Qur'an and the Sunnah. Muslims are called upon to count the hasanat and try to accumulate the largest possible amount of them. On the Day of Judgment, there will be a just scale, Muslims are told in the Qur'an and the Sunnah. On one side of it the hasanat will be placed and on the other side the wrong actions. In the perspective of Islam, people assume the role of the vicegerent of God, he is responsible for all the acts, decisions and the intent behind them, including the implementation of the economic activity. All the resources are treated as a trust and a rational decision is made with respect to the allocation in accordance with the guidelines set out by Islam (Amin and Yusof: 2003).

Misleading information about E-business and e-commerce formulated content advertising online has dragged business beginner level so that the spirit of the overload and the high confidence affects friends-her friend, her relatives to join in business online by way of imparting a certain amount of investment for the benefit of – a magnitude without going through the lengthy process in a short time. The hope that actually they disseminate through imposible broadcast message internet messenger, SMS, social networking, internet and so on. If such phenomena as ni continues to progress, it is certain that their business is speculative, business is very unclear and potentially unethical business which led to losses on the part of their customers or business partners. Any type of business being done, if the exclusion of ethics, then ditinggankan will be gradually abandoned customers and

business partners, all of which will lead to collapse of the business. Therefore before someone doing business activities, it should have been since the beginning of the moral values of ethics was introduced in the business. Business ethics as part of the moral values or *aqidah moeslem* as a grip in terms of human relationships i.e. *mu'amalah*, introduced since the beginning of the growth process in line with the maturity of someone (*akhil baliq*) and became the primary responsibility of each head of a family. Family Influences, individuals start to form an ethical standards as children. The Prophet (SAW) emphasized the importance of nurturing family when he said, Command your children to pray when they become seven years old, and discipline them for it (prayer) when they become ten years old; and arrange their beds (to sleep) separately. (Beekun: 1996).

As a believer, a factor business ethics the offender could not be ruled out in the process of achieving success in business. Ethics contributes no small business success against someone either individuals or community. Ethics is the guiding factor for each person's behavior included any decision in the context of business involving individuals and communities who are institutional relationships. Ethics of business relations over the main runway being found. In other words, ethical aspects have become the needs of all types of relationships that are broader in scope in both the fields of business, healthcare, legal, and so on. Even beyond the aspect of relation businesses e.g. health, Ethics is positioned as the basic considerations for patient-provider relationships in health care (Peppin; 1999). Because ethics is seen as a value that is inherent in every human being who believed in the Islamic perspective on every aspect of business inevitably must pay attention to elements of legality, good elements and bad an effort, and this aspect of the halal or haram is properly placed as a major consideration in the business. The value of ethics in Islam can be used to measure the extent to which business activities can give you the benefit of – for all parties associated with the business activity is executed. The business is run in the corridor value – the value of Islamic ethics comes down to welfare the people, not just pursue profits for one party alone but profitable like all good business actors consumers, producers, traders and even the surrounding community as poor. Business ethics in Islamic perspective are used in all situations. Although there are many definitions of business ethics (DeGeorge, 1984; Gatewood & Carroll, 1991), our model defines business ethics as a set of established standards, rules, or principles for the morally "right" behavioral conduct in specific situations (Lewis, 1985 in Stajkovic & Luthans: 1997).

*Halal* and *haram* consideration could be used was labelled an reflection on the business we will run. For any business that we do can not be built in a very short span of time. Just the opposite if we manage business success we achieve in time beyond the limit of reasonableness, we need introspection is a foundation of ethics of business we've been strong enough. We need to re-befikir whether the success we achieved is derived from an honesty, whether from the work done by the legal and lawful way. As well as the need to re-think that whether our business as long as it doesn't harm the other party. That is the essence of business ethics that became the Foundation of the business being done legally with an aspect value of moral values about halal and haram as the last bulwark against crime ranking of efforts to gain wealth or money but which occurs precisely menjeruskan offender business on crime. In other words we should be moral ethical aspects of leading edgeand keep in mind that the business climate in developing country in general are more controlled by the rules of the game compared to the human resources of positive law. In developing countries, "the rule of man" is much more powerful than the rule of law "(i.e., corruption). Many successful business transactions are results of under the table dealings and personal relationship, i.e., *guanxi* (Dunfee and Warren, 2001; Steidlmeier, 1999). Hong Kong has been China's window to the world for the last several decades. In 1995, 58.2% of China's foreign investment came from Hong Kong and about 80% of Hong Kong manufacturers have set up production facilities in China. There have been strong

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economic ties between Hong Kong and China. Since 1997, the economic relationship has grown even stronger. The temptation to cross legal and ethical lines may also increase (Tang; Chiu: 2003).

