

ANALYSIS OF THE APPLICATION OF ISLAMIC BUSINESS ETHICS TO WOMEN ENTREPRENEURS IN JAMBI CITY

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Abstract

This study discusses the Application of Islamic Business Ethics to Women Entrepreneurs in the city of Jambi, from the focus of the problem the sub-topic of the problem is described as follows: How is the concept of applying Islamic business ethics and what form of application of Islamic business ethics is exemplified by Rasulullah SAW., Women Entrepreneurs in Jambi city. The results of the study show that Islamic values such as sidiq, fatahan, amanah and tabliq have been reflected in the lives of women entrepreneurs in the city of Jambi.

Keywords : Business Ethics, Women Entrepreneurs, Jambi.

INTRODUCTION

Islam recommends that in a business it must be ethical. In Islamic business activities ethics is highly recommended, one of the fundamental trading practices in business activities (business) is consensual. Rasulullah saw (Budi Untung, 2012). Strongly encourage business people in business activities to behave consensually. On the contrary, it is forbidden for all business ventures to be carried out in a pure way (obtained by unauthorized means), therefore something obtained by bathil can have the effect of harming others and the business itself (A.Kadir, 2010). People who feel aggrieved or deceived about the goods sold will never like it because their rights are reduced or violated, it can result in buyers will decide not to buy what is sought in business activities (Idri. 2015).

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Business is something very important in human life. No wonder Islam based on the Qur'an and Sunnah provides guidance in the field of business. Business so far, impressed as a business to seek as much profit as possible, even has to be taken in a dirty and unethical way. Islam does not allow a person to work at will to achieve his desires by justifying all means such as committing fraud, cheating, perjury, usury, bribery and other vanity acts. But in Islam there is a boundary or line between what can and cannot be, right and wrong and intermediate, self-help or halal and haram. Allah (swt) has set certain limits on human behavior so as to benefit one individual without compromising the rights of others. This limitation or dividing line is known as ethics (Rahmah, R. A. 2016).

Ethics as a reflection we think about what to do and specifically about what to do and what not to do. Ethics is as a branch of philosophy that studies the good and bad of human behavior. Therefore, ethics is often referred to as moral or philosophical philosophy. In trade or business activities never escape the ethical spotlight. Ethical concern for business is as long as the business itself. Since humans are involved in business, it is also realized that this activity is inseparable from ethical issues. For example, since man trades he knows about possible scams. Business activity is always dealing with ethics, meaning it always has to consider what can and what cannot be done (Bertens, K, Etika, 2011).

The key to business ethics and morals lies in the culprit, that's why the mission of the Prophet to the world was to repair human morals that had been corrupted. A Muslim businessman is obliged to uphold Islamic business ethics and morals which include Husnul Khuluq. At this degree Allah will expand his heart, and will open the door of sustenance, where the door of sustenance will open with that noble character, good morals are the basic capital that will give birth to ethical and moralistic business practices. One of the good morals in Islamic business is honesty (QS: Al Ahzab;70-71).

فَوَزًّا فَأَزَّ فَفَدَّ وَلَهُوَ رَسْدُ اللَّهِ يُطِيعُ وَمَنْ ذُنُوبَكُمْ لَكُمْ وَيَغْفِرُ أَعْمَالَكُمْ لَكُمْ يُصْلِحُ . سَدِيدًا قَوْلًا أَوْفُوا اللَّهَ أَنْفُوا الَّذِينَ الَّذِينَ أَيُّهَا يَا عَظِيمًا

"O believers! Be fearful of Allah and speak the right words, Allah will correct your deeds and forgive your sins. And whoever obeys Allah dan Rasul-Nya, So truly, he won with a glorious victory."

Part of the meaning of honesty is that an entrepreneur is always open and transparent in his buying and selling, "Establish honesty, because honesty leads to goodness, and indeed goodness leads to heaven" (Hadits)

RESEARCH METHODS

This type of research is qualitative descriptive research. The research is carried out by conducting field research, where the problems to be posed in this study are determined on related problems. The rules of qualitative descriptive research try to interpret and tell data related to the situation that is happening, attitudes and views that occur in society. This

research activity includes collecting data, analyzing data, interpreting data, and ending with a conclusion that refers to analyzing the data.

