

Application Of Islamic Business Ethics In Clothing Stores Cv Fajar Baru In Balangnipa Village North Sinjai District

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ABSTRACT

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This study aims to explore the understanding and application of Islamic business ethics at CV Fajar Baru Clothing Store located in Balangnipa Village, North Sinjai District. The main focus of this study is to understand the concept of Islamic business ethics and how the concept is applied in the daily operations of the store. The approach used in this study is qualitative with a phenomenological method, involving consumers, employees, and store owners as research subjects. Data were obtained through observation, in-depth interviews, and documentation, which were then analyzed systematically through the stages of data reduction, presentation, and drawing conclusions. The results of the study show that the principles of Islamic business ethics, such as Siddiq (honesty), Amanah (trust), Fathanah (intelligence), and Tabligh (effective communication), have been understood and consistently applied by employees and store owners. This is reflected in the transparency of information about products, pricing that is in accordance with the quality of goods, and honest and integrity-filled service. Overall, the implementation of Islamic business ethics at CV. Fajar Baru is considered optimal, showing a strong commitment to Islamic values in maintaining customer trust and creating sustainable business practices.

1. INTRODUCTION

The economy can be considered an essential and inevitable need for individuals, communities, and countries. Everyone, like it or not, will eventually face what is called "economic reality." This challenge is part of the main dynamics of everyday life. Various economic activities carried out by society, including in Indonesia, are important elements of this reality (Fahmi, 2019).

Indonesia itself continues to show developments in the economic and trade sectors. With more and more business actors involved, this country still needs business intelligence to maintain its competitiveness in the global arena, especially with developed countries. The more entrepreneurs grow and develop, the greater their contribution to the strength and stability of the national economy (Fahmi, 2019).

Trade plays an important role in the social and economic aspects of society. Islam, since its inception, has paid great attention to this sector, considering that the Prophet Muhammad SAW, its founder, had deep experience in the business world (Djoko Murjono, 2012). The Prophet Muhammad SAW even raised the status of trade through his words, "Strive in trade, because nine out of ten doors of sustenance are in it." However, trade activities were not left without limits; the Prophet set clear rules to ensure ethical and fair business practices.

Business plays a crucial role in human life. Therefore, Islam provides guidelines derived from the Quran and Sunnah regarding economic activities. Although business is often identified with efforts to achieve maximum profit, Islam emphasizes the importance of avoiding unethical practices, such as fraud, perjury, usury, bribery, and other behaviors that can harm others. The purpose of business according to Islam must remain in line with moral values and welfare.

According to Helmawan Kartajaya, business success can be achieved by implementing the four main characteristics of the Prophet Muhammad SAW, namely Shiddiq (honest), Amanah (trustworthy), Fathanah (intelligent and innovative), and Tabligh (effective communication). Former researcher Sidki Amalia Izzati also added that these characteristics are reflected in indicators such as honesty, keeping promises, professionalism, and good communication skills in business activities.

In Muhammad Arif Rahmat's research, the four main characteristics of the Prophet Muhammad SAW—Shiddiq, Amanah, Fathanah, and Tabligh—are considered relevant business ethics guidelines and are the key to success in managing a business. Although these characteristics are very important and have been widely recognized among scholars, their implementation in business practice is still relatively minimal. In fact, these principles are very relevant for entrepreneurs to apply in running their businesses.

According to Arifin Johan, Islamic business ethics provide significant benefits for all parties involved, such as business partners, consumers, and business partners. These principles not only guide the right way to do business, but also provide an opportunity for Muslims to obtain blessings from Allah SWT, both in this world and the hereafter. In the business world, the application of ethical values is closely related to efforts to meet customer needs, which ultimately affects the continuity and development of the company. Many modern companies today adopt ethical principles as a strategy to win competition in the market (Pebryani, 2020).

Conceptually, ethics is a set of principles that govern human life, a part of philosophy that rationally and critically discusses norms and morality. Ethics is different from morals; ethics is a critical reflection and logical explanation of the reasons behind the good or bad of an action, while morals are practical rules that regulate behavior according to certain values (Application et al., 2018).

