

HONESTY AS THE FOUNDATION OF SUCESS IN ECONOMY

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Abstract

Honesty is the main and key trait in relationships. Honesty is related to many problems Islam, be it creed, morality or muamalah; where is this last one has many branches, such as the problem of buying and selling, debts, and so on. This journal will discuss several chapters, including the principle of divinity in the economic system, ethics in the economy, honesty in the economy and the prohibition of fraud in the economy. The method in writing this journal is descriptive qualitative using a library study. The conclusion in this journal is that the purpose of Islamic economic activity is the happiness of the world and the hereafter or called *Falah*. So all his activities are based on the desire and pleasing monotheism in the Qur'an and hadith. When a person bases his economic activities on purpose and monotheism, then the view will be a view of life in all aspects. Honesty is needed in economic activities to achieve *Falah*. When applied by economic actors, there will be *masalah* consisting of benefits and blessings. So it is believed that honesty will also be a key to success and carrying out Islamic economic activities.

Keywords: Honesty, success and economy

Kejujuran merupakan sifat utama dan kunci dalam pergaulan. Kejujuran merupakan hal yang berkaitan dengan banyak masalah keislaman, baik itu akidah, akhlak ataupun muamalah; di mana yang terakhir ini memiliki banyak cabang, seperti masalah jual-beli, utang-piutang, dan sebagainya. Pada jurnal ini akan membahas beberapa bab antara lain prinsip ketuhanan dalam sistem ekonomi, etika dalam ekonomi, kejujuran dalam ekonomi dan larangan penipuan dalam ekonomi. Metode dalam penulisan jurnal ini adalah deskriptif kualitatif dengan menggunakan studi Pustaka. Kesimpulan dalam jurnal ini bahwa tujuan kegiatan ekonomi islam adalah kebahagiaan dunia dan akhirat atau disebut *Falah*. Maka semua kegiatannya berlandaskan keimanan dan ketauhidan yang dijabarkan dalam Al Qur'an dan hadist. Ketika seseorang melandasi kegiatan ekonominya dengan keimanan dan ketauhidan maka kejujuran menjadi pandangan hidup dalam segala aspek. Kejujuran diperlukan dalam kegiatan ekonomi untuk mencapai *Falah*. Ketika kejujuran diterapkan oleh pelaku ekonomi maka akan timbul *masalah* yang terdiri dari manfaat dan berkah. Maka diyakini kejujuran juga akan menjadi suatu kunci keberhasilan dan melakukan kegiatan ekonomi islam.

Keywords : Kejujuran, kesuksesan dan ekonomi

Introduction

Islam is essentially an authentic way of life of human surrender to god, and through this submission (Islam), human will get safety and peace in their life in this world and in the hereafter.¹

Islamic teaching aim to apply moral values in all aspects of human life including economic activities. Islam as a religion is not limited to aspects of worship such as fasting, prayers, but includes all aspects of human life. Islam is seen as a complete way of looking at life. Islamic economics stands on the foundation of faith and belief. In fact, a muslim conduct his economic activities in accordance with religious teaching as guidelines and instructions. He followed religious teachings because he firmly believed that religious teaching helped to distinguish between good and bad, between what was permissible and what was forbidden².

In islam economics, every activity is rooted in religious values. One of the values in religion is ethics. In islam, ethics is known as morals. Ethics is an effort to realize moral values and norms through a process of appraisal or teaching about the good or bad of actions so that it can determine good and bad, right or wrong, resulting in better or worse, appropriate or inappropriate actions or behaviour of a person in his life³.

Honesty is the main and the key characteristic in a relationship. Everyone crave for an honest character to himself, even though he often does something dishonest thing. The word honest is an expression we often hear and become the talk. However, this could be the only conversation covers only the outer side and has not touched the core discussion of the honest meaning itself. Honesty is related to many problem islam, be it faith, morals

¹ Musa Ays'arie, *Filsafat Ekonomi Islam*. LESFI. 2015. Hal 7

²Faïçal Boutayeba, Mohammed Benhamida, and Souad Guesmi, "Ethics in Islamic Economics," *Annales. Ethics in Economic Life* 17, no. 4 (2014): 111–121.

