

Entrepreneurial Ethics in Islamic Perspective: A Review of the Aspects of Islamic Education

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Abstract

This research examines entrepreneurial ethics from an Islamic perspective with a focus on the role of Islamic religious education in instilling entrepreneurial ethical values that are in line with religious teachings. By integrating ethical principles such as honesty, integrity and social responsibility into Islamic teaching and learning materials, education can form Muslim entrepreneurs who not only pursue profit, but also have moral integrity and concern for the social environment. This research uses literature study methods from various trusted sources, such as the Al-Quran, Hadith, books, journals and related research. The research results identified the principles of entrepreneurial ethics in Islam such as honesty, trust, justice and social concern that must be emphasized in Islamic religious education. This research also highlights the importance of a holistic approach in Islamic religious education that integrates spiritual, intellectual and practical aspects to form ethical and responsible Muslim entrepreneurs. Thus, this research can contribute to the development of Islamic religious education that is more effective in improving entrepreneurial ethics among Muslim entrepreneurs.

Keywords

ethics, entrepreneurship, Islamic religious education

Introduction

In Islamic teachings, economic activity, including entrepreneurship, is part of worship to Allah SWT. Entrepreneurship is one of the fields that is highly encouraged in Islam, as an effort to seek the bounty of Allah SWT and provide benefits to others. However, in carrying out

entrepreneurship, a Muslim must always be guided by the ethics and values taught in Islam. These ethics are important to ensure that entrepreneurial activities do not only aim for worldly gain, but also provide benefits and benefits to the wider community. Islamic Religious Education has a very important role in instilling Islamic entrepreneurial ethics from an early age. Through this education, the younger generation can understand and implement the principles of entrepreneurial ethics in Islam, so that it can be a provision in running a business that is in accordance with the guidance of Islamic law.

In an increasingly competitive business world, business ethics is an important aspect that must be considered. How to foster the value of such ethics in the younger generation through Islamic education. This research aims to examine business ethics from an Islamic perspective and explore the role of Islamic religious education in training ethical and responsible Muslims. The definition of business ethics is a set of moral principles and values that govern behaviour and actions in the business world. competitive because they have greater customer trust and support. Integrity is a fundamental value of corporate ethics, referring to the quality of truth and honesty in corporate actions and decisions. Companies and individuals should adhere to the ethical values by which they should behave in various business situations. The welfare and needs of others must be considered in the long term (Wardani, 2023; Andriani et al., 2023; Insani et al., 2022; Lismawati, 2022). Ethics in business includes relationships, morals, rights and obligations, as well as principles and rules regarding sustainable perspectives and following the ethical basis of doing business.

In the modern era, ethics and business law are becoming increasingly relevant and important issues in business and responsibility, and the establishment of independent regulatory bodies are some of the steps that can be taken to improve the implementation of business law and ethical business practices in Indonesia. The ethics that must be possessed by an entrepreneur is honesty, which means that an entrepreneur must always be honest in everything, friendly in speaking and virtuous. Honesty is necessary for all parties to believe in what will be implemented if the community, country, and competitors do not have confidence in it. Islamic religious education can help instill these ethical values in the younger generation, training ethical and responsible Muslims.

Research Methodology

The research uses a literature study method from various trusted sources, such as the Quran, Hadith, books, journals, and related research. The discussion in this article covers the principles of entrepreneurial ethics in Islam, such as sincere intentions, honesty and trustworthiness,

avoiding usury, halal and thayyib, alms and zakat, patience and tawakal, hard work and professionalism, as well as helping and friendship. In the discussion, the arguments from the Al-Quran and Hadith that form the basis of entrepreneurial ethics in Islam will be presented, as well as explanations from related scholars and experts. In addition, the role of Islamic Religious Education in instilling entrepreneurial ethics from an early age will also be discussed, both through curriculum, learning methods, and a supportive educational environment.

The literature study is conducted to examine the concept of entrepreneurial ethics in Islam as well as the best practices of educational institutions that have integrated the values of entrepreneurial ethics in the Islamic curriculum. every individual seeks to understand the world in which they live and move (ZA, 2024).

By reviewing these various sources, the author endeavours to provide a comprehensive discussion of entrepreneurial ethics in an Islamic perspective and its relation to Islamic Religious Education. The discussion is based on arguments from the Al-Quran and Hadith, as well as the opinions of experts and scholars related to entrepreneurial ethics in accordance with Islamic law.

