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Implementation of Islamic Business Ethics: The Case of MSMEs in Sukoharjo, Indonesia

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Abstract

Introduction: Islam urges every Muslim to work and comply with all Islamic principles. The Centre of Statistical Data (BPS) of Sukohajo noted that 94,8% of Sukoharjo's population is Muslim. This indicates that Sukoharjo has great economic potential, especially in the field of halal lifestyle. This paper conducted a study with the aim to analyse the application of Islamic business ethics to Micro, Small, and Medium Enterprises (MSMEs) in Sukoharjo. **Research Methods:** This research employs a qualitative analysis with a descriptive analysis method. Primary data were obtained through interviews and documentation with 28 MSMEs in Sukoharjo as the research sample. The data is then analysed by data reduction, data display, and data verification. **Results:** The result shows that the majority of MSMEs in Sukoharjo Regency have implemented Islamic business ethics such as honesty, fairness, greetings, trust and selling halal products. However, religious activities for employees lack the practices. There are several internal and external factors shaping the implementation of Islamic business ethics of MSMEs in Sukoharjo, namely internal factors (beliefs) and external factors (science, family, social environment, experience, and type of business). **Conclusion:** The study humbly urges the Indonesian Ulema Council to incorporate Islamic business ethics in their teachings shaping a better understanding of society and leading the optimisation of the application.

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INTRODUCTION

Awareness of Islamic economic concepts might be well known to scholars and educated people. However, lower societies are often having little understanding of the concepts. This is since the lower society focuses more on meeting their basic needs (Baidowi, 2011). It is known that business is a profit-oriented activity but the business players are purposed not to make worldly interests their main goal according to the teaching of Islam (Barus & Nuriani, 2017).

A business in economics is an organization or individual that sells its products in the form of goods and or services to consumers and or other businesses with the aim of benefiting from the process (Ariani, 2015). Profits in business activities are obtained from the sale of products in the form of goods and services (Pardanawati, 2015). Muslim business players should regard the hereafter (*ukhrawi*) rewards as their main goal. Financial profit is not the only goal of business activity in Islam, there are other purposes of business such as inner peace, soul satisfaction, and wealth blessings (*barakah)* (Tarigan, 2014).

The main sources of Islam (the Qur'an and Sunnah) consider a business as all forms of activities distributing goods and services through productive channels spreading benefits for life. The activities start with the selection of raw materials for production and finished with the selling of goods. There are several main activities of the business which include selling products, transportation, storage, and information (Widyastuti, 2019). Human life cannot be separated from business activities which sustain its continuity. This brings the notion of the importance of business activities in life (Pardanawati, 2015). Business activities contain products and services assisting and easing the life of people. Knowing the importance of business, it might be said that a life of a person depends on the economic activities surrounding him (Arifin & Haryani, 2014). Hence, all form activities carried out by humans with the intention of gaining profits can be categorized as a business in general (Ariani, 2015).

As guidance of life, Islam clearly noted the permissible and prohibited things. As a consequences, a Muslim is required to abide by the principles of Islam in all his activities (Amalia, 2013). In other words, Islamic business is all forms of activities that are profit-oriented and conducted in accordance with the principles of Islam. The main sources of Islamic tenets are the Qur'an and Sunnah of the Prophet. The sources were then explored and explained by Muslim scholars and translated into the rules of daily life in Islam which can be called Shari'ah. Thus, every business activity managed by a Muslim should follow and comply with the Shari'ah (Maleha, 2016).

Handayani (2018) classified the value system into three categories namely religious values, community values and ethical values. The Islamic financial system carries fundamental values which are the prohibition of usury (*riba),* uncertainty (*gharar*), gambling (*maysir)* and prohibited things in Islam (*bathil*) (Tarigan, 2014). The religious value is based on the Qur'anic verses:

"O, believers! Fear Allah, and give up outstanding interest if you are true believers (278) If you do not, then beware of war with Allah and His Messenger! But if you repent, you may retain your principal-neither inflicting nor suffering harm (Qur'an2:278-279).

Another essential element of business in Islam is the willingness of both parties. This condition is considered one of the legal conditions of a transaction in Islam. Consequently, buying and selling activities are considered valid with the presence of willingness from both parties. This mutual agreement condition is based on the Qur'anic verse below:

"*O you who have believed, do not consume one another's wealth unjustly but only (in lawful) business by mutual consent. And do not kill yourselves (or one another). Indeed, Allah is to you ever Merciful*" (Qur'an 4:29).

