
QUR'AN AND BUSINESS REVELATION'S GUIDANCE ON THE REAL SECTOR

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ABSTRACT

Qur'an is a life guide (human guideline) that guides all aspects of human life, both in this world and in the hereafter. Besides teaching norms about good and bad which ones are good to do and which ones are not good to be done by humans in everyday life. Furthermore, the Qur'an also contains teachings on the work ethic related to business activities. Building a business according to the Qur'an to have the meaning of worship and blessing. It is necessary to start with good intentions to worship. A good business is a healthy business. A business that has the power of spirituality. It will lead the perpetrators to reach Falaah, not only in this world but also in the hereafter. This is the key to success in doing business as taught by the Qur'an and practiced directly by the Prophet Muhammad.

Keywords: Healthy Business; Islamic Business; Qur'an and Business

INTRODUCTION

In this course's theme, two entities (entities) differ from one another, namely the Qur'an and Business. The basic question is whether there is a relationship between the two. The Qur'an is a holy book of Muslims that is sacred, transcendent, and spiritual, revealed through the Messenger of Allah, the bearer of glad tidings and the giver of warnings (Qur'an 2:119; 17:105). At the same time, business is a materialistic human activity because it is more concerned with the necessities of life (profane).

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Financial distress prediction information can be useful as an early warning system for Furthermore, it is believed that the Qur'an is a life guide (human guideline) that guides all aspects of human life (Qur'an 2:185; 17:105), both in this world and the hereafter. Besides also teaches norms about good and bad (akhlak-ethics), which are good to do and not good to be done by humans in everyday life. In addition, legal norms teach what is allowed to be done and what is forbidden. The legal standards are carried out, or vice versa and the unlawful ones are abandoned. As a consequence, if someone does what is permissible to do, then the perpetrator will be free from sinful acts, even he will be rewarded with heaven (reward) (QS. 2:25). Not so if you violate a forbidden act, then the perpetrator will be threatened with the punishment of the hereafter in the future (sentence) (Surah 2:174)

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Furthermore, the Qur'an also contains teachings on the work ethic related to business activities to meet the needs of daily life (QS. 94: 7; Djakfar, 2009: 43-45; Djakfar, 2019: 94-95). There are not a few terms in the Qur'an that motivate humanity, so they have a high work spirit to meet the needs of themselves and their families for which they are responsible (Siddiqi, 1979; 24).

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The teachings of Islam, which are rooted in the education of revelation, namely the Qur'an and Sunnah, highly appreciate its adherents who work hard as a prerequisite for worshipping God. According to the philosophy of the Koran, all activities humans can carry out deserve falah (Siddiqi, 1979:3; Djakfar, 2015:154-157). Even hard work in business is part of worship itself (ghairu mahdhah), apart from pure worship taught in the five pillars of Islam (mahdhah). Both types of worship are both obligations imposed on humans because God created the jinn and humans only to serve Him (Qur'an 54:56).

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Furthermore, Islam glorifies those who give rather than those who receive (begging). The upper hand is far nobler than the lower hand (khairu ummah) (Tasmara, 2000: 25; Djakfar, 2015: 165; Sya'rawi, 1991). :33). Thus, Islam motivates its adherents to have a strong motivation in earning a living so that they can become affluent human beings to help anyone in need as an expression of the very noble teachings of philanthropy in front of humans, especially in the presence of Allah SWT.

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Among the terms of business problems in the Koran, it can be understood from the many expressions of the word rizki (112 times). Some even identify 123 times. In addition, the term 'amal is 360 times, while the word 'fi'il' means work and action (kasb) is 109 times. Furthermore, those related to trade (tijarah-commerce) are 370 times (Djakfar, 2009:43-44). All of them dismiss the pejorative impression as if Islam is a religion that is anti-secondary, anti-capital, emphasizes religious life, and so on. This kind of zuhudan doctrine has implications for Muslims who are not as rich as followers of other religions, especially from the Puritan Calvinist Protestant sect, as cited by Max Weber, a German economic sociologist (Weber, 1958; Djakfar, 2019:95). The paradox with Weber, Huston Smith, asserts that the Koran is the book of business people (Smith, 2002:79).

