



CREATIVE, VISIONARY, THE POWER OF LOVE BUSINESS NABI MUHAMMAD, SAW

Mustafa

Fakultas Ekonomi dan Bisnis Universitas Pamulang

E-mail: Abumus66@gmail.com

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Abstract: *The efforts made by the Prophet Muhammad, became interesting to review, because he lived in an Arab society with a jahiliyyah pattern that had no norms/ethics or morals in the business world. Prophet Muhammad SAW grew up and grew up in a respected and wealthy family, but did not make him sit idly by to get sustenance, but he went on a business trip that prioritized politeness, honesty and sincerity, thus making all groups amazed at his personality, from here we look first at the business run by the Prophet Muhammad SAW. The researcher uses a qualitative methodology with a historical approach. Researchers try to uncover the historical facts behind the success of the Prophet Muhammad SAW in business. Through a historical approach, it is hoped that it can provide an overview of business and marketing today, and in the future that we must emulate and practice by all human beings who make Prophet Muhammad SAW the Prophet of Allah's messenger. The principles of efficiency and effectiveness are used to measure the level of success of a business. This principle encourages academics and practitioners to look for various ways, techniques and methods that can achieve the highest level of efficiency and effectiveness. The more efficient and effective a company is, the more competitive the company is. In other words, in order to be successful in running a business, by having the characteristics of Siddiq, Amanah, Tablik and Fathonah which can be used as the basic capital to apply the principles of efficiency and effectiveness. His experience as a trader of the Prophet Muhammad long before he was sent by Allah SWT to be a prophet and apostle. And from several experiences the Prophet Muhammad was revealed in the form of a word after he was sent. In practice he always upholds humanity and is not only worldly oriented. He always maintains honesty, trust, professional, friendly and generous in all his activities, especially in his business.*

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INTRODUCTION

Business is part of economic activity and has a very vital role in meeting the needs of human life. Business activities affect all levels of human life, whether individual, social, cultural, national, international or religious. Every day millions of people carry out business activities as producers, distribution, intermediaries and as consumers in order to meet their needs.

Talking about business and economics in Islam, basically views the earth and all its contents as a "trust" from Allah to humans as caliphs on this earth, to be used as much as possible for the welfare of mankind. To achieve this holy goal Allah left man alone but was given guidance through the Messenger of Allah. In this guide, Allah provides everything that is needed by humans, both moral aqidah and sharia which regulates human life.

Muhammad in his business highly upholds the nature of Honesty, Trustworthiness, Tabligh, and Fathanah which are obligatory traits for Him. These qualities were the key to Muhammad's success. Because with this nature will unlock the sustenance and means of a very quiet life for business people. Besides that, Muhammad had a very high tolerance. According to Sony Keraf, the principles in business ethics are to prioritize honesty, fairness, autonomy, self-respect and tolerance.

Tolerance is an ethic of association, in facilitating business affairs and accelerating the return of capital, because tolerant in business means an attitude of ease and grace in establishing business cooperation, be it trade, industry or other businesses. Tolerance encourages strong business partnerships, eases every business, empathy for co-workers and other positive attitudes. Muhammad's practice is in accordance with the principle of self-respect for current and future business ethics. Where a person is tolerant of others means that he respects others as much as he respects himself.

Sharia business is a business activity by selling products in order to make a profit based on sharia. The word shari'a means provisions or stipulations that have been outlined by Islam. Medium Business is an economic activity that is carried out by one person with another in order to obtain a profit/profit that is not mutually beneficial. What happens in this activity is the exchange of goods/barter, buying and selling, producing goods or services, marketing, hiring, and other human interactions, with the aim of making a profit. Muhammad in his business has creative, visionary, the power of love, besides prioritizing aqidah and morals because they are constant and do not change with the difference in time and place. Meanwhile, 'Sharia' is always changing according to the development of science and technology, or the needs and level of human civilization at that time. This fact was expressed by the Prophet s, a, w. in a hadith which means "I and the other apostles are like cousins, they have many laws but their religion (aqidah) is one (that is to unite or unite Allah).

Islamic law as a law brought by the last Apostle has its own uniqueness, it is not only comprehensive but also universal. These special qualities are absolutely necessary because no other Shari'a will come to perfect them. Comprehensive means that it summarizes all aspects of life, both ritual (worship) and social and muamalah. Worship is needed with the aim of maintaining obedience, and harmonious relations between humans

and their khaliq, as well as to continuously remind humans of their duties as caliphs on this earth. the provisions of muamalah are revealed to be the rule of game in human existence as social beings. We can summarize the completeness of this last Prophet's muamalah system. Universal, meaning that it can be in every time and place until the end of time.

This universality will be very clear, especially in the field of muamalah, where it is not only broad and flexible, it is not even a special treatment for Muslims and differentiates them from non-Muslims. This fact is implied in an expression narrated by Ali ra which means "in the field of muamalah their obligations are our obligations and their rights are our rights".

The internal nature of muamalah is made possible by what is called tsawabit wa mutaqqoyyirat (principles and variables) in Islam. If we take the economic sector as a principle example, it can be exemplified by basic economic provisions such as the prohibition of usury, the principle of profit sharing, the principle of profit taking, the imposition of zakat and others. Variables are instruments to implement these principles such as muamalah, bai bithaman ajil and so on. Herein lies the task of Muslim scholars throughout the ages to "develop the technique of applying" these principles in variables according to the situation and conditions of others.

Of course there are a number of reasons why the author is interested and at the same time challenging to write this article, first, because perhaps the business formats that we now have and practice daily, many of which are far from Islamic values, and therefore it is very relevant to review the format that is now there and we practice without this reserve. second, the various discussions about Islamic economics that currently exist, most, if not all of them seem to be not related to the welfare aspect in a broader sense. It is not untrue, that Islamic economic studies are usually carried out with reference to two sources of truth in Islam, namely the Qur'an and Al-Hadith, and may be equipped with ijma, qias or ijtihad, but studies that try to trace the behavior of the Prophet which are typical in business activities is very rarely heard.

With this provision, the author hopes at least that this is a more tangible starting point in building a business format model that is truly sharia-compliant, as the Prophet may have exemplified.

THEORETICAL BASIS

a. Islamic Business Formats Cook Now

Muhammad SAW has quite extensive knowledge and history has proven that the Prophet Muhammad was a scientist, in his business he has fostered friends to become successful people with reliable management, understands the concepts of production, distribution, and consumers, and looks at market share, this can be seen from the success of his friends in achieving glory, so that they could control various cross-countries in the Arabian Peninsula and Eastern Europe at that time. The success of the Prophet by prioritizing worship, and encouraging entrepreneurship by having creative, visionary, the power of love.

The Republic of Indonesia is facing various challenges today, and in the future, organizes its economy, so that it can rise from the economic downturn in all sectors in order to become a more advanced economy for the welfare of its people equitably and fairly, in accordance with article 27, article 33 and article 34 of the 1945 Constitution. Honesty and efficiency in carrying out the wheels of today's business activities must be the main capital, as well as to obtain halal profits again good.