The purpose of the application of Islamic sharia in daily life, especially in business is so that profits in the business get the blessing of sustenance. In addition, in order to foster economic development based on justice so as to achieve prosperity in the community (Yunia, 2018). According to Yusanto & Widjajakusuma (2002) the foundation of Islamic sharia in business has the goal of achieving four main things which are profit-material and non-material benefits, growth, sustainability, and blessings of Allah SWT.

The current business model is experiencing significant developments, for example, an online business between systems penetrates the boundaries of conventional business systems that do not need to meet face to face to make their transactions. Although its business activities are through the internet, where sellers and buyers do not meet in person, businesses and buyers also still have to apply existing Islamic business ethics (Azizah, 2020). Then there is a problem that occurs at this time, namely the lack of morality in business practice, currently, business practices show negative tendencies that can open opportunities for unhealthy business practices, such as manipulative and unfairness (Ardi, 2015). Thus, Islamic ethics and morals are a form of rejection of economic ideologies and or practices that can damage the market (Waldelmi & Aquino, 2018). Islam frames business with Sharia values that always pay attention to halal and haram, so the ethical attitude is part of carrying out His commandments and knowing His prohibitions (Handayani, 2018). Susminingsih (2020) summarizes the main Islamic ethics as a benchmark for carrying out economic activities namely, tawhid, justice, halal and haram, honesty, security, and responsible.

A total of 231 millions of Indonesia's 266 million people or about 86.7% of Indonesia's total population are Muslim (KEMENAG, 2018). With the number of Muslim communities in Indonesia, there is a large Islamic economic potential and can be a driving factor in Islamic economic growth in Indonesia (Furqan & Fahmi, 2018). The most dominant sector assisting the economy of Surakarta is the trade sector. As one of the districts in Central Java, Sukoharjo has a big potential in supporting the nation's economy. The trade sector in Surakarta has penetrated into the international market (export) with the main destination of the United States and European countries (Umrotun et al., 2017). Hence, this paper aims on analysing how the application of Islamic business ethics by MSMEs in Sukoharjo and to find out the factors that affect the application of Islamic business ethics to MSMEs in Sukoharjo.

Islamic business ethics are deemed as one of the significant factors influencing the growth in business sales. Mubarok & Maldina (2017) found in their research at Butik Calista Palembang have proven that by applying the principles of Islamic business ethics, Butik Calista Palembang is able to increase its sales. In addition, the company contributes to society in the form of opening jobs and giving infaq and zakat. The contributions extend to the form of construction of facilities that benefit the general public, such as the construction of mosques and schools (Pambudi, 2017).

Covering the *awrah* (the intimate part of the human body that must be covered according to Islam) is the obligation of every Muslim, including in economic activities must ethically dress to cover the *awrah* (Rahmawati & Khunaifi, 2019). Selling halal products is also an obligation of Muslim businesses (Barus & Nuriani, 2017). In addition, maintaining the primacy of prayer should also not be forgotten and actually has a positive impact on the work ethic of a company (Qodar et al., 2017).

Broadly speaking, there are two factors that affect a person in applying Islamic business ethics, namely internal factors (beliefs) and external factors (education, family, environment, experience and type of business) (Zahra & Qomariyah, 2020). Some strategies that can make it easier for a business actor to apply Islamic business ethics is from the beginning to think about the consequences that will be faced if they do not carry out the orders of Allah SWT. The process started with defining the direction of the company, and employee screening, followed by the operational system (Purnomo, 2018).

Another essential factor influencing the implementation of Islamic business ethics is the planning of production which abide by the rule of haram and halal (Sa'adah, 2021). Transparency, fairness and honesty in branding a product are found to be one of the Islamic business ethics that have been left by many business players (Putri, 2017). Robiah (2017) stressed in her study that cheating and committing fraud are among the violation of Islamic business ethics that are commonly found in today's society. Therefore, good communication with honesty on information is deemed among the core principles of Islamic business ethics (Alfianto & Fikriyah, 2021).