RESULTS AND DISCUSSION

Learning and understanding business ethics before an entrepreneur starts doing business is very important. Because the discussion of business ethics receives very high attention in Islamic economics including market control, eradication of profit profiteering, hoarding of goods, and black market (Ika Yunia Fauzia). Thus, Muslims need to have a concept or system of values that regulate the level of practice so as not to fall into things that are necessary by determining the values of haram and halal, makruh or mubah, obligatory or sunnah, fardhu 'ain or kifayah. This aspect of value applies to actions as a business person towards meeting the needs of both production, consumption and distribution of goods and services (Lukman Hakim, 2012) Analysis of the application of Islamic business ethics to women entrepreneurs in Jambi City, namely:

1. Siddique (Honest/True)

Honesty includes integrity that is absolutely necessary in managing a business, especially to maintain interaction between business people and business partners. Honesty is the basis that must be owned by a business person, when the foundation owned is no longer imprinted or lost, then the trust of his business partners is lost. Integrity is also related to the commitment that has been set by a business person (Ika Yunia Fauzi, 2013). Honesty is a very commendable trait and is the spirit of faith, the main characteristic of believers and even the characteristics of the Prophets. Without truth, religion would not stand tall and would not be stable. In other words, honesty must be upheld by business people. Without honesty a business means nothing (A. Darussalam).

Below we will summarize the data findings from the informants above into 3 categories.

- a. **Product** is anything that is offered to the market to get attention, bought, used and that can satisfy the wants or needs of consumers. In accordance with the nature of the Prophet Muhammad SWT in doing business, the nature of Shiddiq is needed because the product to be marketed must be based on honesty, the product must be completely new, and halal to use. Products with good quality, women entrepreneurs in Jambi city always provide goods with more variants of product choices, but still provide guaranteed quality assurance and profitable for consumers. And always be honest with every product that exists. Like the word of Allah in QS. An-Nisa":29 which means: *"O believers, do not eat each other's property in an unrighteous way, except in consensual trade among us. And do not kill yourselves Truly, Allah Most Merciful to you"*

- b. **A place** is a set of interdependent organizations involved in the process of making a product or service ready for use or consumption. By nature Nabi Muhammad SAW In doing business, namely the nature of shiddiq in this distribution channel, women entrepreneurs in Jambi city provide a clean, spacious, for comfort for their consumers and are true honest that provide comfort in the place.
- c. **Marketing** needs to be more than just product development, pricing and making the products offered accessible to consumers. Provision of information about the products or services offered through promotional activities. Providing information about the products or services offered honestly through promotional activities. One of them is by luring consumers through exhibition activities, or Bazaar. The siddiq attitude applied by women entrepreneurs in Jambi city really explains that their products are good and quality products.

2. Amanah

Trust is a commendable moral. Therefore, every believer in buying and selling transactions must always maintain the trust he hits. This means that if a trader is given responsibility for managing the business, then consequently he must maintain and maintain trust. People who are trustworthy are guaranteed the honor of the world, and the honor of the hereafter. Conversely, if the responsibility to manage the business is not carried out properly, the consequences of impacting the business itself, even further, are called hypocrites (A. Darussalam). The basic values associated with honesty that transcend each other are trustworthiness that has a very close relationship. The consequence of trustworthiness is to restore every right of its owner, whether few or many which is hereinafter referred to as honest (Yusuf Qardhawi). Researchers summarize the findings below:

- a. **The product** must be completely trustworthy, safe for use by consumers. Products that are believed that the product is original, newly made, not old goods. And also this businesswoman in Jambi city tried the product first before the buying and selling process.
- b. **Place** (Distribution Channel) Some women entrepreneurs in Jambi city provide a place that is comfortable and can be trusted for its security. Excellent service is also prioritized according to the 7S concept, namely: Greetings, Smiles, Greetings, Politeness, Courtesy, Ready and Alert.
- c. **Promotion** Promotion based on an honest attitude (siddiq) is what can be trusted by potential customers. Because of the business that is run mempromosikan productnya in an honest and trustworthy manner without vilifying other products. As this aphorism illustrates that promotion must be trusted and credible : *The best way to market*

something is "nothing". Because every thing requires a different way of marketing. A method works best on certain products, but worst on others.