They raise subjective meanings from their experiences, something that is directed at a particular object. The information obtained is analysed thematically in order to identify the principles of entrepreneurial ethics in Islam and effective strategies in instilling these values through Islamic education.

Results and Discussion

Islamic Business Ethics according to Karl Bath in Wardani (2023) that ethics is likened to morality, where both have a philosophy of customs (sitten). Sitte in German means mode (mode) of human behaviour, constant is human action. Therefore, in general, ethics or morality is a discipline related to the ways of human behaviour or the constancy of human action.

Entrepreneurial ethics in an Islamic perspective is a guideline that must be upheld by a Muslim in running a business. A discussion of the principles of entrepreneurial ethics in Islam:

1. Sincere Intention

Before starting a business, a Muslim entrepreneur must realise that the main purpose of entrepreneurship is to seek the pleasure of Allah SWT. As Allah says in QS. Al-Bayyinah verse 5: "Whereas they are only commanded to worship Allah by purifying obedience to Him in (running) religion straight ..." Sincere intention will be the foundation in running a business in the right way and avoiding all forms of fraud.

2. Honest and Trustworthy

Honesty is the key to success in entrepreneurship according to Islamic teachings. A Muslim entrepreneur must always be honest in everything, whether in promoting products, making transactions, or providing services to customers. Rasulullah SAW said: "It is not permissible for a Muslim to sell goods that have defects unless he explains them." (HR. Al-Bukhari and Muslim). Besides honesty, trustworthiness must also be possessed by a Muslim entrepreneur. He must hold the trust given by customers, partners, and employees as well as possible.

3. Avoiding Usury

In Islam, usury (excessive interest) is forbidden in all forms of transactions, including in entrepreneurial activities. Allah SWT says in QS. Al-Baqarah verse 275: "...Verily, buying and selling is like usury, whereas Allah has justified buying and selling and forbidden usury..." A Muslim entrepreneur must avoid all forms of transactions that contain elements of usury, such as borrowing capital from banks with interest systems or providing loans with interest to customers.

4. Halal and Thayyib

In Islam, every economic activity must be based on the principles of halal and thayyib (good). A Muslim entrepreneur must ensure that the products or services offered are halal and good for consumption or use. Allah SWT says in QS. Al-Baqarah verse 168: "O mankind, eat that which is lawful and wholesome from that which is found on the earth, and follow not the steps of the devil; for he is a manifest enemy to you."

5. Sadaqah and Zakat

Islam teaches the importance of sharing and giving part of the proceeds of business to the needy, either in the form of sadaqah or zakat. A Muslim entrepreneur should make it a habit to give alms and pay zakat. This is in accordance with the words of Allah SWT in QS. Al-Baqarah verse 267: "O you who believe, spend (in the way of Allah) some of what you have earned and some of what We bring forth from the earth for you..."

6. Patience and Trust

In running a business, there will certainly be challenges and obstacles that must be faced. A Muslim entrepreneur must have patience and surrender to Allah SWT in facing all situations. Allah SWT says in QS. Ali 'Imran verse 200: "O you who believe, be patient and strengthen your patience and remain alert (in the borders of your country) and fear Allah, so that you may be fortunate."

7. Hard Work and Professionalism

Islam teaches its followers to work hard and be professional in carrying out every job, including in entrepreneurship. A Muslim entrepreneur must always try his best and improve the

quality of his products or services. Rasulullah SAW said: "Verily, Allah loves a servant who, when he works, is itqan (professional/perfect)." (HR. Al-Baihaqi).

8. Mutual aid and friendship

In entrepreneurship, a Muslim must promote the spirit of helping and maintaining friendship with business partners, customers, and the surrounding environment. This is in accordance with the words of Allah SWT in QS. Al-Maidah verse 2: "...And help you in (doing) virtue and piety, and do not help in sin and transgression..."

Islamic Religious Education plays an important role in instilling Islamic ethics and values in a Muslim entrepreneur from an early age. Through this education, the younger generation can understand and implement the principles of entrepreneurial ethics in Islam, so that it can be a provision in running a business that is in accordance with the guidance of Islamic law. The cultivation of these values can be done through curriculum, learning methods, and a supportive educational environment.