In Islam, the foundation of life is tawhid, including economic activity. Honesty, fairness, balance, responsibility and unity are the values taught in Islam that should be applied in Islamic economic activities (Baidowi, 2011). Always do good, know the limits of good and bad and stay away from everything that is insulted in Islam (Widyastuti, 2019). Gunara & Sudibyo (2007) explained in their book that basically Islamic ethics in business consist of two main elements, namely honesty (not to deceive or deceived) and not violating the values of propriety and decency that apply to the general public, especially where the business operates. Competition conducted by businesspeople in a healthy way will bring innovation and new ideas that are positive to the business world. With the unique and creative innovations of business actors, consumers will benefit from many products offered by businesspeople in the form of goods and services. However, if what is done is an evil competition then it will produce nothing and bring harm and destruction (Gunara & Sudibyo, 2007). Prohibition of coercion in transactions is explained in the Qur'an:

"*And do not consume one another's wealth unjustly or send it (in bribery) to the rulers in order that (they might aid) you (to) consume a portion of the wealth of the people in sin, while you know (it is unlawful)*" (Qur'an 2:188).

Norvadewi (2015) noted the principles taught by the Prophet are to prioritize customer satisfaction, apply healthy competition, transparency, and justice. The concept of justice is one of the most important themes contained in the Qur'an. This can be seen from the many words *'adl* (justice) and other words that are related to the word *'adl* that is *al-wazn*, *al-qist*, and *al-wast* which can be found in many verses of the Qur'an. Accordingly, it can be said that the Qur'an places an emphasis on justice to be carried out by every Muslim in every line of activity both socially and in the economy. Words *'adl* and *zulm* always come together in Al-Qur'an, if *'adl* is putting everything in its place then *zulm* it's the opposite of it, Hence, *zulm* is putting everything out of place and not in accordance with its portion, both in the form of reducing, exaggerating, and deviating from everything that has been agreed both in the form of the dose of goods, the time of the agreement and its place (Tarigan, 2014).

Business in Islam is not just an activity to seek profit. Doing good things and avoiding all prohibitions is an order in Islam that should also be applied in economic activities. The application of Islamic business ethics in Islam is done when a businessman brings benefits to others by selling and promoting halal products. Another application of it is that an Islamic businessman would monitor and ensure that the whole process of the business complies with the shariah (Robiah, 2017). It is mentioned in the Qur'an that Muslims must help each other in righteousness and piety.

"*And cooperate in righteousness and piety, but do not cooperate in sin and aggression. And fear Allah; indeed, Allah is severe in penalty"* (Qur'an 5:2).

Looking at the current condition of the world which is full of climate problems such as pollution, deforestation, and global warming makes the preservation of nature an Islamic business ethic that must not be forgotten by businessmen (Lestari, 2019). Preservation of nature, social contribution and other good deeds are forms of gratitude of human being to Allah SWT for what He has given (Kahfi, 2017). In the same importance as the preservation of nature, the social obligation of companies must be addressed seriously by corporations looking at many social problems in society nowadays such as poverty, social gap, corruption, and collusion (Siregar, 2015).

As a complete guide to life, Islam provides a few charity forms addressing environmental and social issues. Zakat for example, as obligatory almsgiving zakat might be a form of CSR for companies (Hendar et al., 2020). Since zakat recipients are regulated in Islam, zakat funds might not be channelled to face environmental problems. However, there are other charity forms such as infaq, shadaqah, and waqf that might be channelled to addressing environmental issues.

In the form of business activities, paying employees' wages on time is a form of Islamic ethical values in business (Hardiati & Rusyana, 2021). There is always a valuable potential in individuals and organizations as a form of business entity. To run a business optimally, individuals must embrace the same beliefs and values. Islam views a business entity not only

for the material benefits but also for spreading the tenets of Islam using both self and wealth (Widyastuti, 2019).

The implementation of Islamic business ethics is not only documented in the teachings of Islam but had been practised by the Prophet. It is known that the Prophet was a great businessman. As a businessman, he holds the main values of Islam such as generosity, patience, honesty, and putting the interest of customers above his own. These practices lead to a good relationship between him and his customers (Gunara & Sudibyo, 2007). Following the practices of the prophet in doing business, he becomes a perfect role for Muslims in conducting their business activities while embracing the values of Islam (Anindya, 2017).