The example of the Prophet Muhammad in doing business trips carrying Siti Hadijah's merchandise must be a guide and role model. Prophet Muhammad SAW is a businessman and true entrepreneur who has given birth to the early generations of Islam to become a country that has business ethics that we are quite proud of. Until he got a very good reputation for the residents of the land of Mecca and Medina at that time.

Problems in today's business world, namely:

- a. The domination of investment is owned by large investors (capitalists).
- b. The low level of honesty and goodwill of business people
- c. The lack of justice and social balance between the owners of capital and those who run businesses and other partnerships.
- d. Change and make it a bigger businessman. (ownership/entrepreneurship).
- e. Balance between hard skills and soft skills of business executives.

Modern business principles, such as goals and customer satisfaction (consumer satisfaction), service excellence (service excellence), competence, efficiency, transparency, fair and competitive competition, have all become a personal picture and business ethics of Muhammad when he was young until the end of his life. . It is appropriate and not an exaggeration if Muhammad is called the founder or embryo of modern business principles. Muhammad also introduced the principle of "Facta Sur Servanda" which is the main principle in civil and contract law; that in the hands of the parties there is the highest power to carry out transactions that are built on the basis of mutual agreement.

a. Prophet Muhammad's Business History

Modern (present-day) business has deviated from the ethics and business norms that should be done because today's business tends to profit only, namely the entire business sector is controlled by the capitalism system, while the Pancasila economic system which based on article 33 of the 1945 Constitution, which is a mutual cooperation business system which has similarities in the causes and causes that the Prophet Muhammad had done in the past 14 centuries, namely building a business "taawuun". It's just that Muhammad's business principles were not fully formulated as in today's business, the Prophet's business was built on a very strong foundation because there were always business ethics, polite in business, friendly, honest, and did not sell vague goods. , especially those prohibited by Islamic law.

However, developments that are happening now, the world community has been faced with concerns that ethics and norms in business affairs will begin to be removed, so that departing from this background, western scientists formulate several standards or guidelines. In this study, the author makes a portrait of the business practices carried out by Muhammad 14 centuries before. The author needs to emphasize that this research

focuses on the practices that Muhammad did before he was officially sent as an Apostle. So that the justification of Islamic teachings can be recognized or not, depending on how people view the status of Muhammad qablal bi'tsha. In the author's opinion, at least Muhammad's business practices before he was sent could be a separate lesson for the community how he with his noble practice could achieve success. The business ethics brought by Muhammad is his long experience, before he was sent to be a prophet and apostle he had carried out many business activities. His honesty became one of the keys to his success as a professional businessman who was recognized by the Arab community at that time. However, today's businessmen are not the main capital for the nature of honesty, what is the main capital of today's business is the amount of business capital. this is very contrary to Islam. that before starting a business, honesty must first be instilled in the entrepreneur's personality. when we rely on large capital and leave honesty, then the business is likely to violate business ethics, namely robbing other people's rights, just wanting to get profit solely without caring about honesty and truth which is the main capital in doing business.

The spearhead of the business is a precise marketing concept, Muhammad of course applied an extraordinary marketing concept so that he was so popular and trusted in the community. If we see, it is part of the concept of Muhammad in carrying out his activities. Honesty is a tremendous influence in Muhammad's marketing activities, this is a brand that can make consumers touched. And the nature of Muhammad's fathanah according to Afzalurrahman in relation to marketing strategy is an effort to build an image from Muhammad's example. It includes appearance, service, persuasion and satisfaction. Appearance for Muhammad is an appearance that does not lie to customers, both in terms of quantity (quantity) and quality. A good service for him is that if there are customers who are unable to pay in cash, they should be given time to pay them off. Furthermore, forgiveness (if possible) should be given if he really cannot afford it. Persuasion by how he stays away from excessive swearing in selling an item. And Satisfaction, only by mutual opportunity, with a proposal and acceptance, will the sale be complete. In doing marketing Muhammad really mastered his target, namely how he could control the minds of consumers. Therefore, the author tries to photograph the general marketing concept that Muhammad did in business.

b. Today's Challenge

In the future, the sharia economy has the potential to replace the conventional economic position, although in its implementation there are still many obstacles and challenges faced, including the implementation of third party funds depositing with Bank Indonesia, double taxation in sharia banking, human resources are not ready to support sharia economy. , there are no special faculties and/or sharia economics curriculum in public schools or universities is still very minimal, so that understanding, awareness and public awareness is still very low, negative perceptions of a group of Muslims and non-Muslims who are afraid to apply sharia law in a kaffah, not yet strong the support of Islamic political parties to implement the sharia economy, increasing public appreciation and enthusiasm for expanding the sharia economic market have not been followed by adequate

education, and there is no regulation that separates the storage of third party funds, as well as supervision and guarantees are still carried out by Bank Indonesia and The Financial Services Authority, with the existence of Islamic banking which has been widely spread in various regions, the government should have made changes to the banking law, namely making special regulations to supervise and guarantee third party funds by establishing Bank Indonesia Syariah (BIS) and the Islamic Financial Services Authority (OJKS).).

Currently, the State of Indonesia is in a difficult period, the level of poverty, unemployment and ignorance is getting higher to above 120 million. The foundations of the economy have weakened, and many have collapsed or gone bankrupt, let alone paying the bank installments, it is already difficult to pay the interest alone. The banking sector, which is relied on as an intermediary institution and supporting the payment system as well as to finance development projects and community needs, has run out of funds, so the government has made new breakthroughs through foreign diplomacy to increase debt continuously so that until now it has reached US\$ 422.3 Billion. Assuming US\$ 1 is priced at Rp. 14,346, such as the Bank Indonesia (BI) middle rate on December 13, 2021, this figure is equivalent to Rp. 6,058.31 Trillion. This has resulted in investors who rely on funds from banks no longer able to stand up let alone run.

Indeed, we are still dealing with the world economy which is dying today, which is still colored by some quite vulnerable problems such as high levels of unemployment, poverty and ignorance, this happens because of the actions of human hands who do not care about human life itself. , with increasing unemployment, poverty, human crimes also increase, such as murder, robbery, etc. If we look at Islamic business, then we will see that the earth and everything in it is a "trust" that must be managed properly and correctly.

RESEARCH METHODOLOGY

The business ethics brought by Muhammad was a struggle and his long experience that he went through before the prophet was sent to be an apostle, this he did because he did not want to appear as a rich descendant at that time, in carrying out his trading activities the Prophet always prioritized a friendly, humble, and humble attitude. caring, fair and The most important thing is his honesty. The honesty that he built has been seen when he was doing trade, so the entrepreneurial character that made him become one of the keys to his success as a professional businessman who was recognized by the Arab community at that time. However, with his attitude and behavior that prioritized honesty and patience in running a business, he started by bringing the goods of a wealthy woman at that time, so that he was able to make everyone amazed at the attitude of the Prophet in carrying merchandise as his mandate. From this honesty and patience and good attitude then Khadijah was interested in marrying the Messenger of Allah, and after marriage, his wife sacrificed her property and herself for the establishment of truth and justice under her husband, the Messenger of Allah, to carry out his divine mission, namely to save mankind from ignorance. commerce into Islamic commerce.