The economy, on the other hand, is a basic need that supports the continuity of daily human activities. Every interaction, whether in agriculture, trade, or industry, involves economic elements that drive life towards prosperity. The economy functions as a driving force in a life that continues to develop, helping humans achieve balanced prosperity.

In Islamic teachings, all economic activities must be based on the fundamental values contained in the Quran, the Hadith of the Prophet, and other primary sources of Islamic teachings. Traditional Islamic economics focuses on how humans acquire and manage resources, both physical and non-physical, to meet the needs of life, both individually and collectively. Islamic scholars and intellectuals, including M. Quraish Shihab, have made major contributions to developing and disseminating the ethical principles and foundations of Islamic economics.

M. Quraish Shihab explains that the principles of Islamic business ethics include values such as honesty, friendliness, transparency in offerings, and providing customers with the freedom to make decisions without pressure. Sellers are prohibited from forcing buyers or using oaths to sell goods. In addition, Islam demands justice in weights and measures, prohibits monopolistic practices, and opposes commodity price controls. The principle of voluntariness in transactions is also an important element that must be upheld (Indri, 2015).

However, Islamic economics still faces major challenges because economic practices in some Islamic countries often deviate from its basic principles. For example, fraudulent acts in transactions that should be based on the willingness of both parties, but instead involve illegitimate means such as threats, exploitation, or coercion. This is contrary to the word of Allah in QS. An-Nisa (4): 29, which emphasizes the importance of transactions carried out voluntarily and fairly (Alma, 2003).

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَهُمْ بِالْبُطْءِ وَلَا تَذْهَبُوا بِنَفْسِكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ

“O you who believe, do not take one another's property in an unrighteous manner, except through trade carried out consensually between you. Nor do you destroy yourselves, for indeed Allah is Most Merciful to you.”

To achieve mutual satisfaction in transactions, one important thing to avoid is fraudulent buying and selling practices. The Prophet Muhammad, as an exemplary businessman, taught that the economy must be based on honesty as the core of business ethics. He never hid the shortcomings of a product or exaggerated its advantages, but honestly conveyed the actual situation to the buyer.

Success in business is largely determined by the integrity and ethics of business actors. The implementation of good business ethics is the hope of the community, including at CV. Fajar Baru Clothing Store located in Balangnipa Village, North Sinjai District. Businesses that prioritize ethics not only provide benefits for business actors but also build consumer trust. As a society that upholds religious values, both as consumers and business actors, it is important for Muslims to apply ethical principles in every aspect of business.

However, based on initial observations, there were several ethical violations that occurred at CV. Fajar Baru Clothing Store, such as lack of friendliness towards consumers and no words of thanks. Violations such as these can raise doubts among customers about the extent to which Islamic business ethics values are implemented. In fact, business is a noble profession with the main goal of providing services to the community. Therefore, business actors in the community need to ensure the continuity of their business by emphasizing the principles of Islamic business ethics that prioritize honesty and responsibility.

Introduction of business ethics in society is very important and a necessity, including for CV. Fajar Baru Clothing Store. The success of a business is largely determined by the ethics of business actors. Companies that prioritize ethics will have a positive impact, not only for business continuity but also for consumer satisfaction. Religious Muslim communities, both as traders and entrepreneurs, should make ethical principles the main guideline in running a business.

Based on initial observations, CV. Fajar Baru Clothing Store located in Balangnipa Village, North Sinjai District, shows a friendly attitude to consumers, including saying "Thank you" after the transaction process. This reflects the application of basic values in Islamic business ethics.

In essence, doing business is a noble profession that aims to serve the community. Therefore, businesses that are in the midst of the community must maintain sustainability by implementing the principles of Islamic business ethics. The main sources of Islamic business ethics literature are the Qur'an and the Sunnah of the Prophet. Economic actors are expected to behave ethically in all their activities, because as explained by A. Qadir, every effort made by a Muslim can be worship if it aims to gain Allah's pleasure. This is in line with the fiqh principle of *Al-Umr bi Mawasidiha* (Every matter depends on its purpose).