One of the fraudulent and despicable acts is hoarding goods with the aim of seeking more profit. Where the entrepreneur who does the hoarding goods collects a product first until one day the entrepreneur will issue the product he hoards in case of scarcity of the product in the market (Susminingsih, 2020). Islam prohibits the activity of hoarding goods because it is a form of harm and will eliminate the blessings of life. The Prophet said in the Hadith of history Muslim Number 3012:

"*He who hoards is a sinner*" (Sahih Muslim).

There must be an Islamic leadership nature in the form of *Shidiq, Fathonah,* and *Trust* in entrepreneurs in order to create quality output and good work efficiency. With sincerity, patience and hard work in working and expecting the pleasure of Allah SWT, the purpose of activities in the organization will be easier to achieve (Shobastian, 2020a). Gunara & Sudibyo (2007) discussed that the key to business success is not thinking on dominating the market but how to form a good perception in the minds of prospective consumers.

Furthermore, following the above issues, this study is an attempt on analysing the implementation of Islamic business ethics among business practitioners in Sukoharjo and some elements and factors affecting the application.

RESEARCH METHOD

This paper employs a field research study. The study investigated the problems and retrieved the data from the field. This study conducted an interview with the business owners and or their employees. Using this method is to examine the issues with predetermined procedures (Yusuf, 2014). This research was conducted in Sukoharjo Regency of Central Java Province. Using the method of purposive sampling in taking data sources, through observations and interviews with certain considerations, namely Muslim Micro, Small and Medium Enterprises (MSMEs) that have employees and are in Sukoharjo Regency. The number of respondents in this study is 28 MSMEs who are in Sukoharjo Regency. The age of MSMEs consists of the age of 19 years to 67 years. This covers the productive ages of a person which fall between 15 to 64 years.

To understand the categorization of Micro, Small, and Medium Enterprises (MSMEs) in the Law of the Republic of Indonesia. The following table presents the definition of MSMEs according to the Law of the Republic of Indonesia Number 20 of 2008 concerning Micro, Small, and Medium Enterprises (Pemerintah Republik Indonesia, 2008):

Table 1. Definition of Micro, Small and Medium Enterprises

	Definition of Micro, Small, and Medium Enterprises
Micro	Productive business owned by both individuals and business entities that meet the criteria of Micro Business. Micro Business Criteria: a. wealth owned (net) at most Rp 50.000.000 outside the land and buildings with maximum annual turnover Rp 300.000.000.
Small	Productive business that stands alone, whether done by the company or business entity but not a subsidiary / branch of the company controlled, owned or part of a medium or large business (either directly or indirectly). Small Business Criteria: a. wealth net above Rp 50.000.000 up to Rp 500.000.000 b. with maximum annual turnover above Rp 300.000.000 up to Rp 2.500.000.000.
Medium	Productive businesses that stand alone, whether done by individuals or business entities but not subsidiaries / branches of companies controlled, owned or part directly or indirectly of Small Businesses or Large Businesses. Medium Business Criteria: a. wealth net above Rp 500.000.000 up to Rp 10.000.000.000 b. with maximum annual turnover above Rp 2.500.000.000 up to Rp 50.000.000.000.

Based on the criteria of MSMEs in the Law of the Republic of Indonesia Number 20 of 2008 concerning MSMEs that have been described above. The authors categorize respondents according to their respective categories as follows:

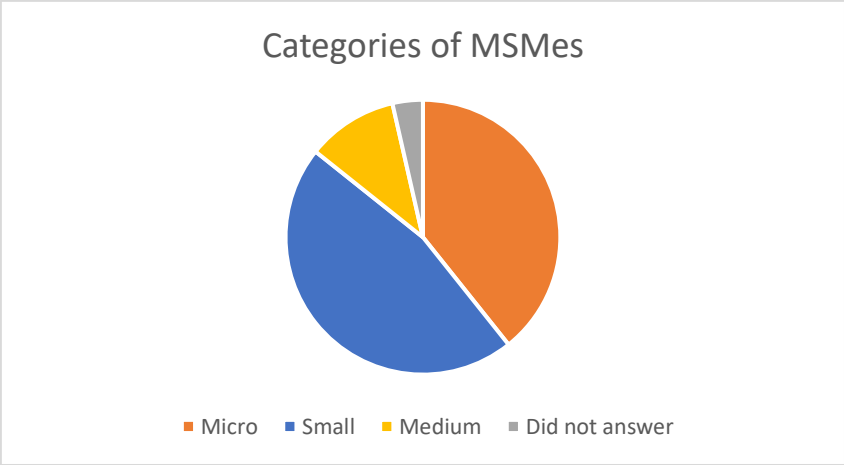

Figure 1. Categories of Micro, Small and Medium Enterprises Respondents

Table 2. Quantity of MSMEs according to their categories

Categories of MSMEs	Quantity
Micro	11
Small	13
Medium	3
Did not answer	1

The data above shows that small businesses are dominant with 13 respondents, followed by micro-businesses with as many as 11 respondents, medium businesses with 3 respondents, and 1 respondent do not give answers related to their company turnover so the author cannot categories the company. The sample indicates that micro and small enterprises are the backbones of society's economy.