The question of value – the value of ethics need to be the subject of reflection for each offender business given the business activities not only done for a matter of days and months, one year or two year but rather done for the long term. Business activity took place in the span of time that is not limited to, from one generation to the next generation to be passed on throughout the history of human life. Business is a profession that potentially puts the well-being of individuals and society, presents the spirit of independence strives legally. Therefore, if the business activities are not based on a strong ethical values as the teachings of the religion, then business activities can also bring negative potential, full risk damaging relations of man and the relationship between human society and will bring damage to the life of society and the order of the nation. In such important actors business value – strict ethical values since the beginning of the business built to grow and thrive for the benefit of a magnitude to society so that Islam strictly regulate business activities with an emphasis on aspects of haram and halal.

As for the essence of halal and haram in business activities among other things reflected in the reputation of the principal business built on the basis of honesty, not out of the corridors of corporate values or the legality and consistency in holding fast to any agreement made by the other party. The third essence of ethical values in Islam which are often adopted by the perpetrators of the business that not only the perpetrators only, moeslim business proved to be the guideline in an act of everyday life and become a guideline informing decisions – decisions made by business actors.

## **THE VALUE OF BUSINESS ETHICS IN ISLAMIC PERSPECTIVE**

In general the term business is accepted as padanaan of something action transaction, as often times we hear terdatap the expression let's do business. The bus business also means something for ikerjakan or things to do. When the main perpetrator of business, then business can be meant as an organization that provides goods and services to earn profits (Griffin: 2002). However the notion that business is quite extensive, covering business activities related to the needs of the community, Activity and enterprise that provide goods and services that a society needs (Bovee et.al: 2004). As an activity which involves the relationship between individuals and the other one with the relationship between individuals and community organizations, then make his silly the interactions of Islam within the framework of the law and ethics of a trade that stems from the teachings of the Qur'an and the Sunnah of the Prophet. The extent to which the ethics and norms of Islamic law applied in the business activity will be reflected in the character of every performer or producer of a good consumer business, the seller or buyer, the quality of komoditas goods and services they produce as well as the reasonableness of the market price resulting from the interaction of the businessmen in the market. All activities which concern the trade transaction or business permitted according to Islamic Ethics throughout the activities carried out in the corridors of the guidance of the Qur'an and the Hadith, Al including no mixing between the unclean and the clean.

Related to the question of market behaviour, i.e. behaviour between the seller and the buyer, between producers and consumers which was directly involved in business activity, basically they accept and are bound by normative Ethics morals. Moral ethics is often interpreted as the set of moral principles that distinguish what is right from what is wrong. It is a normative field because it prescribes what one should do or abstaining from doing. Business ethics, sometimes referred to as management or organizational ethics, ethics simply limits its frame of reference to organizations (Beekun; 1996)

In fact between the ethics of business and legal norms in the sense of formal legal order the whole set of business activities, both of which are inseparable from each other. Breach of ethics business may tend to lead to a breach of legal norms. Such is the case with the breach of the principle of legality can be ensured is also a breach of ethics. In such a thin line between ethical and legal norms, then shared the same business association formulated a code of ethics or code of conduct each control mechanism as a aims for perpetrators of business so as not to get out of the norm of ethical norms that are detrimental to the common interest. Code of ethics problems perceived as urgent needs and offender business can't rely solely on formal legal rules already exist. However strong a formal legal rules still could not guarantee the ethical lapses of market conduct busines. Regulation can improve business practices but it may not eliminate all unethical behaviors. Business will go on regardless. Society will have to learn to cope with the successes and failures of the behavior of leaders. In terms of regulation, the believers of this view, call for more regulations to ensure high standards of ethical business behavior. It emphasizes the need to make sure that regulations are appropriate, and specifically targeting high risk areas. The push will be driving for regulation that is based on principles rather than rules, be enforced, with regulators being given the correct powers. They recognize that regulation alone is not sufficient to deliver the good business ethics (Lee: 2011).