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Christians still dominate the powerful and rich countries as the foremost supporters of the spirit of economic capitalism. But, on the other hand, Muslim countries or countries remain second-class consumers or nations in the financial field. The key word is because they lack a work ethic taught by the Koran and practiced by the Prophet Muhammad and his companions.

Indeed, until this century, the powerful and rich countries in the world are still dominated by non-Muslims. They are the foremost supporters of the spirit of economic capitalism. In contrast, Muslim countries or countries remain consumers or second-class nations in the financial field. The key word is that they lack a work ethic as taught by the Qur'an and practiced by the Prophet Muhammad and his companions.

Wasn't the Messenger of Allah, the messenger of revelation, not limited to verbal rhetoric about the spirit of work taught in the Qur'an, but he also applied it in the real sector? His entrepreneurship was recorded at approximately 25 years, exceeding the duration of his nubwah period, which was only about 23 years (Djakfar, 2008:192, Djakfar, 2015:60; Afzalurrahman, 1982; Antonio, 2007).

Therefore, in its capacity as the main source of role model (uswah), people need to return to the teachings of the Koran (grand-prime resource) and follow the practice of the Prophet (saw) to emerge as strong people in the economic field and have competitiveness in the world. Among other people. What is taught, as well as practiced by the Messenger of Allah, further strengthens the fact that in the global context of a country's economic progress, it is supported by at least two percent of the population who work in the informal sector (Pandojo, 2002:5, Djakfar, 2007:2). This would be the main subject of study in this limited discourse.

BUSINESS ETHICS IN THE QUR'AN: CLASSIFICATION BASED ON TERMS

Before this the general terms around the business world have been described, which indicate that the Koran is a holy book that supports the development of the real sector for the welfare of the people. The term classification is based on the results of the identification of M. Dawam Rahardjo, in the Al-Qur'an Encyclopedia classifying there are 112 times the word rizki in 41 verses with all its variations (Djakfar, 2009:43)

While Muhammad Fu'ad' Abd al-Baqi, in his dictionary Mu'jam al-Mufahras li al-Alfaz al-Qur'an al-Karim mentions there are 123 times with all its variations (Djakfar, 2009:43). This opinion can be said to be almost the same with Dawam's idea above which reinforces that the Koran is very concerned with business issues which are the main activities for the survival of human life.

As for another expert, in this case, Mushtaq Ahmad, in his doctoral program dissertation research in the United States, identified 360 times about 'charity. In addition to finding 109 verses about fi'il which have meaning about work and action, all of which are listed in his book Business Ethics in Islam (Ahmad, 2001; Djakfar, 2009:43)

Furthermore, another expert, Charles C. Tory, in The Commercial-Theological Terms in the Koran, stated that no less than 370 times in the Qur'an mentions the terminology of trade (commercial activity) (Djakfar, 2009:44). All of these terms will ultimately justify how the doctrine of God's revelation guides humanity (read: Muslims) in the commercial world. The ultimate goal (ending) is to achieve happiness (falah) in this world as a prerequisite for attaining eternal and eternal happiness in the afterlife (Siddiqi, 1979: 3). All the revelation instructions are, of course, only a norm in doing muamalah, which needs to be a road map for anyone who does it, by what has been practiced by the Prophet Muhammad, which his companions and generations then followed after him.

ISLAMIC VIEW OF WEALTH

Of course, wealth (maal) universally has a very important value in human life. Therefore, the Qur'an illustrates wealth, including children (awlad), as the adornment of the world (Surah

3:14; 57:20). Because of that, not a few humans are fighting over it, which often triggers a conflict between humans and one another. Moreover, because of their greed in hunting for treasure, humans only stop after they enter the grave (dead) (Surah 102:1-2; 57:19).

However, according to the Islamic view, it does not mean that wealth is not important. In this case, Islam gives freedom to humans to collect as much wealth as possible, but on the other hand, Islam reminds us that in that property, other people's rights must be fulfilled. Among other things, what is obligatory is in the form of zakat, while infaq, alms, waqf, grants, and legal wills are sunnah.

Thus, Islam accommodates two notions that are at two extreme poles, namely capitalism, and socialism (Sya'rawi, 1991). In addition, it also places great emphasis on the teachings of philanthropy so that Muslims have an attitude of solidarity among each other that is driven by sympathy and empathy for others (Sya'rawi, 1991:25). The teachings of capitalism are reflected in the freedom of Muslims to collect as much wealth as possible through various forms of muamalah, as long as there are no provisions prohibiting it. And then, some of the assets contained must be distributed to those entitled to them according to the applicable legal corridors (QS. 51: 19; 9: 60; Siddiqi, 1979: 71).