One of the main morals in Islamic business is honesty. Integrity is a key element in building a company's long-term success. According to Fauroni, Islamic business ethics derived from the Quran and Hadith include six main principles: truth, trust, honesty, brotherhood, knowledge, and justice. These principles serve as guidelines for ethical values in business activities.

Business in Islam includes various forms of economic activity that are not limited by the amount of ownership or profits, but remain based on moral values that are in accordance with religious teachings.

Islamic business covers various types of economic activities, where the amount of assets, whether goods, services, or profits, is unlimited. However, the way to obtain and manage these assets must always be in accordance with the principles of halal and haram. Therefore, Muslims cannot separate business activities from religious values, but must make it a means to earn a living in accordance with Islamic teachings. Islamic or Sharia business is a form of business based on the Qur'an and Hadith, with the aim of carrying out economic activities in accordance with Islamic law, as a form of worship to Allah Ta'ala to achieve His pleasure.

Thus, Islamic business ethics serves as a guideline for behavior in the business world based on sharia principles, with an emphasis on things that are permitted (halal) and things that are prohibited (haram). Ethical business behavior in Islam includes obeying Allah's commands and avoiding all His prohibitions. Based on this, this study asks two main questions, namely: How is the understanding of Islamic business ethics in CV. Fajar Baru Clothing Store located in Balangnipa Village, North Sinjai District? In addition, how is the implementation of Islamic business ethics principles in the store?

2. Research methods

The author uses a qualitative phenomenological approach with quantitative methods in this study. This research was conducted at CV Fajar Baru Clothing Store, located in Balangnipa Village, North Sinjai District, Sinjai Regency, South Sulawesi Province, with a survey conducted from February to May 2023.

The subjects of this study include consumers, employees, and owners of CV Fajar Baru Store in Sinjai Utara District, Balangnipa Village. Meanwhile, the object of this study is the application of Islamic business ethics in the store. Data collection techniques used by the author include observation, interviews, and documentation. To ensure data validity, the researcher applies source triangulation by comparing information obtained from various sources, such as documents, interviews, and observations. This method is important to verify the accuracy of the data based on the findings obtained by the researcher during the follow-up process. This source triangulation is often used in qualitative research, as explained by Raco (2010). The data analysis techniques used in this study are:

a) Data collection

In this study, all data will be collected objectively based on the results of field observations and interviews. The data collection process is carried out by determining the research topic and compiling an interview question guide before conducting open interviews with informants.

b) Data reduction

Data reduction means that researchers must think about their research goals, summarize information, select relevant data, focus on key aspects, and identify emerging patterns and themes.

c) Data presentation

After the data reduction process is complete, the next step is data presentation. In qualitative research, data is generally presented in the form of narrative descriptions, diagrams, relationships between categories, and so on.

d) Verification

After the data is reduced and presented, the researcher can draw conclusions regarding the implementation of Islamic business ethics at CV Fajar Baru Clothing Store.

3. Results and Discussion.

a) Understanding of Islamic Business Ethics at CV. Fajar Baru Clothing Store in Balangnipa Village, North Sinjai District.

As everyone knows, trade is clearly superior to agriculture and other professions, and history tells us how people gained wealth and how countries achieved wealth and glory through trade. Islam recognizes the role of transactions in gaining wealth and greatness. It is reported that the companions of the Prophet (PBUH) asked him for a better job. This question gave rise to a

hadith that supports trade. Narrated by Ahmad (Imam Hanbali) in the book Musnad Ahmad, which means:

“O Messenger of Allah, what is the best work?” He replied, “The work of a man with his own hands and every transaction of sale that is mabrur (blessed).” (Narrated by Ahmad 4: 141, Hasan Lighoireihi)