Muhammad was formed and ordained by Allah as a human being who will be an example for others especially in doing business, in the past, present and future. Despite the difference in time and time, his attitude, character and honesty will be remembered for all time by people who believe in success in the future. His success is supported by four factors that influenced Muhammad to become a professional businessman, namely:

1. Arab geographical factors, the Arabs at that time lived in a barren/dry land which in common sense or ideally was not suitable for a life, so trade became the main economic source for Arab people, this trade trip made Arabs at that time become merchants in various parts of the world, so the Prophet said that 90% of a good source of income is in trade, although this hadith is said by Dhoif as a scholar, but it is enough to encourage us in the business world.
2. Economic factors, Muhammad did come from a well-known and wealthy family, as well as descendants of the Quraysh who had ruled the Arabian peninsula at that time, but when Muhammad was born and as a child, Muhammad's family was not in sufficient condition, so Muhammad took creative steps to earn a living themselves to meet their needs.
3. Family factors, if traced from his grandfather, Muhammad came from a wealthy family, he had a high position as a leader of the Quraysh, so that other people were reluctant and highly respected the Quraysh at that time, apart from being rich, controlled the Arabs, also had a force capable of deterring the enemies who attacked the city of Mecca.
4. The factor of Khadijah's wife, marriage is a strong bond that complements each other, Muhammad's 25-year marriage with 40-year-old Khadijah is a very suitable couple, even though the age difference is far, however, Muhammad is known as a tenacious and honest person and Khadijah as a wealthy widow, making her household a symbol for the glory of Muslims at the beginning of her preaching in spreading Islam, forbidding cheating in commerce, etc.

It is this example that makes Muslims interested in the way he trades, which always benefits both parties, encourages his people not to cheat, and promotes a fair attitude to anyone. The principle of nubuwwah teaches that the function of the presence of an apostle/prophet is to explain the sharia of Allah SWT to mankind. The principle of nubuwwah also teaches that the Apostle is the personification of a good and right life. For this reason, Allah sent the Prophet Muhammad SAW as the last Apostle whose job was to provide guidance as well as an example of life. There are at least four main traits that all humans (businesses, governments and all humans) must emulate from the Prophet Muhammad, namely shiddiq, amanah, tabligh, and fatah.

DISCUSSION

a. Muhammad SAW Business Concept

In Arabic, economics is called al-muamalah al-madiyah, namely the rules regarding human association and communication regarding the necessities of life and also called al-iqtishad, namely the regulation of human livelihood matters as sparingly and as carefully

as possible. In terms, the notion of Islamic economics is put forward by various editors among Islamic economists. Epistemologically, economics comes from the Greek or Greek "oikonomia" which consists of two words, namely oikos which means household and nomos which means rules. So economics is the science that regulates households, which in English is called "economies". In further developments, the word household is further expanded into 3 subsystems, namely increasing wealth, maintaining its existence which is called the production subsystem, the procedure for consuming it is called the production consumption subsystem, and those relating to the distribution procedures are included in the distribution subsystem. Meanwhile, in terms of economic terms, many economists have given or explained it. Here, the understanding of Islamic economics is presented, which is written by Yusuf Halim Al-Alim who argues that Islamic economics is the science of applicable sharia laws which are taken from detailed arguments related to Islamic economics.

The author's tracking efforts in extracting information from various existing sources. According to Chalil (1994), Mannan (1986), Chapra (1992), Islahi (1998), Qardhawi (1995), Khan (1989), to name a few of them, it did not bring the results as the authors expected, as stated above, it has not been successful. none of the experts who specifically explore Islamic economics, based on welfare aspects. What is generally done, for example Mannan, Chapra, and several other writers, is to directly discuss normatively, according to what they are able to interpret from existing sources, then compare them with models that have been or are being developed, such as socialists.

Islahi 1988, for example, discusses Islamic economics based on the interpretation of Ibn Taimiyyah, who lived between 1263-1328 H. Although closer to the prophetic era, compared to when we lived for example, it has exceeded the span of about 6 centuries. According to Khan, trying to make a recording, but limited to efforts to explain and classify several hadiths related to Islamic economic issues. There is no adequate explanation, let alone asbabun nuzul who accompanies these various hadiths.

According to Chalil, who specifically and in great detail details the life journey of the Prophet, resulting in the birth of eight volumes of the Prophet Muhammad's date book, it also 'escapes' rather specifically explores the 'trade journeys of the Prophet Muhammad'. Some assumptions that seem acceptable why there are so few sources of information about this are: First, based on the widely known Tariq, that the Prophet Muhammad was trading, even before he was appointed as an Apostle. This happened when a rich widow who was kind, namely Siti Khadijah who later became his wife, entrusted her wealth to young Muhammad to be used for business. This time, doesn't seem too long. Before that, the young Muhammad had joined the trade with his uncle. This too in not too long. Second, after he was appointed as the Messenger of Allah, his activities as a trade became increasingly inaudible, because maybe he was so busy with da'wah activities which was indeed his main mission he was appointed by Allah as His Apostle.

Even if we now have to initiate a business format by referring to the real practice of Muhammad Rasulullah, then based on the above conditions we cannot escape the discourse that already exists in various books that have been written by experts today. The

behavior of the Messenger of Allah in a general sense which has often been expressed, and in particular his basic characteristics which are very often exemplified, such as Honesty, Patience, Trustworthiness, Fathonah, Tabligh, openness, hard work, frugality, fairness, always grateful and so on. , must be the basis for building an Islamic business format today and in the future. Believe it or not, these qualities are the key to true success, not only in business, but in all aspects of life.

One of the old economic activities that developed until modern times is business activity. It is said to be growing because the business has actually existed since the Prophet Muhammad saw, it could even be that before the time of the Prophet Muhammad there were already business activities. Since the age of 12 the prophet had been invited by his uncle to trade in Syria, until then he studied trade from his uncle. The Prophet Muhammad's business at that time was trading, a business with trust and experience as well as field practices that he learned from his uncle.

According to Abdul Manan, Islamic economics is a social science that studies the economic problems of society as seen by Islamic values. In explaining the above definition, Abdul Manan also explained that Islamic economics does not only study social individuals but also humans with human religious talents themselves, this is due to the many needs and lack of facilities, so economic problems arise, both modern economics and Islamic economics. The difference is in choice, in Islamic economics the choice is based on Islamic basic values while in modern economics it is controlled by self-interest or individuals.