³Ratna Purnama Sari, Ahmad Mulyadi Kosim, and Suyud Arif, "Pengaruh Etika Pemasaran Islam Terhadap Kepuasan Nasabah Bank Syariah," *Al-Infaq: Jurnal Ekonomi Islam* 9, no. 2 (2019): 131.

or muamalah; where is the last one has many branches, such as buying and selling problems, accounts payable, and so on.⁴

This paper will discuss honesty in the islamic economis system. As confirmed that honesty will not be separated from the islamic economic system. This paper will discuss several chapters, including divine principles in islamic economics, ethics in islamic economics, honesty in economics, honesty in islamic economics and the prohibition of fraud in islamic economics.

Divine Principles In Islamics

Basically, islamic economics cannot be separated from the view of monotheism as the basis of a muslim's view of life which includes the dimensiojns of theology, cosmology and anthropology which form the basis for the formation of a culture. Economic activities in islam are human activities that are related to a person's efforts to meet his needs, both physically and spiritually⁵.

Economic activity in the framework of faith (divinity) means that the effort made by a Muslim must be interpreted in the context of worship and a means of getting closer (taqarrub) to Allah Almighty. The awareness and ability to interpret all economic activities as *taqarrub ilallah* will give birth to attitudes of *tawakal*, sincerity, patience, *qana'ah* and *isti'ananah* (asking for Allah's help) either by praying or praying, so that all his efforts are never interrupted by Allah⁶.

Islamic economic activities such as production, distribution, consumption, import and export cannot be separated from the point of rejecting divinity and the ultimate goal for God. If a Muslim works in the production sector, it is because he wants to fulfill Allah's orders⁷

Islamic economic theology (tauhid) are divine values which form the basis of a Muslim's economic activity. In essence, humans are God's creation and Allah will guarantee human life⁸.

⁴Muhammad Nizar, "Prinsip Kejujuran Dalam Perdagangan Versi Islam," *Jurnal Istiqro* 4, no. 1 (2018): 94, <http://ejournal.iaida.ac.id/index.php/istiqro/article/view/212>.

⁵ Musa Asy'arie, *Filsafat Ekonomi Islam* (Yogyakarta : Lembaga Studi Filsafat Islam, 2015) 62

⁶Mursal and Suhadi, "Implementasi Prinsip Islam Dalam Aktivitas Ekonomi: Alternatif Mewujudkan Keseimbangan Hidup," *Jurnal Penelitian* 9, no. 1 (2015): 67–92.

⁷ Yusuf Al Qaradhwai. *Norma & Etika Ekonomi Islam*. (Depok:Gema Insani, 2018). Hal 15

⁸ Musa Ays'arie. *Filsafat Ekonomi Islam*. (Yogyakarta: LESFI. 2015). Hal 69

All sources for clothing, food, and shelter needed by humans in their life have been provided on earth. Because in fact all what is on this earth is for humans. As has been stated in surah al-Baqoroh: 22.

الَّذِي جَعَلَ لَكُمُ الْأَرْضَ فِرَاشًا وَالسَّمَاءَ بِنَاءً وَأَنْزَلَ مِنَ السَّمَاءِ مَاءً فَأَخْرَجَ بِهِ مِنَ الثَّمَرَاتِ رِزْقًا لَّكُمْ فَلَا تَجْعَلُوا لِلَّهِ أَنْدَادًا وَأَنتُمْ تَعْلَمُونَ

(it is He) who made for you the earth a resting place, and the heaven an edifice for protection, and caused water to pour down from the clouds. Then he brought forth therewith a great variety of fruit for your sustenance. Therefore do not set up compeers to Allah, while you are people of knowledge⁹.

In the context of trying or working, surah al-Ikhlash verses 1-4 can give a spirit to someone, that all forms of human effort must remain dependent on Allah. Al-Himshi, in his book, *Tafsir wa Bayan Mufradat al-Quran*, translates the verse "Allah al-Shamad" with "Huwa wahduhu al-Maqshud fi al-Hawa'ij" (only Allah is a place to complain on every need)¹⁰.

Islamic economic theology emphasizes that the sustenance or wealth obtained by humans is essentially given to him as a guarantee from his lover. In this context, the sustenance or wealth he gets cannot be owned absolutely because in sustenance or wealth man does not have an absolute role¹¹

The role of divine principles is very important in all Islamic economic activities. This will shape a person's character and ethics (morals), thus encouraging honest actions and avoiding *gharar* actions against someone.