The hadith above explains that the best work with one's own hands refers to trading. However, Islam provides limitations in achieving profit and glory, namely by avoiding acts of injustice towards others, especially in the business world. Business must be done with sincere intentions, as stated by Allah SWT in QS. an-Nisa/4:29, which means:

"O you who believe, do not take your neighbor's property in an unlawful way (batil), except through business carried out on the basis of mutual consent between you. And do not kill yourselves. Indeed, Allah is Most Merciful to you. "

Therefore, understanding Islamic business ethics, especially the characteristics of Islamic business ethics, namely Siddiq, Amanah, Fatana and Tabligh, is very important for sellers and buyers to gain profits and obtain the pleasure of Allah SWT.

As the researcher's interview with the owner and employees of the CV. Fajar Baru store, namely about understanding trade ethics by not consuming each other's property unjustly, conducting business that is done by buying and selling and conducting transactions according to mutual consent. The owner of the store and employees of CV. Fajar Baru stated that he had understood the meaning of the verse QS an-nisa/4:29 which according to the author, is the main foundation in running a business venture.

b) Implementation of Islamic Business Ethics at CV. Fajar Baru Clothing Store in Balangnipa Village, North Sinjai District.

Honesty and trust are the basic capital in trade and business exemplified by the Prophet Muhammad SAW. This causes consumer sympathy towards him to increase, which is reflected in the profits obtained in a relatively short time, as recorded in history. These principles are also in line with the traditions of Arab society which are adapted to Islamic teachings.

Trust and honesty are very important capital to achieve success in the future. The Prophet Muhammad SAW always paid attention to how a trader maintains good relations with consumers, never gets involved in arguments with customers, and ensures that everyone who interacts with him feels happy, satisfied, and trusts him. Trust in the honesty of the Prophet Muhammad SAW is the key to his success as a trader. His four characteristics, namely Siddiq, Tablik, Amanah, and Fatanah, are very important and well-known characteristics among scholars, but have not been widely applied, especially in the business world. Therefore, researchers are trying to find out to what extent the Islamic business ethics exemplified by the Prophet SAW are applied in trade transaction practices, regardless of whether these characteristics are applied or not.

The four pillars of morality or attitude, namely Siddiq, Amanah, Fathanah, and Tabligh, which have developed into a business system, have become the main guidelines in achieving business success over time. This is also reflected in the research results obtained by researchers. We conducted a field study using observation and interview techniques with employees, owners of CV. Fajar Baru, and several buyers involved in the application of Islamic business ethics exemplified by the Prophet Muhammad SAW.

a. *Shiddiq (honest)*

Shiddiq means honesty, which is no deception or trickery, which makes cheating not cheating and offering by conveying the actual condition of the product. In modern business, this means

explaining product specifications, materials, and quality clearly. This approach will produce satisfied consumers and become loyal customers. In addition to honesty, a trustworthy attitude is also a very important aspect in business practices. Honesty and trustworthiness are closely related, because someone who is honest will certainly be trusted (trustworthy) the seller conveys product specifications realistically according to what is offered to the buyer, and a buyer expresses his satisfaction because the quality and material of the product are in accordance with what is described by the seller. Based on this application, it can be concluded that CV. Fajar Baru Store has implemented a shiddiq attitude to its consumers in accordance with Islamic teachings.

b. Trustworthy (Amanah)

After honesty, trustworthiness is also an aspect that is highly emphasized in business practices. Honesty and trustworthiness are closely related, because someone who is honest will certainly be trusted (trustworthy). Trustworthiness means maintaining and returning property rights to the owner, not taking anything that is not their right, and not exceeding the rights of others. This principle of trustworthiness is reflected in the business ethics at CV Fajar Baru Store, which always keeps its promises to every customer who orders products wholesale. They ensure that the delivery of goods is in accordance with the agreed schedule and the number of products received is not reduced. In addition, they also provide clear information to customers if there is a delay in delivery. This is in accordance with the results of interviews with shop owners who emphasized the importance of trustworthiness in maintaining customer trust.