Any legal norms which are formal legal binds every member of the community, including in terms of business activities where a violation of the norm will be known directly, including sanctions for infringement of the purely objective and binding. A little different to the norm of law, value – the value of ethics are more likely to be indogen and only binding on the moral aspects of the individual and the community organizations where they become members. Thus the amplifier was a factor on the ethical aspects of the formal legal system so that the relationships between individuals, organizations and society including the Government could run a regular and balanced. The main function is to bind the indivusi moral and community organizations so as not to slip up in the pattern of behavior that is detrimental. One of the primary functions of morality (and of social institutions more generally) has always been to impose constraints that prevent individuals from falling into these sorts of collectively self defeating patterns of behavior (Heath: 2005)

## **THE RELATION OF LABOUR AND EMPLOYERS**

Business activities are healthy, honest and open to generate a healthy market behavior as well, namely the formation of prices of goods and services that are bought and traded. Assuming that the market price of the agreement between the two parties, namely business sellers and buyers then the meeting point between the supply and demand of a commodity which was done in the market need to be kept together because this is the closest thing the principle in business activity. Among its principal business must shoulder the responsibility together and from this we can assess the meaning of the importance of business ethics in which value in principle only involves two business principals i.e. seller and buyer.

It can be said that in a simple business activities only simply involvestwo parties as the main perpetrator of the seller and the buyer. If in the process of procurement of goods – goods in the form of commodities including komoditas services that involve many parties, nonetheless we can position as both sellers and buyers, manufacturers and consumers, employers and labour. On this position in principle each party has the same rights and obligations. If in certain circumstances one party more than another party benefitting the greater moral responsibility laid on the relation of both to balance the benefits to both parties feel the value of Justice in business activities.

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Business as production processes to produce goods and services, in the process involving the relationship between employers and workers, shareholders and managers, workers and owners of capital. The relationship between the two occurs when the employer membutuhkan employment and labour party offering labor services. Therefore happens is the buying and selling of labour services between workers and employers with the agreement of the price specified in advance. It's just that the process towards the achievement of a common goal production process produces the goods and services of the Labour Party is at a disadvantage. The employer as the party that ruled the capital is in a strong position, moreover if the amount exceeds the amount of labor supply demand for labor is needed. The employer as the owner of the capital is very possible to use his power to exploit workers if employers ignore ethical business. Such a situation is clearly visible on the existence of an inefficient provision of power business relationships on both sides. An inefficient provision that so we can be aware of one of the normative theory of business ethics, the stockholder theory.

According to this theory, businesses are merely arrangements by which one group of people, the stockholders, advance capital to another group, the managers, to be used to realize specified ends and for which the stockholders receive an ownership interest in the venture. Under this view, managers act as agents for the stockholders. They are empowered to manage the money advanced by the stockholders, but are bound by their agency relationship to do so exclusively for the purposes delineated by their stockholder principals. The existence of this fiduciary relationship implies that managers cannot have an obligation to expend business resources in ways that have not been authorized by the stockholders regardless of any societal benefits that could be accrued by doing so. Of course, both stockholders and managers are free to spend their personal funds on any charitable or socially beneficial project they wish, but when functioning in their capacity as officers of the business, managers have a duty not to divert business resources away from the purposes expressly authorized by the stockholders. This implies that a business can have no social responsibilities (Hasnas: 1998).

Ethical implications of business in the relationship between employers and workers can be explicitly read from how Islamic teachings assert independence slave is a very polite way without having to touch the existence of serfdom system which had lasted for tens of years. The system of slavery was a real example of how the relationship between workers and employers of the value of moral values and the value of Justice in which one party exploits the other parties outside the limits of humanity. The underdog IE slave bullied and made into items of commodities for the benefit of a strong party i.e. employer. In the middle of an inequity between the perpetrators of the business relation in the system of slavery, moral ethical values present value to change the system in a fair and humane, a radical change that is able to balance the rights and responsibilities of all parties. And proven way – how the Elimination of perbudaaan introduced by Islam could be accepted by the employer as a party that positions are stronger.