Islamic economics that should complement and perfect each other. On the one hand, we find economists, bankers and businessmen who are active in moving the wheels of economic development but "forget" to bring a religious lamp because they do not master sharia, especially fiqh muamalah in depth the concepts of fiqhi, ushulul fiqh, ulumul qur'an and discipline. others, but they "lack of control and monitoring" of economic phenomena and the business turmoil that is happening around them.

In some historical literature it is explained that in the youth of the Prophet Muhammad, at the age of 12 years, he often followed his uncle to trade to the land of Sham (Syria). When he did not have capital, he became a trading manager for investors (shohibul maal) based on profit sharing. When he was an adult, Rasul had become an entrepreneur/trade independently until he succeeded in expanding his business to 17 countries. This makes the Prophet Muhammad referred to as the leader (caliphate) of trade.

What are his key skills? First, the Prophet Muhammad SAW in trading always determines market segmentation first. Thus, he can "read" the market demand for an item or commodity. What he learns is the habits, way of life and daily needs of potential consumers, namely the community where they trade. Al-hasil, for example, when he came to city A, the things he brought could be different when he came to city B. Then, Prophet Muhammad SAW also never disappointed customers. He didn't discriminate against customers, whether they were noble elites, commoners, or even slaves. Respect for customers is an important point for smooth business. Next, has a vision for expansion. He in trading does not only dwell on one or two markets. The Prophet SAW also expanded

his business reach to many areas. That way, the reputation and prestige (branding) of its products are increasingly known to the wider community.

Reputation is also obtained from the quality assurance of goods. Prophet Muhammad SAW was always honest with the quality of his merchandise, whether there were advantages or disadvantages. All explained to the customers. Never once did he reduce the measure or scale. He also did not do price wars with other fellow traders.

The entrepreneurial spirit in Muhammad Saw did not just happen, but the result of a long process and started when he was a child. According to Antonio. Long before he was appointed as a Prophet and Messenger of Allah, he was already known as a merchant. In fact, since childhood, the son of Abdullah and Aminah has shown his seriousness in getting into business or entrepreneurship.

Muhammad Saw started his trading career when he was 12 years old and started his own business when he was 17 years old. Work as a trader continued until he received the revelation (about 37 years old). This fact confirms; Muhammad Saw has been in the business world for approximately 25 years. Longer than his apostolate which lasted about 23 years.

Muhammad Saw's involvement in commerce from an early age, cannot be separated from the fact that requires him to learn to live independently. You know, when he was 6 years old, little Muhammad had left his parents dead. Since then he had been raised by his grandfather, Abdul Muttalib, and continued by his uncle, Abu Talib, whose economic life was very simple. The economic condition of the uncle's family was mediocre, making Muhammad Saw feel compelled to try to lighten his burden. He also had time to work "off-the-shelf"; help a neighbor tidy up his yard, carry stones for a small fee or take firewood from the forest or bush and sell it in the market. Little Muhammad SAW did whatever was "lawful" to reduce his dependence on his uncle. Muhammad did the work that children his age used to do.

When he felt able to work alone, he started herding goats belonging to the residents of Mecca and received wages for his services. The activity of herding goats contains noble values: spiritual education, training to feel compassion for the weak, and the ability to control heavy and large jobs.

Approaching adulthood, he decided to choose the trading sector as his career. He realized that his uncle was not a rich man but had a large family burden. Therefore the young Muhammad thought of trading. Moreover, as one of the members of the large family of the Quraysh tribe who were generally traders, Muhammad was expected to become a trader as well.

Apparently, the conditions and experience of trading as a child had forged Muhammad so that in the future he became a reliable and successful entrepreneur. Moreover, the values of honesty, discipline, and an unyielding spirit have been seen in this person of God's chosen person. It is clear that the young Muhammad was eager to be able to live independently. In a narration he said:

Meaning: "No one has ever eaten better food than what he has eaten from the work of his own hands. Prophet Dawud also used to eat the work of his hands "(HR. Bukhari).

When starting a career in business, he started a small trade in the city of Mecca. Muhammad SAW bought things from a market, then sold them to people. This fact further confirms that Muhammad saw work as a trader long before he married Khadijah.

Muhammad Saw had received capital from investors and orphans who were unable to run the funds left by their parents. They trusted Muhammad SAW to run the business with their money based on mudharabah cooperation. Mudharabah is a cooperation agreement between two parties in a particular business or project. The first party (malik, shahib al-maal) provides all the capital, the second party (amil, mudharib, customer) acts as a manager or manager. Business profits are divided according to the agreement stated in the contract. However, if a loss occurs, it will be reviewed fairly.

If the loss arises due to business risk, due to weather, earthquake, or other force majeure, it will be borne by the owner of the capital. However, if the loss is due to negligence or fraud by the business manager, then the manager or manager must be responsible for the loss.

Muhammad Saw's reliability in doing business is supported by his extensive knowledge of strategic trading destinations. When he set foot in Bahrain, for example, according to one narration of Imam Ahmad, Muhammad saw a messenger from a tribe from Bahrain. To the envoy he asked, who is the leader? The messenger replied, the leader is Al-Ashajj

After Muhammad saw Al-Ashajj, he asked him various questions and about prominent people. Muhammad Saw also mentioned about trading cities in Bahrain such as Safa, Mushaqqar, and Hajar. Al-Ashajj was very surprised by the breadth of geographical insight and knowledge of Muhammad's commercial centers. He said, "Really! You know more about my country than I do myself. You also know more about the cities of my country than I do."

Then Muhammad SAW said, "I had the opportunity to explore your country, and I have been treated well. At a young age, Muhammad Saw was already a regional trader because his trading area covered almost the entire Arabian Peninsula.

The reputation of the Prophet Muhammad in the business world was reported by, among others, Muhaddits Abdul Razzaq. When he reached adulthood he chose a job as a trader/entrepreneur. When he did not have capital, he became a trading manager for investors (shohibul mal) based on profit sharing. A major Makkah investor, Khadijah, appointed him as manager to the Habshah trading center in Yemen. His entrepreneurial skills have brought him and his investors huge profits. None of the types of businesses he deals with are at a loss. He also led four trade expeditions for Khadijah to Syria, Jorash, and Bahrain in the east of the Arabian Peninsula.

In historical literature it is stated that around his youth, the Prophet was often described as Al- Amin or Ash-Siddiq and even followed his uncle to trade to Syria at the age of 12 years. For more than twenty years the Prophet Muhammad was involved in the field of entrepreneurship (trade), so that he was known in Yemen, Syria, Basra, Iraq, Jordan, and trading cities in the Arabian Peninsula. However, an in-depth description of his trading experience and skills has received less attention so far.

Since before becoming a mudharib (fund manager) of Khadijah's property, he has often made business trips, such as to the city of Busrah in Syria and Yemen. In Sirah Halabiyah, it is narrated that he had made four trade visits to Khadijah, two to Habsyah and two to Jorasy, and to Yemen with Maisarah. He also made several trips to Bahrain and Abyssinia. The trade trip to Syria was the fifth one on Khadija's behalf, in addition to her own trip - the sixth - including a trip made with her uncle when the Prophet was 12 years old.