3. The concept of fatanah

Fatanah can be interpreted as understanding or understanding something and explaining it. Fatanah can also be interpreted as ingenuity or wisdom (A. Darussalam). In business, the economic implication of the nature of Fatanah is that all activities in the management of an enterprise must be with intelligence, optimizing all existing intellectual potentials to achieve business goals. When associated with an entrepreneur. So an entrepreneur must have intelligence, ingenuity and wisdom, so that his business can be more effective and more efficient and able to analyze competitive situations and changes in the future (A. Darussalam).

Islamic business ethics has been exemplified by Nabi Muhammad SAW., as a reference in Islam but sometimes a trader in practice can no longer apply the practices and concepts taught by the religion, so sometimes in a trade or business venture there is fraud. However, if Islamic business ethics can be applied as well as possible, it can improve the sustainability of the business itself.

- a. **Product** Fathanah in the sense that the product has many creativity and innovation that can make it different from others.
- b. **Place** (Distribution Channel) Smart in the sense of Place (Place) is where business owners, namely women entrepreneurs in Jambi City are smart in determining strategic places so that they can be seen and visited by potential customers.
- c. **Smart** in reading the situation of the target market and looking for loopholes so that the promotion carried out by women entrepreneurs in Jambi city can be different from other business promotions.

4. Tabliq (Communicative)

Entrepreneurs who have tabliq nature mean traders who are able to communicate and can convey everything as it is, not cheating the quality of goods. and be able to provide an explanation of the actual state of the merchandise. Related to tabliq, of course, what is conveyed is not on the basis of deception in buying and selling transactions. Explain or convey something as it is in accordance with the actual quality of the goods. People who have tabliq nature, will convey correctly or with correct or fixed speech (bi al-hikma). If he is a leader in the business world, he must be someone who is able to communicate his vision

and mission correctly to employees and other stakeholders (A. Darussalam). Tabliq attitude means being able to convey something.

Something that is conveyed must be true. Someone who is said to be tabliq can also be said to be communicative and argumentative properly and correctly, because the nature of tabliq is related to communicative and argumentative by a merchant in serving customers. This means that a trader must be able to provide explanations and communicate properly and correctly to customers about the state of goods and the quality of the goods sold.

Thus, communication and argumentative relationships are established between business people and business partners properly and correctly. When associated with business or trade, a trader must be able to convey explanations or communicate correctly to his business partners or stakeholders, including communicating with customers in providing good service and Do not hide about the state and quality of the goods sold so that customers or buyers can happily buy the merchandise that is being marketed. If the nature and attitude of this tabliq can be applied in the lives of swordsmen, it will give birth to a trade that is sacred and clean from fraud or fraud that harms the buyer or seller. Furthermore, in conducting trade or buying and selling transactions, it is not allowed to practice riba in trade or business. In terms of usury language it means: addition or excess (Hamza Ya'kub).

- a. **Products** offered by women entrepreneurs in Jambi city can show that through products can attract the attention of consumers and be responsible for the quality of their own products.
- b. **Place** (Distribution Channel) In finding a Place (Place) some women entrepreneurs in Jambi city are communicative so that they can get a strategic place.
- c. Communicative promotion can make potential customers enthusiastic about the promotion. Communicative here is intended so that between the seller and prospective buyers clearly know the product.

CONCLUSION

Based on the results of the presentation and discussion of the results of the research above, researchers can draw the following conclusions. First, the majority of women entrepreneurs in Jambi city have understood Islamic business ethics and applied the concept of Islamic business ethics as exemplified by Rasulullah saw, in doing business. Second, based on the understanding and application of the concept of Islamic business ethics that has been understood and applied by some women entrepreneurs in Jambi city. Emulating marketing practices Nabi Muhammad SAW. Based on the nature of Prophet Muhammad SAW, namely: Shiddiq, Amanah, Fathanah, and Tabligh.

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