Furthermore, Islam teaches that, in essence, the property belongs to Allah SWT. He is the Absolute Owner (absolute) (Djakfar, 2015:106), while humans are only temporary owners (relative-relative). Or limited to mere trustees (Sya'rawi, 1991:18; Djakfar, 2015:95). Consequently, its use must comply with all its provisions. Wealth is an instrument for worship. Therefore for wealth to continue to grow, it needs to be invested in a business by the conditions so that the return obtained is halal according to sharia.

Islam explicitly emphasizes that assets obtained lawfully will be audited (condemned), while those obtained unlawfully will be punished (tormented-punished). Therefore, the acquisition and use (investment) can be mapped into four possibilities: 1. Halal in the purchase, Halal in investment, and 2. Halal in the acquisition, unlawful in investment; 3. Haram, in addition, halal in investment, and 4. Haram in the purchase, haram in investment (Djakfar, 2015:267).

Of the four possibilities above, the most ideal is the first because the property, in its capacity as a means of worship, must, of course, be sterile from the elements of haraam. And as a consequence, the way of obtaining it must be clean from the forbidden. Henceforth, its use (tasarruf) must also be free from what is forbidden.

This is actually how the views and treatment of the Qur'an on wealth. However, assets that function as capital for business development must remain bound by sharia provisions so that the resulting assets become halal and barakah assets.

BUSINESS CONCEPTS IN THE QUR'AN: A MAPPING

Henceforth, what exactly is the business concept taught in the Qur'an? Terms of it can be mapped into three categories: healthy businesses and unhealthy businesses. Suppose the business is done well or commendable according to the Qur'an. In that case, the perpetrator will get a reward (QS. 2:82). On the other hand, if the business is not healthy, in the sense that it is not by the provisions of the Shari'a, then the peak will be punished in the hereafter (punishment) (Surah 28:13). This is what it means that in managing a business, humans are actually only the recipient of the mandate and later must be accountable before God as the Absolute Owner (Naqvi, 1994).

Healthy Business (Easy-Profit)

This category of business has several characteristics, namely carried out with good (mature) considerations with the right investment direction, healthy and lawful while still prioritizing moral values (ethic) in all its implementation (Ahmad, 2001:38). Hopefully, businesses in this category will bring blessings and falah to the perpetrators.

What is meant by careful consideration is that before the business is built, there needs to be a clear program first by using a good and healthy management system. It is necessary to consider the prospective company to be pursued, including market share (consumers), human resources and costs required, competitors to be faced, location of business place, and so on.

Likewise, related to the direction of investment as capital development and business continuity (sustainable) in the future, the parameters are not only measured because they continue to develop. But it also needs to be seen whether the investment is healthy and lawful according to the provisions of the Shari'a. As a result, a healthy business, according to Islam, is a business that begins with good intentions (motivational programs) and is carried out properly so that it is not contaminated by the forbidden. Of course, this kind of healthy business will put forward a lot of ethical values that need to be upheld.

Unhealthy Business (Mazmumah-Unprofitable)

Not so. If the business contains doubtful elements, especially those that are haram, applies the usury system, and business objects that are forbidden to be consumed, then it can be ascertained that the investment place is not sharia-compliant (Ahmad, 2001:44). Therefore, here is the importance of the need for careful planning long before the business is carried out. That is, it is necessary to have a programmed (feasibility study) to predict all possibilities that will occur in the future. And as a consequence, this bad (unhealthy) business can potentially sacrifice the ethical values taught in the Koran. The perpetrators only pursue material gain (profit), but on the other hand, offer the interests of other people's rights (consumers).

Promise (wa'du-reward) and Threat (wa'iid-punishment)

As previously cited, if the provisions of the Shari'a carry out the business, then the perpetrator will get a reward (QS. 9:72) as a logical consequence of his business which has the value of worship (ghairu mahdhah). On the other hand, for an unhealthy business that counters production with syar'i values, the perpetrator will receive punishment (Qur'an 9:68) as a penalty for his company that does not comply with the prescribed provisions (Ahmad, 2001:49).