In his mid-30s, he was as much involved in trading as most other traders. Three of the Prophet's trade trips after marriage, have been recorded in history: the first, the trade trip to Yemen, the second, to Najd, and the third to Najran. It is also narrated that in addition to these trips, the Prophet was involved in major trade affairs, during the Hajj seasons, at the trade festivals of Ukaz and Dzul Majaz. While other seasons, the Prophet was busy taking care of the wholesale trade in the markets of the city of Mecca. In running his business, Prophet Muhammad clearly applied precise and reliable management principles so that his business remained profitable and never lost.

From the explanation above, it can be concluded that Islamic economics is a science that studies actual and empirical human activity or behavior, both in production, distribution, and consumption based on Islamic law which is sourced from the Qur'an and Ass-Sunnah and the consensus of the scholars. scholars with the aim of achieving happiness in this world and the hereafter. Islamic economics is not just normative ethics and values, but also positive because it examines actual human activities. The economic problems of society in an Islamic perspective. In sharia economics, both consumers and producers are not kings. The behavior of both must be guided by the general, individual and social welfare as determined by Islamic law.

b. Muhammad SAW's Business Law Basis

1. Sources of Sharia Economic Law

The sources of sharia economic law are as follows:

a. Al-Qur'anul Karim

Al-Qur'an is the main source, original, eternal, and principal in sharia economic law that Allah SWT revealed to the Messenger of Allah in order to improve, straighten and guide mankind to the right path. In the Qur'an there are many verses that underlie sharia economic law, one of which is in the Qur'an which states about improving the welfare of Muslims in all fields including economics. The Word of God which reads: Meaning: "Verily Allah commands (you) to do justice and do good, to give to relatives, and Allah forbids from evil deeds, evil and enmity. He teaches you so that you can take lessons (Surah An-Nahl: 90).

b. Hadith and Sunnah

After the Qur'an, the sources of economic law are Hadith and Sunnah. Which economic actors will follow this source of law if the prayer in the Qur'an is not in full detail about the economic law.

c. Ijma'

Ijma' is the third source of law, which is consensus both from the community and the way of religious scholars who inseparable from the Qur'an and Hadith.

d. Ijtihad and Qiyas

Ijtihad is every effort to continue trying to find a little the many possibilities of a sharia issue. While Qiyas is an opinion which is the main tool of ijtihad produced through analogical reasoning.

Although in the past trading activities were underestimated, in fact now many people are starting to be interested in becoming entrepreneurs and opening trading businesses. In Islam itself, staying up late or entrepreneurship is considered one of the noble jobs, even facilitating the arrival of Allah's sustenance. As explained in a prominent hadith which reads, Meaning: "Nine of the ten doors of sustenance are in trade" Our Prophet Muhammad SAW was also a true trader. It is said in history that he started his business when he was 12 years old. He is known as an honest, friendly and even successful trader. The success of the prophet Muhammad SAW in entrepreneurship is not only in material terms. But also the blessing of the sustenance obtained and fostering the ties of brotherhood between Muslims (in the sense of increasing work partners or new acquaintances).

Here are some ways to trade Rasulullah SAW that we can follow to develop a business to be more successful and be blessed by Allah Ta'ala.

1. Intended for Allah SWT (Lillahi Ta'ala)

Meaning: "Indeed deeds depend on intentions, and indeed everyone will get according to what he intended. Whoever emigrates for Allah and His Messenger, then he will get the reward of emigration to Allah and His Messenger. Whoever emigrates because of the world that he wants to get or because of the woman he wants to marry, then he gets things according to what he intended." (Narrated by Al Bukhari and Muslim).

The main basis of the Messenger of Allah (PBUH) is trading with the intention of Allah, lillahi Ta'ala. Not to cultivate wealth, seek as much profit as possible or to attract women. Not at all! Initially he started trading, at that time he was still 12 years old. The Apostle traded by following his uncle, Abdul Munthalib to the land of Sham (Syria). When he was 15-17 years old, the Apostle had traded independently. He managed to expand his business to 17 countries. To the extent that he was called the caliph (leader) of trade and until finally his skills in trading attracted the attention of a wealthy widow named Siti Khadijah. He also married Khadija and his trading business became increasingly successful. Yes, that's the fruit of a sincere intention. Everything that is intended to seek the pleasure of Allah, will certainly make it easier. Therefore, start the business with the intention of lillahi Ta'ala.

2. Be honest

In carrying out his daily activities, including trading, Rasulullah SAW was known for his honesty. He never reduces the size of the scales, always says what it is about the condition of the goods, be it

the advantages or disadvantages of the goods. In fact, it is not uncommon for Rasul to overestimate the scales to please his customers. For his honesty, he was awarded the nickname Al-Amin (ie someone who can be trusted). The importance of being honest in trading is also mentioned by Allah SWT in several verses in the Qur'an, including:

Meaning: "Perfect the measure and do not be of those who are detrimental, and weigh with a straight scale. And do not harm people in their rights and do not run rampant in this earth by making mischief." (Surat AsySyu'araa: 181-183)

Meaning: "And uphold the scales with justice and do not reduce the balance." (Surah Ar Rahman: 9) Meaning: "And complete the measure and the scales with justice". (Surat al-An'aam: 152) Meaning: "And complete the measure when you measure, and weigh it with the right balance. That is the more important (for you) and the better the consequences." (Surat al-Israa: 35) The Prophet sallallaahu 'alaihi wasallam said: Meaning: "Verily the merchants (entrepreneurs) will be resurrected on the Day of Resurrection as criminals, except those who fear Allah, do good and are honest." (HR. Tirmidhi)

3. Selling good quality goods

The next principle adopted by the Prophet Muhammad in trading is to maintain the quality of the goods he sells. He never sells defective goods. Because it will harm the buyer and can be a sin for the seller.

It was narrated from Uqbah bin Amir radhiyallahu 'anhu, that he heard the Messenger of Allah sallallaahu 'alaihi wa sallam say: Meaning: "A Muslim is a brother to another Muslim, it is not lawful for a Muslim to sell goods that have defects to his friends, unless he explains. (HR. Ibn Majah)

4. Take reasonable advantage

Often we meet merchants or businessmen who sell their goods at a price much more expensive than the original price. They try to take the highest possible profit without thinking about the condition of consumers. This tactic was never carried out by the Prophet Muhammad. In addition to violating religion, selling goods at too high a price also makes our merchandise less salable. On the other hand, the Prophet Muhammad always took reasonable advantage. Even asked by the buyer about the capital, he will tell the truth. In essence, the Prophet's purpose in trading was not merely the pursuit of worldly profits. But also seek blessings from Allah SWT.