In addition, MSMEs who were respondents in this study also varied in their business activities and the number of employees. The paper then categorizes the sample ranging from 1 to 50 employees, this is expected that the study can cover every type of business in Sukoharjo Regency. There are four types of businesses that are respondents in this study, the following categories of MSMEs are based on their type of businesses:

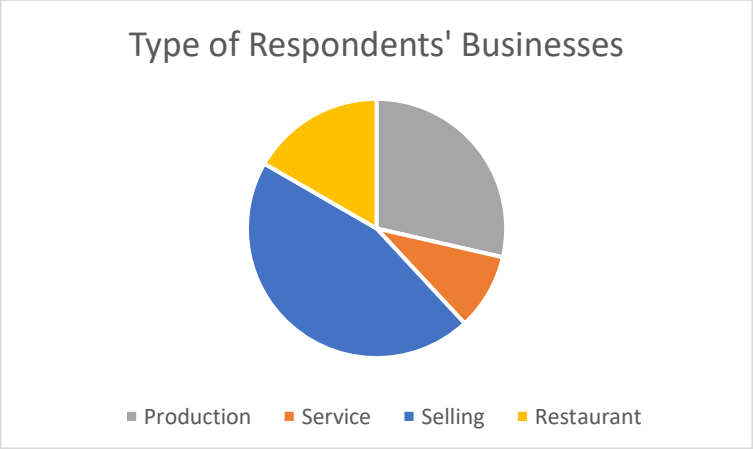

Figure 2. Types of Respondents' Businesses

The diagram above shows that the types of businesses that are mostly run by MSMEs are sales with 45% of the total respondents. It is followed by the second most dominant is production at 29%. The two less dominant are businesses in services and restaurants at 16% and 10% respectively. Apart from it, the paper then classified the respondents into another category which is based on the number of employees they have. From all respondents, the study finds that the MSMEs in Sukoharjo are dominated by micro-enterprises with 1-5 employees. The data shows that only 1 business entity has more than 30 employees. It indicates that the Economic condition of society in Sukoharjo is relatively fragile and is dominated by small businesses. The data for the categorization of MSMEs based on the number of employees is summarized below:

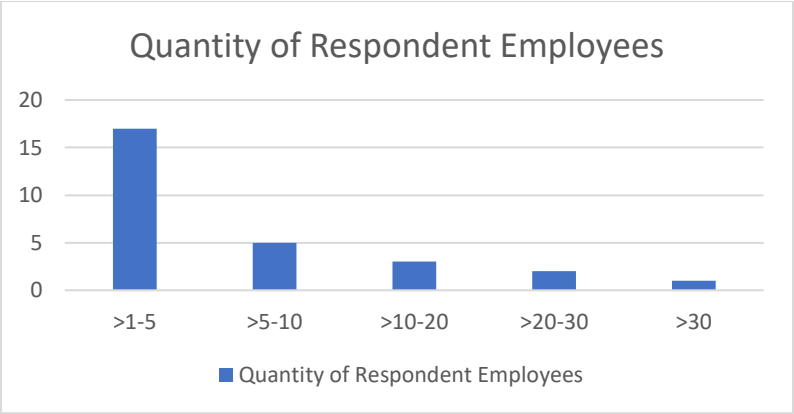

Figure 3. Quantity of Respondent Employees

RESULT AND DISCUSSION

The paper examines the implementation of Islamic business ethics on the MSMEs in Sukoharjo Indonesia. To achieve the objectives of the paper, the study employs 17 questions during the interview covering all aspects of Islamic business ethics. The 17 questions cover six Islamic business ethics which are religious obligation, honesty, justice, responsibility, and social and environmental responsibilities. The data generated from the interviews are summarised in the table below:

Table 3. Respondent Responses

MSMEs	Aspects of Islamic Business Ethics																
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1																	
2																	
3																	
4																	
5																	
6																	
7																	
8																	
9																	
10																	
11																	
12																	
13																	
14																	
15																	
16																	
17																	

MSMEs	Aspects of Islamic Business Ethics																
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
18																	
19																	
20																	
21																	
22																	
23																	
24																	
25																	
26																	
27																	
28																	

*Information:

- Full Implementation
- Medium Implementation
- Will be Implemented
- No Implementation

On the religious obligations, the paper found that all respondents of the study are Muslims. However, of all respondents, there are only 53% implemented a congregational prayers regulation in their business operations. The result indicates that there is a need for a sound framework encouraging Muslims to perform their prayers in a congregation. Apart from it, the study finds that 64.3% of the respondents have implemented regulations on covering the *awrah* in their business activities. During the interviews, the study got different situations in which some conditions are supporting the implementation of this obligation and others are not. From the responses above, the paper hopes that Muslims can cover their *awrah* during their business activities without any problems and issues. Interestingly, there is 100% implementation of the smile, greeting, and courtesy criteria. The full practice of Islamic business ethics is also found in selling halal products while only 53.6% of the respondents have regularly paid zakat.

On the principle of honesty, this aspect covers two criteria which are honesty in marketing the products and financial statements. The former has been fully implemented by the respondents while the latter has been implemented by 82.1% of the respondents. Meanwhile, there is a full implementation of the principle of justice in their businesses. The principle covers fair information on the products and paying the employees' salaries. The next criterion is the responsibility of the businesses in increasing their employees' religious literacy. The results show that most of the MSMEs in Sukoharjo do not have any religious literacy programs.

The last two criteria touched on the aspect of social and environmental of the MSMEs. On the social side, the majority of the respondents have responded to social issues by giving

alms to society and helping the poor and needy during the pandemic Covid-19. Additionally, the environmental aspects of MSMEs are also assessed in this study. The environmental aspect covers waste management, plastic and paper usage, and electric and water efficiency. From all environmental criteria, the study finds that 78% of the respondents have managed their waste properly and while the two other environmental criteria have been implemented by 64.3% and 78.6% respectively.

In addition, the paper explores the supporting and inhibiting factors in the application of Islamic business ethics for MSMEs in Sukoharjo. There are internal and external factors supporting the implementation of Islamic business of MSMEs in Sukoharjo. The study finds that the fundamental belief of a person plays a vital role as an internal factor which is then supported by external elements of a person such as educational background, family, and social condition. Similarly, the inhibiting factors on the application of Islamic business ethics are coming from internal and external of the business owners. Lack of fundamental beliefs, education, family and social support are among the strongest things inhibiting the practices of Islamic business ethics.

A number of literature supported the result of the study. This denotes the importance of implementation Islamic business ethics in a business activities. Tranggano & Muthoifin (2022) asserted that Islam has covered all aspects of businesses including the ethics of debts and receivables. The Islamic business ethics promoted the value of monotheism (*tauhid*), freedom, kindness, responsibility and fairness in every business transactions (Febriandika et al., 2023). Not only small businesses, Saadah et al., (2023) found that Indonesian Islamic commercial banks have started focusing their contributions on the aspects of community welfare, education and economic development. However, an Islamic leadership is highly needed in the implementation of business ethics. Islamic leadership tend to bring positive impacts on employees leading them to a good and effective working environment (Shobastian, 2020b).

CONCLUSION

The study discussed the implementation of Islamic business ethics on MSMEs in Sukoharjo. The paper finds that Islamic business ethics that are fully implemented by MSMEs in Sukoharjo are honest, fair, greetings, trust and selling halal products. Besides, there are some Islamic business ethics that have been implemented by some of the MSMEs such as congregational prayers, covering the *awrah*, honesty, alms fund, waste management, plastic, paper and water efficiency. Religious activity is the only element of Islamic business ethics that is less implemented by MSMEs in Sukoharjo. In addition, the study identified several supporting and inhibiting factors of the application namely fundamental beliefs, education, family and social support. Accordingly, the study suggests MSMEs adhere the Islamic business ethics in their activities. The paper urges the Indonesian Ulema Council to embrace Islamic business ethics in their teachings shaping a better understanding of society and leading the optimisation of the application.

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