The moral ethical values against the system of slavery by offering solutions to free a slave from the employer by way of paying a number of monetary value to the owner of a slave in ransom over the ownership of the slave. The obligation to be a slave to assert independence tanggungjawab any perceived moeslim already beyond their financial ability. Moral ethics-related attached to it's own slaves, Islam also denounced the violent way way to remove slavery. In the moral ethics of Islam as was said by the Supreme Leader of Muslims that the Islamic prophet Muhammad that slaves were forced to flee from his master, his employer then the slaves could not go to heaven. From Jabir ra., from the Prophet., he said, "If a slave ran away, then his prayer is not accepted. " (Narrated By Muslim) In another narration it says: "then he really infidels." (<http://hadis-muslim.blogspot.com>). In

other words the liberation of Slavery could be made only by way of paying a ransom to the slave owner. The exemption system of slavery can we view as very important a mental revolution in the relationship between workers and owners of capital, between slaves and masters all process mechanism to free a slave is done openly, honestly and fairly so that could be accepted by all parties with iklas. It is the basic principle of Islamic teachings as a mercy for all the worlds. Work and creativity were honored in all their forms. Quranic principles and prophetic prescriptions served as guides for Muslims in conducting their business and family affairs (Ali: 2008).

The same is true of the relationship between bosses and workers outside the system of slavery. Moral ethics in Islamic guidance to realize that in many respects the position of labour less advantaged than the position of boss. Therefore, in the perspective of Islam there is a moral obligation that must be carried out by the boss in this way – how to pay workers ' wages. Prophet Mohamed instructed Muslims to be fair and just and prompt in compensating workers. He declared, ' ' One must give a worker his wage before his sweat dries (should be given on time) ' ' and ' ' your wage should be based on your effort and spending ' '. That is, payment for wages should be timely, fair and adequate. In fact, the Prophet considered denying a worker his/her full wage to be an immoral act. He was quoted saying that he would personally plead against, ' ' He who received work from a laborer and did not pay him in full ' a ' (Ali: 2008).

## **ROLES AND RESPONSIBILITIES OF GOVERNMENT**

In an Islamic perspective, the main goal of the economic system is to satisfy the basic necessities such as food, clothing, shelter to the fulfillment of the needs of the luxury goods that are all directed to the welfare of mankind as a servant of God. The distribution of economic resources to realize the prosperity of mankind, namely the economic actors each involving individuals, community groups and business associations or orders. In accordance with his nature, every economic actors have varying abilities to fulfill the desire of getting the goods and services they need. For a business activity as a way of Moeslem in seeking the grace of God, always based on the intention to worship. So what they produce either commodity goods and services results from the economic actors with one more doesn't always get the same results. One party may get the excess proceeds and the other party is, less than expected. Therefore, the moral ethics of implanting Islamic in order to reduce the economic gap between different classes of the community by introducing a system of Zakat, sodaqoh, infak and so on. The system can be stabilised as considered gap community to meet the needs of the Foundation. In order to keep the balance of economic fulfillment to the benefit of the people, in this case the Government positioned as the party most responsible for overseeing and maintaining the activities of economic agents that do business continues to be guided by the values of moral values of Islam. Thus, the economic system of Islam, ethic norms is based on all economic agents allowed to maximize the benefits of business provided that the ethical values of Islam expressly made considerationsto measure the economic costs to help ensure their commodities really halal obtained the halal way anyway. The overall distribution of income through the implementation of the system of *zakat*, *sodakoh* and *infak* as well as its implementationgrant, under the coordination of the Government through the Institution of the *Baitul Mal*. So obviously the slowness of the economic well-being of people quickly, the Government holds the key. If market mechanisms are not capable of running as it should, the Government should undertake the responsibility to guarantee the certainty of those goals will be achieved, because in Islamic economic system the Government would have to coexist with the market permanently and stable (Kahf: 1978).