Therefore, this is where the important business people, anytime and anywhere, must comply with all applicable provisions (sharia compliance) so that the perpetrators will get prosperity not only in this world but also in the hereafter.

To apply a good and healthy business, we must reflect a lot on the practices carried out by the Prophet Muhammad. He was in the world of entrepreneurship for about 25 years, exceeding the duration of his holy mission as a prophet and apostle by nearly 23 years (Djakfar, 2008, Djakfar, 2015). Therefore, this practice of predictive values certainly deserves to be a reference for business people as an expression of the doctrine of the teachings of the Qur'an, which is still at the normative theoretical level.

However, what needs attention is that the prophetic ethic emphasizes Islamic ethical values known as the teachings of morality. However, moral values (read: ethics) are crucial in business. Because, after all, a good and healthy company must be guided by the supremacy of ethical values as exemplified by the Prophet Muhammad to his companions and followers at that time.

In doing business, for example, the Prophet emphasized the spirit of honesty (shiddiq), intelligence (fathanah), trustworthiness, and tabligh. Apart from that, some complement the strength of syaja'ah (courage) with full consideration (Djakfar, 2019:379). And it was with this spirit of attitude and character that the Messenger of Allah successfully pursued the business world, so he received the title of 'al-amin'. Moreover, this spirit led him to experience great success when establishing a business collaboration (mudharabah) with Sayyidah Khadijah ra at that time.

The application of honest (open-transparent) nature in business, among others, is open in price, size, and scale (quantity) and available in the quality of goods traded or rented. Meanwhile, the nature of fathanah in the sense of being intelligent, creative, and innovative is one of the keys to achieving success and sustainability in the business world. Without creativity and innovation, the business will inevitably stagnate because it will not be able to display new products according to the demands of the times. In the end, this kind of performance is no longer competitive in the face of competitors who produce many cutting-edge products that people need in the modern era.

Likewise, with the nature of trust and tabligh These characteristics can be interpreted so that consumer rights, both in their capacity as customers, stakeholders, customers, users, and so on, can be protected. Strictly speaking, everything that is the right of consumers is covered by attitudes that have the potential to harm them. Of course, in this case, there must be open

communication between the parties involved in all forms of business transactions so that they understand their respective rights and obligations proportionally.

Furthermore, in business (entrepreneurship), courage (syaja'ah) is measured by first considering many aspects, without exception the risks that will occur. These aspects, as cited previously, include the prospects for the business to be developed, the human resources needed, the sources and strengths of capital owned, and the market share to be targeted. In addition, what is not crucial is the competitors that will be faced and which business center will be designated as the management and command center. Of course, all of this requires careful and rational consideration. That is just an illustration of how good business is according to the Qur'an and exemplified by the Prophet Muhammad, who should be our uswah together.

BUSINESS BEHAVIOR IN THE QUR'AN: EMPHASIZING HUMANS AS CALIPHS

As we understand that the element of human resources is very significant. In any business, humans, in their capacity as caliphs on earth, play a key role in the success or failure of the company they run (Qardhawi, 1415H; Djakfar, 2015). Moreover, humans are the main actors. Therefore, starting from that strategic position, the actors should have the following performances:

Intention-Motivation

In doing anything, the intention factor (motive-intention) will greatly determine the implementation and the final results to be reaped (Djakfar, 2015:149). Therefore, Islam emphasizes the importance of the intention factor in starting any good work. Of course, business is part of good human activity, as long as it begins with good and commendable intentions.

In Islam, a business can function as a means of worship, as long as it is not only pursuing profit (ribhun-profit). Still, it should also be intended to carry out religious obligations. In addition, a business can function as a field of bilhal da'wah and a lot of interhuman ta'awun (Sya'rawi, 1991:25). This is all determined by the intentions of the culprit. This is what it means that intention is a key factor in any business.

Have Theological Consciousness

Theological awareness (QS.112:1-2; Qardhawi, 1415H; Naqvi, 1994), Allah is the absolute owner who is always remembered, would be necessary for every trust holder and business actor. Placing the Absolute Owner is not limited to us doing mahdhah worship such as prayer, fasting, pilgrimage, and so on. However, even doing business, we must always feel bound to Allah so that we are always under His guidance, and in the end, we are very grateful for the blessings that have been given (Qardhawi, 1415H).