Allah Ta'ala says: "Whoever desires the benefits of the hereafter, We will increase the profits for him, and whoever desires the benefits world, We gave him some of the benefits of this world and there is no happiness for him in the Hereafter." (Surah Ash-Shuraa: 20)

5. Do not give excessive promises (oaths)

When trading, you should not give excessive promises or oaths. For example, "this item will not be damaged for up to a year". We don't know what will happen, all things are subject to change with Allah's permission. So, don't claim that this item is super good, super durable and the like. I swear it's not good. Moreover, to swear a false oath, it is clear that these words are lies and are hated by Allah Ta'ala.

It was narrated from 'Abdurrahman bin Syibel that the Prophet sallallaahu 'alaihi Wasallam said: Meaning: "Traders are sinners". Among the companions there were those who asked: "O Messenger of Allah, has not Allah justified buying and selling?". The Prophet replied: "Yes, but they often lie in saying, also often swear but their oaths are false." (HR. Ahmad) It was narrated from Abu Hurairah, that the Prophet sallallaahu 'alaihi wa sallam said: Meaning: "The oath sells goods, but erases blessings."

6. Mutual benefit for both parties

How to trade the next Prophet by prioritizing the principle of mutual benefit and consensual between buyers and sellers. There is nothing to hide from his wares. And must reach a mutual agreement, both in the price, type of goods, and how to deliver the goods to the buyer. The Prophet sallallaahu 'alaihi wa sallam said: Meaning: "Do not let two people who buy and sell separate when conducting commerce except on the basis of mutual liking. (HR. Ahmad). Meaning: "Indeed commerce is only commerce based on consensual feelings. (Narrated by Ibn Majah)

7. Selling his own stuff

Buying and selling with the dropshipping method is certainly quite risky. Because we (as sellers) do not know the condition of the goods directly. Only through photos. What if later the buyer receives a defective item? Or maybe the shipping process took a long time? This of course disappoints the buyer. So, the Messenger of Allah advise that we do not sell goods that do not belong to us. Because it can harm the other party.

Hakim bin Hizam once asked the Prophet sallallaahu 'alaihi wa sallam: Meaning: "O Messenger of Allah, there is someone who came to me and asked me to sell him something that I do not have, by first buying it for him from the market?" The Messenger of Allah replied: "Do not sell something that you do not have." (Narrated by Abu Dawud, Ibn Majah, Tirmidhi and Nasai)

8. Don't commit fraud

In trading the Prophet Muhammad also never committed fraud. Please note that the act of deceiving buyers, no matter how small and in any form is certainly prohibited by religion. It was narrated from Abu Huraira ra: Meaning: "The Messenger of Allah once passed a pile of food, then he put his hand in it, then his hand touched something wet, so he asked, "What is this, O owner of food?" The owner replied, "The food was exposed to rain, O Messenger of Allah." He said, "Why don't you put it in the food section so people can see it? Know that whoever cheats is not from our group." (HR. Muslim)

In another hadith, the Prophet sallallaahu 'alaihi wa sallam said: Meaning: Meaning: "Whoever cheats, then he is not one of us. People who commit treason and deception, his place in hell "(Narrated by Ibn Hibban)

9. Don't hoard stuff

Hoarding of goods is a situation where someone buys goods with very large stocks from the market, then stores them for a long period of time and sells these goods at very high prices. Know that hoarding is an act of injustice. First: this activity disrupts the buying and selling mechanism in the market. The stock of goods in the market will run out and it is detrimental to other traders. Second: deliberately storing goods and releasing them

greatly increases consumer demand. So he can raise the price. This is certainly not allowed in Islam. Because it's the same as looking for profit for yourself. Third: items that have been stockpiled in After a long time, the quality usually decreases. Whether it's damaged, defective or expired. It was narrated from Ma'mar bin Abdullah that the Prophet sallallaahu 'alaihi wa sallam said, "It is not someone who hoards but he is a sinner." (H.r. Muslim)

10. Be friendly with buyers

Being friendly, polite and always smiling to buyers is also the way of trading of the Prophet Muhammad. If we can be good with buyers, the buyers will also be happy. On the other hand, if we show a bitchy and sullen face, of course, buyers will be lazy and run away, they won't buy from us anymore.

11. Not selling illicit goods

Selling haram goods is clearly not allowed in Islam, and the Prophet never did that either. Therefore, stay away from trading in goods that are not clearly halal, such as liquor, cigarettes, statues and so on. The Prophet sallallaahu 'alaihi wa sallam said: Meaning: "Trade in khomr has been forbidden" (Narrated by Bukhari)

Meaning: "Indeed, if Allah has forbidden a people to eat something, surely He has forbidden the proceeds of its sale." (HR Ahmad)

12. Don't vilify other people's merchandise

If we want to trade, we should do it properly according to religious law. We don't need to vilify other people's merchandise with the aim that all consumers run towards us. The Prophet sallallaahu 'alaihi wa sallam said, Meaning: "Let no one among you sell with the intention of discrediting what other people are selling" (HR. Muttafaq Alaih)

13. Provide wages to employees on time

Another important thing to know, if you have an employee then give wages to the employee on time. Do not procrastinate, because he has also squeezed his sweat in order to run your business smoothly. So give them their rights as agreed. It was narrated from 'Abdullah bin 'Umar that the Prophet sallallaahu 'alaihi wa sallam said: Meaning: "Give a worker his wages before his sweat dries." (Narrated by Ibn Majah)

14. Not easily discouraged

A merchant will not be successful if it is easy to give up. You need to know that everything requires a process. Likewise with trade or business. It's impossible for just a month, two months, or three months for you to double your profits and suddenly become rich. Its impossible! Unless Allah wills.

Generally, there will come a time when you feel "fallen" and head over heels. And when that happens, one thing is needed, namely the unyielding spirit as taught by the Prophet Muhammad. Allah Ta'ala says: Meaning: "And do not despair of Allah's mercy. Verily, no one despairs of the mercy of Allah, except a people who disbelieve." (Surah Yusuf: 87)

15. Don't forget worship

The main key to the success of the Prophet SAW in trading is not forgetting worship. Allah Ta'ala says:

Meaning: "O you who believe, if you are called to pray on Friday, then hasten to the remembrance of Allah and leave trading. That is better for you if you know. When the prayer has been fulfilled, you will be scattered on the earth; and seek the bounty of Allah and remember Allah much so that you may be successful. (Surah Al Jumu'ah :9-10)

Meaning: "O you who believe, do not let your wealth and your children distract you from the remembrance of Allah. Whoever does this then they are the losers. (Surat al-Munafiqun: 9)

16. Justice

Fair in the view of Islam is not interpreted equally, but the meaning is to place something in accordance with its proportions or rights. A fair attitude is very much needed in economic action, with a fair attitude everyone involved in economic activities will give and get their rights properly. The Qur'an commands that every action must be based on a just attitude because it is a form of justice will draw closer to piety as the word of Allah swt which reads:

Meaning: "O you who believe, be people who always uphold (the truth) for Allah, as witnesses with justice. And never let your hatred be unfair. Be fair, because justice is closer to Allah. Verily, Allah knows what you do. (Surah Al-Maidah: verse 8).

c. Muhammad SAW's Normative Foundation for Business

Al-Qur'an and Sunnah of the Prophet Muhammad as the normative foundation of business ethics in Islam. according to Mushlis the normative basis has four groups, namely; the basis of monotheism, the basis of balance, the basis of free will, and the basis of responsibility.