The principles of entrepreneurial ethics in an Islamic perspective that must be emphasised in Islamic education are:

1. Tawhid, by emphasising tawhid, actually everything in this world is the creation of Allah SWT. Therefore, everything in this world is a gift from Allah whose use must be maximised. Muslim and non-Muslim entrepreneurs also recognise that Islam teaches the fundamental value of entrepreneurship based on the method of tawhid. It is stated that the fundamental values of entrepreneurial ethics such as: stability, unity, obligation, and truth are fundamental values in the field of entrepreneurship. The relationship between religion and entrepreneurship has built a common perspective that to achieve a level of prosperity in the field of entrepreneurship, all people are expected not only to be given the freedom to carry out various entrepreneurial activities, but business ethics must also be considered. Ethics that are guided by the principles and principles of Islamic economics. With monotheism teaches every human being to be able to recognise the oneness of Allah. So there are consequences, believing that everything must begin and end only with Allah SWT.

2. Justice is the principle that emphasises everyone should be aware of the right in obtaining his possessions. In entrepreneurship, justice should be the goal in paying attention to stakeholders, ranging from providers of goods, employees, and customers.

3. Openness is a part that reinforces that all work carried out must be clear and must not be hidden. In the era of the business world, this standard must be the goal to inform those who do the work.

4. Trust, further emphasising each person is obliged to trust each other and is prohibited from lying. In every entrepreneurship, trust is the goal to inform every stakeholder about the goods distributed.

According to Islam, starting a business is considered a good thing and is recommended to do. Because of this, entrepreneurship can help improve the welfare of society, improve the country's economy, and can also bring benefits to the entrepreneur himself, and entrepreneurship according to Islam is considered as a method to meet the needs of life and fulfil social responsibilities to society. Therefore, Islamic entrepreneurship must be carried out in a way that is in accordance with the principles of Islam, responsibility and does not cause harm to others.

To implement Islamic entrepreneurship properly, entrepreneurs must understand the basic concepts of Islamic entrepreneurship, and be able to manage existing resources, along with strong desire, persistence, and high self-confidence to fight the obstacles faced. Thus, entrepreneurship in Islamic thought is a business that is beneficial and required in Islam, by having something that is intended to generate profits that are progressive and able to benefit the people around, and must be done with efforts that are in accordance with the ethics, norms, and foundations of entrepreneurship ordered by Islam.

By applying these principles of entrepreneurial ethics in Islamic education, it is hoped that it can help raise awareness of entrepreneurial ethics among Muslim entrepreneurs and improve the quality of entrepreneurship that is more oriented towards social and environmental interests. With the foundation of Islamic business ethics, namely the science of aqidah, fairness, consequences, flexibility, welfare, forbidding the haram, the spiritual foundation of Islamic business ethics, integrity, trustworthiness, clever, insightful, commendable behaviour expected of Muslim businessmen, experts, have the urge to develop, able to solve problems, convey ideas, be punctual, try hard, be innovative, flexible, committed. In addition, this research also identified challenges such as the lack of lecturers and teachers who have competence in the field of faith-based entrepreneurial ethics, as well as limited resources and supporting infrastructure.

Conclusion

Entrepreneurial ethics in an Islamic perspective are guidelines that must be adhered to by a Muslim in running a business. Principles such as sincere intentions, honesty, avoiding usury, halal and thayyib, alms and zakat, patience and tawakal, hard work and professionalism, as well as helping and friendship must always be upheld. Islamic Religious Education has a very important role in instilling Islamic entrepreneurial ethics from an early age. Therefore, it is expected that educational institutions can integrate the values of entrepreneurial ethics in the curriculum,

learning methods, and a supportive educational environment. In addition, parents and communities also play a role in providing examples and assistance to the younger generation in practising Islamic entrepreneurial ethics.

Business ethics in the Islamic perspective emphasises principles such as honesty, trustworthiness, justice and social care that must be adhered to by Muslim business people. Islamic religious education plays a very important role in instilling these ethical values in the younger generation through a holistic approach that integrates spiritual, intellectual and practical aspects. By integrating the principles of business ethics into the Islamic curriculum and teaching, education can produce Muslim entrepreneurs who are not only profit-seeking, but also have moral integrity and care for society. However, to maximise this role, real efforts are needed by developing an integrated curriculum, improving the competence of teachers and lecturers, and providing adequate supporting resources and infrastructure.

During curriculum development, it is necessary to pay attention to how to integrate Islamic ethical values in corporate materials, as well as how to develop students' ability to apply ethical principles in various corporate situations. In addition, teachers and faculty should have adequate competence in teaching Islamic business ethics and have practical experience in various aspects of business. Adequate resources and supporting infrastructure, such as access to information sources and business facilities, are also important in helping students apply Islamic ethical values in various business situations.

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