c. Fatanah (Smart)

Fatanah means having a deep understanding of something and being able to explain it well. Fatanah can also be interpreted as cleverness or wisdom. This fatanah trait can be considered a life strategy that should be applied by every Muslim. In this third ethic, CV. Fajar Baru also prioritizes what is called fatanah, by applying this ethic more to direct contact with consumers by always being friendly and serving consumers gently, accompanying consumers in choosing the desired product so as to make consumers comfortable in making purchases at the CV store. Fajar Baru. Not only that, in this fatanah trait, the owner is also smart in making decisions in business development and is also wise in seeing business situations and opportunities. This is proven directly by researchers

d. Tabligh (Communicative)

Tabligh nature means conveying information clearly. This means that someone who has tabligh nature must be able to communicate well and provide strong arguments. In this case, CV. Fajar Baru applies the principle of transparency to customers by providing clear explanations about the product, including if there are defects in the goods sold, so that consumers do not feel cheated. Transactions carried out are also based on a fair mutual agreement and approved by both parties.

In addition, the concept of trade taught by the Prophet Muhammad SAW carries a value orientation, namely obtaining, maintaining, and attracting value from customers. This concept is closely related to relationship marketing, which focuses on efforts to build good relationships between retailers, manufacturers, and customers. When a product is first sold, all members of the community are considered potential buyers. As a retailer, it is very important to maintain a reputation as an individual who can be trusted by business partners and consumers.

The implementation of Islamic Business Ethics at CV. Fajar Baru in its sales process has been going very well. The seller provides a very detailed explanation of the quality of the product to the buyer, and the price offered is not much different from the basic price. This shows that honesty at CV. Fajar Baru is implemented optimally. The seller always fulfills the promises that have been given to the buyer, according to the condition of the goods sold. Management at CV. Fajar Baru is also well managed, starting from managing income and expenses, to providing clear information to buyers so that they are interested in the products offered and can anticipate complaints that may arise. The friendly, communicative, and attentive attitude of tabligh is also implemented optimally, both in service and in seller accountability.

The implementation of Islamic business ethics at CV. Fajar Baru is in line with the principles contained in Islamic teachings. In the sales process, they provide honest and detailed information about product quality to buyers, and set reasonable prices and in accordance with the cost price. This illustrates a commitment to honesty in business. Sellers always fulfill promises that have been made to buyers regarding the products sold. Management at CV. Fajar Baru is also very good, including careful management of income and expenses, as well as providing accurate information so that buyers are interested in the product and anticipate potential complaints that arise. The friendly, communicative, and attentive attitude of tabligh is applied maximally in the service and responsibility provided by the seller.

4. Conclusion

Regarding the implementation of Islamic business ethics at CV. Fajar Baru Clothing Store, Balangnipa Village, North Sinjai District, the conclusion is as follows:

- a. The understanding of Islamic business ethics at CV. Fajar Baru Clothing Store is very good, with the store stating that they apply the principles of Siddiq, Amanah, Fatanah, and Tabligh (communication) in the transaction process. Employees and store managers are committed to promoting products in an honest and transparent manner. Islam teaches that business is not only aimed at worldly welfare, but also as a means to achieve benefits in the afterlife. Therefore, for Muslims involved in the business world, understanding and implementing business ethics exemplified by the Prophet Muhammad SAW in his commercial activities will open up opportunities to achieve benefits both in the world and the hereafter.
- b. The implementation of Islamic business ethics at CV. Fajar Baru has been reflected in the sales process, where the seller is able to explain in detail the quality of the products sold to the buyer and prioritize sincerity. The seller at CV. Fajar Baru always keeps the promises that have been made to the buyer regarding the goods sold, with good management from income to expenses. They also provide clear information so that buyers are interested and anticipate complaints that may arise due to product inconsistencies with buyer expectations. The friendly and communicative attitude of tabligh is also well implemented, which contributes to excellent service and high accountability from the seller.

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