With this theological awareness, it is also hoped that business people will have an ethical understanding that will give birth to commendable behavior in business, such as being honest, transparent, protecting consumers, maintaining ecosystem balance, not israf, not consumptive, and so on (Qardhawi, 1415H). This commendable behavior is certainly the prime cause of theological awareness, which has implications for commendable business implementation as guided in the Qur'an and exemplified by the Prophet Muhammad (Afzalurrahman, 1982; Djakfar, 2008)

Commitment to Shariah

For Muslim business people, adherence to sharia provisions is a necessity (Qur'an 4:59) and a consequence of obedience to the Absolute Owner (Qardhawi, 1415H). Obedience to sharia has implications for the subject of business actors will avoid usury, prioritize halal, avoid haram, promote justice, and so on, which will realize civilized business practices according to the sharia perspective (QS. 2:275-276, Qardhawi, 1415H; Mannan, 1980:164).

Mastering Science and Technology

Mastery of science is one of the key factors that are crucial in business, especially in the era of globalization marked by the acceleration of science and technology (science and

technology). This acceleration certainly has a significant effect on business growth globally, which ultimately gives birth to very tight competition among players.

Therefore, to face competition, business people must always develop a creative and innovative attitude without stopping. Business people are not enough with commendable ethics but must be balanced with adequate mastery of science and technology, without exception smart management (Republika, 4 June 2010)

Mastery of science and technology is intended so that the business can compete with competitors because competition between actors in the global era is not limited to product issues, but also how sophisticated technology is used. Without adequate technology, it is impossible to reach a much wider market, leading to a slowdown in business development. This is the importance of mastering science and technology for actors to be able to develop their businesses and be able to compete with other players.

Able to Manage Time

The problem of time management is a factor that is no less important in any activity, without exception in the business world (Al-Magety, 2010). In essence, time is an opportunity given by God to humans to carry out any activity to fulfill their needs. Therefore, a person must manage time appropriately and optimally to achieve maximum performance. That time will be efficient and effective if it is supported by digital technologies today, whether for remote work or video conferencing, such as FaceTime, Skype, Zoom, and Google Hangouts (Republika, 4 June 2020).

How important is the time factor in human life, until finally God in the Qur'an made time an oath, among others, as stated in the letter Al-'Asr (Surah 103: 1-3). Therefore, in the business world, the actors should be able to use time programmatically to obtain maximum results as planned.

Time is money (time is money), as the saying goes. While the Arabic proverb, time is like a sword (al-waqt ka al-sayf), because anyone who cannot use it will kill himself. This is the important meaning of using time in the business world, which demands being able to compete for opportunities to win contests in developing the business world.

Dual Orientation: Business Interest with Worship

As previously stated, Islam strongly encourages its people to work hard to earn a living to fulfill all their needs. However, behind that, according to the Qur'an, there needs to be a balance (tawazun) between pursuing business interests (worldly) and worship interests (ukhrawi). (Siddiqi, 1991; Qardhawi, 1415H; QS. 28:77; 62:9-11). Isn't wealth obtained through business activities a prerequisite or means for worship, by the word of Allah SWT, that God did not create jinn and humans? Except to worship Him. Ignoring the balance aspect is the same as the business actor ignoring his gratitude to the Absolute Owner for all the blessings received, which are expressed in worship only to Him.

CONCLUSION

Building a business according to the Qur'an to have the meaning of worship and blessing, it is necessary to start with good intentions to worship (theological-tawhid), carried out according to the provisions of syar'i (sharia), ending with a lot of gratitude to Allah SWT as the Absolute Owner (ihsan-akhlak). (Surah 2:172; 4:147; 14:7). Meanwhile, in his capacity as the caliph of God on earth, he is only limited to the holder of the trust in doing business. A good business is a healthy business whose perpetrators always have a primordial bond with God and, therefore, in doing business always in the guide of ethical values as exemplified by the Prophet Muhammad, who is oriented to worldly and hereafter interests. This is the key to success in doing business as taught by the Qur'an and practiced directly by the Prophet Muhammad and his companions in his day. Namely a company that has the power of spirituality that will lead the perpetrators to reach falah, not only in this world but also in the hereafter. Thus, wallahu'alam bisshawab.

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