1. Tawhid (Oneness) is the basic principle of applying the science of monotheism in all business activities that are completely exclusive and all inclusive. This is of course obligatory for us to practice so that we always live in goodness and pleasure from Him. Absolutely the creator is different from His creatures. In His Essence He requires unconditional surrender to His will, but in human existence it provides a strong unifying principle because all mankind is united in obedience to God alone. According to Naqvi, the concept of monotheism is a vertical dimension of Islam as well as a horizontal one that combines the political, socio-economic aspects of human life into a homogeneous whole that is consistent from within and broadly integrated with nature. From this conception, Islam offers religious, economic, and social integration in order to form a unity, therefore in religion we must think outsiders, and Muslims to immediately leave the khilafiyah and madzhabiyah cases which in this controversy cause a shift between religious communities, so that business does not will find an agreement in taking advantage or justice between mass business actors now. According to Beekun. That Muslim entrepreneurs in carrying out their activities or business entities will not do three things:

First, discrimination against workers, sellers, buyers, work partners on the grounds of race, color, sex or religion. God's Word. Meaning: "O mankind, indeed We created you from a male and a female and made you into nations and tribes so that you may know each other." (Surah Al Hujurat verse 13).

Second, Allah should be the most feared and loved. Therefore, this attitude will be reflected in all attitudes to life in its various dimensions, including business activities. as the word of God;

Meaning: "There is no partner for Him; And this is what I was commanded and I was the first to surrender (Muslim)" (Surah Al-An Aam: 163)

Third;, Allah forbids hoarding wealth or greed, because the essence of wealth is the trust of Allah. As the word of God;

Meaning: "Wealth and children are the adornment of the life of the world, but continuous good deeds are better in reward with God and better for hope." (Surat al-Kahf verse 46).

2. Balance (Justice)

According to Mushlich that balance in Islam is the main key in doing business because balance is oriented to the creation of human characters who have balanced and fair attitudes and behaviors in the context of relationships between humans and themselves, with other people (society) and with the environment. This balance is emphasized by Allah by calling Muslims as *wasathan Ummatan*. According to Muhammad and Fauroni, *Ummatan wasathan* is a people who have togetherness, dynamics in motion, direction and purpose and have collective rules that function as intermediaries or justifications. With Thus balance, togetherness, modernity are fundamental ethical principles that must be applied in business activities and entities.

In the Qur'an Allah says; Meaning: "That the expenditure of property must be done in goodness or the way of Allah and not on something that can destroy oneself (Surah Al Baqarah verse 195). Must perfect the measure and balance with the correct balance as Allah said;

Meaning: "And complete the measure when you measure, and weigh the right scales. That is more important (for you) and better as a result." (Surah Al-Israa: 35).

It is also explained that the characteristics of people who get glory in the sight of Allah are those who spend their wealth not excessively and are not stingy, do not commit polytheism, do not kill unlawful souls, do not commit adultery, do not give false testimony, are not deaf and are not blind. to Allah's verses. As he said;

Meaning: "And those who, when they spend (wealth), they are not extravagant, and are not (also) stingy, and are (the spending) in the middle of that. And those who do not worship other gods along with Allah and do not kill the soul that Allah has forbidden (killing him) except with a right (reason) and do not commit adultery, whoever does that, surely he will get (retribution) sin (his)). (Surat al- Furqan verses 67-68)

Meaning: "And those who, when they spend (wealth), they are not extravagant, and are not (also) stingy, and are (the spending) in the middle of that. And those who do not worship other gods along with Allah and do not kill the soul that Allah has forbidden (killing him) except with a right (reason) and do not commit adultery, whoever does that, surely he will get (retribution) sin (his)). Besides that, it's still in'. (Surat al-Furqan; 72-73).

And those who do not give false testimony, and when they meet (people) who do useless deeds, they go through (only) keeping their honor. verse of their Lord, they do not face them as deaf and blind.

Economic balance will be realized if it fulfills the following conditions. First; production, consumption and distribution must stop at a certain equilibrium point in order to avoid the concentration of economic and business power in the hands of a few. Second; Every individual happiness must have the same value from a social point of view, because humans are theomorphic creatures who must meet the provisions of the same value balance between marginal and individual social values in society. Third; does not recognize unrestricted property rights and unrestrained free markets.

3. Free Will

Humans as caliphs on earth to a certain extent have free will to direct their lives to the goals to be achieved. Humans are endowed with free will to guide their lives as caliphs.

Based on this axiom of free will, in business, humans have the freedom to make an agreement or not, to carry out certain forms of business activities, to be creative in developing existing business potential. In developing the creation of choices, there are two inherent consequences. On the one hand there are bad intentions and consequences that can be done and achieved, but on the other hand there are good intentions and consequences that can be done and achieved. There are good and bad consequences by humans who are given the freedom to choose, of course it must be known beforehand as a risk and benefit that they will receive. Islamically, these two choices are intended and have consequences as an option which on the one hand contains rewards that are useful for oneself and society and on the other hand contains sins that have a bad effect on oneself and for many people.

As the word of God;

Meaning: "Whoever gives help with good help, surely he will get a share of his (reward). And whoever gives help with bad help, surely he will bear part of his (sins). Allah has power over all things. (Surah An-Nisa: 85)

Meaning: "Say that the truth comes from your Lord. So whoever wants to (believe), should believe, and whoever wants (disbeliever) let him disbelieve. Indeed, we have prepared for the wrongdoers a hell whose turmoil surrounds them." (Surat al-Kahf: 29).

4. Accountability

Accountability for all business, humans cannot be separated from obligations and also have rights, but the freedom they have must be controlled by business ethics and norms, so that freedom is directed and organized so that they do not only harm themselves and others from their freedom. Humans want to be free to do whatever they want, but human freedom will certainly remain accountable to God. Humans want to go forward to achieve goodness or to retreat, which is clear that everyone is responsible for what each of them has done, except for this group of right groups who get good luck because they choose good.