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*A Sales Monopoly.* The economic system in Islamic society even though there are times when we encounter conditions where the products sold were limited or scarce commodity goods. Limitations the availability of commodity goods can be attributed to several factors such as crop failures, political chaos, even natural disasters due to deliberate action party seller to hoard its commodity goods. The latter is aimed at seeking the opportunity to price becomes more expensive. Market conditions so it definitely will benefit the traders only, and on the other hand consumers are harmed because of the number of requests exceeds the capacity of the goods sold. Negative effects even further is the well-being of the wider community driven out by the interests of the seller. Scarcity of goods commodities in market as favorable conditions the seller, such market conditions often is inevitable. It's just business ethics in Islamic perspective emphasizes the importance of sacrifice some profit from the situation to be utilized for the welfare of the poor as well as the interests of other community-wide. Conversely, if his monopolistic market intentionally conditioned on purpose e.g. by hoard things, then the ethics of Islam condemned the harsh actions of the traders. According to the tradition of the Prophet, it is reported that He said that Whoever takes the advantage of a monopoly condition to raise the price to Muslims is a sinner. In Islamic, the utility function of an individual depends on the welfare of other members of the society (Bendjilali & Taher: 1990).

The monopoly that was done on purpose, especially if the culprit is a business association, will have an impact and led to the tribulations of Community consumers due to rising prices of commodities beyond the reach of consumers. State as the authorities are seen by some rule of Jurisprudence needs to take preventative steps-steps to the emergence of a monopoly in a way within the limits of market intervention – to some extent. Why does the Government need to intervene in determining the market price, at the right time to intervene the market, and how the intervention was justified by Islamic business ethics, Islamic economists sends underlined the relevance of the market mechanisms on aspects that are synchronized with the personal needs and interests of the people to the policy setting prices could be accepted by all parties (Bashar: 1997). However, government intervention against the market price mechanism needs to be done carefully, action is taken under the conditions fixed by noting the circumstantial interests of all parties and not to act is thus counter productive as the emergence of a black market and the consumers are not getting the proper needs (Bashar: 1997).

*The Intervention Price.* In emergency situations, policies of government intervention against the price of commodities could not merely tolerated, but it could be a never-ending demands urgent business transaction while describing an inequity. When government intervention is carried out and forcing traders to take advantage of business outside the boundaries of the reasonableness of the market price, then the incumbent Government price controls. When the needs of the wider community and the basic necessities of control without a fair price controls the Government, then that price controls will be implemented based on justice for the perpetrators of the business appropriately, not excessive (Taymiyah: 1976). Price controls are performed selectively by putting forward the interests of the wider community without sacrificing any party, will give a positive impact among others could prevent inflation, protect small traders of collusion committed by big Traders Association. Control prices selectively in certain circumstances such as natural disasters and the farmer harvests thus intervention is the protection of farmers ' income is within the limits of reasonableness. Even certain commodity prices is only possible because of the cost of the Government fulfilled the production is very high, it must be set up as a government monopoly rights holders such as drinking water, electricity rates, mass transportation and so on, in order to prevent the exploitation of society at large.

As for the nature of the intervention of the Government market prices in general are emergency, just an attempt to restore the balance of market mechanisms. Price controls are done solely to ensure

the distribution of benefits in a fair manner for the sake of the well-being of individuals and society without having to sacrifice any party.

## CONCLUSION

In this paper we have tried to provide an overview of Business ethical In Islamic Perspective and the implication of this virtue for business activities. Business ethic Islam perspective arrangement – which includes *mu'amalah* consisting of relationships between actors in business, the quality of commodities including not halal and haram of mixing, how to conduct business, honesty and openness of the market information, the legality of a business, the wealth that must be accepted in a fair manner, as well as government intervention in the pricing mechanism of the market. The intervention is conducted ethically within the limits allowed by the Islamic jurisprudence as in the conditions facing crop failures that harm farmers, the tendency of natural disasters and wars that caused the scarcity of commodities and rising commodity prices up beyond the ability of consumer purchasing power due to the monopoly market that created the result of collusion between traders Association.

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