Meaning: "Everyone is responsible for what he has done. (Surah Al Mudatsir verse 38)

Al-Qur'an and Sunnah are the source of all sources of law as a place of footing for humans, leaders and kingdoms, therefore humans living in freedom of course have potential resources, but still have certain limits, and are not used freely, but are limited by corridors of law, norms and ethics contained in the Qur'an and the Sunnah of the apostle that must be obeyed and used as a source of all sources of life or reference and basis in using the potential of the resources under control. Not then used to carry out prohibited or prohibited business activities, such as gambling, prohibited or prohibited beverage production activities, usury activities and so on. If it is used to carry out business activities that are clearly halal and good, then the management method that is carried out must also be carried out in ways that are right, fair and bring optimal benefits to all components of society who contribute to support and be involved in the business activities carried out. .

Accountability in terms of accountability is of course very basic, it will change economic and business calculations because everything must refer to justice, this is rarely encountered in today's business, humans tend to do injustice to others so that such behavior is certainly very disappointing and detrimental to others, When someone else loses, the person who harms him will be held accountable for the world and the hereafter.

Implement the business of the past, present, and future in at least three things, namely: First; In calculating the margin, the gain in the value of wages must be linked to wages based on the provisions of the provincial minimum wage that is socially acceptable to the community. Second; economic return for lenders of capital must be calculated on the basis of a strict understanding that the amount cannot be predicted with zero probability and cannot be determined in advance (such as the interest system). Third; Islam forbids all allegorical transactions which are exemplified by the term gharar.

Business orientation in Islam aims to achieve four main things: (1) target results: profit-material and non-material benefits, (2) growth, (3) sustainability, (4) blessing.

Target results: profit-material and non-material benefits. A businessman is not only required to earn profit alone, but also must be able to obtain and provide non-material benefits (profits or benefits) to the company's internal and external organizations (environment), such as creating an atmosphere of brotherhood, social care and so on, because it creates an environment. The social and cultural environment that surrounds the business will have a positive impact on the progress of a business, this is the main goal of the business pioneered by the Prophet 14 centuries ago, are there businesses today that really care about the local social environment, especially orphans?

Islam is present as a bringer of peace in every aspect, point of view, and activity in our lives. Islam also regulates how we relate to the business world, one of which benefits. Islam views that the purpose of a deed is not only oriented towards qimah madiyah. There are still three other orientations, namely qimah insaniyah, qimah khuluqiyah, and qimah ruhiyah. With qimah insaniyah, it means that the manager tries to provide humanitarian benefits through job opportunities, social assistance (alms), and other assistance. Qimah khuluqiyah, implies that noble moral values are a must that must appear in every business activity so as to create an Islamic brotherly relationship, not just a functional or

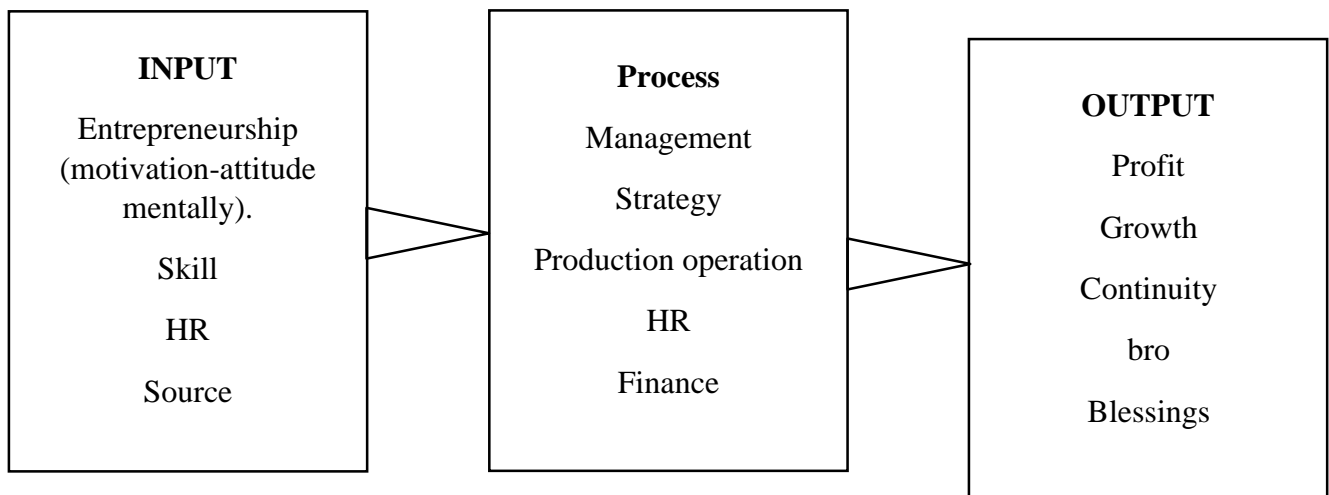
professional relationship. Meanwhile, qimah ruhiyah means activity is used as a medium to get closer to Allah SWT.

Growth, if the company maintains and maintains growth and even increases in material productivity and non-material business profits, then profits will automatically increase. This improvement effort must also always be in the corridor of sharia, not justify any means.

Sustainability, someone who builds a business certainly has a target he wants to achieve. The achievement of the desired target must be accompanied by business growth, each year its sustainability must be maintained so that the company can exist for a longer period of time.

Blessing, all the goals that have been achieved by a businessman will not mean anything if there is no blessing in it, looking for this blessing is very difficult for today's businessmen, all business sectors are almost evenly using the capitalism system, so the results obtained are also capitalist. While businessmen in Islam place blessing as a core goal, and a benchmark for the development and prosperity of the business they build, it is also a form of acceptance of all human activities. This blessing is proof that the business carried out by Muslim entrepreneurs has received the pleasure of Allah SWT, and is worth worship. This is in accordance with the mission of the creation of humans is to worship Allah both with mahdah and ghairu mahdah worship, and as caliph fil ardhi.

Islamic Business Systemic Anatomy Pictures



Source: Yusanto and Karebet.

CONCLUSION

The business built by the Prophet is the best example for businessmen in today's era, if our businessmen in the future and in the future are against Islam, it can be ascertained that they will meet destruction and no blessings will be obtained, because blessing is the main indicator in building a business. so that we become a top entrepreneur and get the pleasure of Allah in this world and the hereafter. The number of business people and the variety of motives and business orientations as well as the increasingly complex business problems, sometimes make business people trapped to do everything possible to achieve their goals, especially if the goal is only to seek profit and profit. So often negative actions occur, which eventually become a habit in business behavior. If so, it is not uncommon for business to be identified with dirty deeds, because there are lying, treacherous, broken promises, deceit and so on. The business world which is an interaction between various types of people has the potential to plunge the perpetrators into things that are forbidden. Either because he is urged by economic needs, whether it is done alone or in collusion with others illegally or because of intense competition that makes him do things that are forbidden in religion.

This kind of behavior is not the behavior of a good and main business person as taught in Islam. Business activities in Islam, should not be carried out without rules. Islam provides guidelines for conducting business activities, considering the importance of this issue as well as considering the number of people who slip up in this business case. That's why a Muslim who will become a business person must understand the Islamic laws and regulations governing muamalah which is lawful and good from the forbidden, or even vague or doubtful.

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