The divine foundation becomes a reference in compiling concepts or knowledge about Islamic economics. This formula can then explain the operational strategy of Islamic economics. Besides, the divine foundation makes a tool to use and apply methods in solving problems in Islamic economics, including the concept of honesty in Islamic economics¹²

⁹ Al Qur'an 2:22

¹⁰ Mursal and Suhadi, "Implementasi Prinsip Islam Dalam Aktivitas Ekonomi: Alternatif Mewujudkan Keseimbangan Hidup."

¹¹ Musa Ays'arie. *Filsafat Ekonomi Islam*. (Yogyakarta:LESFI. 2015). Hal 71

¹² Yulizar D. Sanrego Nz dan Ismail. *Falsafah Ekonomi Islam*. (Jakarta: Karya Abadi, 2015). Hal 25

Ethics in Islamic economics Islamic

Ethics and economics cannot be separated. This is related to the Islamic economic philosophy which is based on divinity. Where in Islam ethics is the essence of teachings and the prophet Muhammad was sent to mankind to form ethics (morals).

إِنَّمَا بُعِثْتُ لِأَتَمِّمَ مَكَارِمَ الْأَخْلَاقِ

Indeed, i was sent to perfect moral.

In another hadisth has been said :

إِنَّ اللَّهَ بَعَثَنِي بِتَمَامِ مَكَارِمِ الْأَخْلَاقِ وَكَمَالِ مَحَاسِنِ الْأَفْعَالِ رَوَاهُ الطَّبْرَانِيُّ

Indeed Alloh has sent me to foster moral perfection and good work.

Ethics is part of a philosophy that observes the good and bad behavior of a person. Good behavior or bad behavior in doing business has different points of view. At the macro level, what is considered good is not necessarily good at the micro level. At the micro level, ethics focuses on a person's relationship with his activities related to economic matters¹³

Jack Austri, a French economist, said that Islam is a combination of a practical order of life and a noble source of ethics. Between the two there is a very close bond that cannot be separated. From this it can be said that Muslims will not accept the capitalist economy. And an economy whose power is based on revelations from heaven is without a doubt an economy based on ethics¹⁴

In conventional economics there is an opinion that separates ethics and business (economic activity). As Richard T. De George thought, business has no relationship with ethics and morals. The two of them are in two separate fields from each other. Because business should not be judged by using ethical values¹⁵.

¹³ Rizal Hadi. *Pembelajaran Nilai Kejujuran Dalam Berbisnis (Suatu Pengalaman Empiris)*. (Yogyakarta: Aswaja Pressindo, 2015).hal 52.

¹⁴ Yusuf Al Qaradhawi. *Norma & Etika Ekonomi Islam*. (Depok:Gema Insani,2018). Hal 39

¹⁵ Rizal Hadi. *Pembelajaran Nilai Kejujuran Dalam Berbisnis (Suatu Pengalaman Empiris)*. (Yogyakarta: Aswaja Pressindo, 2015).hal 54

According to Sony Keraf (2010) there are five principles of business ethics: 1). The principle of autonomy, where the truth in ethics should come from itself. 2) The principle of honesty is to carry out the truth sincerely and sincerely. 3) The principle of justice is not doing evil but doing good. 4) the principle of mutual benefit (Mutual benefit principle). and 5) principles of integrity, namely a commitment to continue implementing business ethics¹⁶.

Tabel. Business Ethic Principle¹⁷

According to Sony keraf	According to The Caux Round Table
1. Otonomy	1. Responsibility
2. Honesty	2. Social economics impact
3. Keadilan	3. Behaviour
4. Benefitial	4. Obedience
5. Integrity	5. Multilateral trade
	6. Environment
	7. Hinder forbidden business practice

The image below shows how moral values work in the Islamic economic system. It should be noted that the principle of belief is a foundation in Islamic economics. A very strong spiritual factor is present in the daily life of Muslims in general and especially in their economic activities. Because Muslims believe that Allah (God) is one and that He is the only creator of the universe including humans, so they have to obey what Allah asks. In Islam, all guidelines and orders aim to build a better life that stands on morals and ethics¹⁸.

¹⁶ Ibid hal 55

¹⁷ Ibid

¹⁸ Boutayeba, Benhamida, and Guesmi, "Ethics in Islamic Economics."

Picture 1. The ethics relationship in islamic economics activity¹⁹



Honesty in Islamic economics

In an Islamic economy that is based on religious teachings, honesty is an absolutely necessary value in Islamic economic activities. Unlike the capitalist or conventional economic system, it does not require honesty but is based on large profits.

Islamic economics which is carried out on the basis of the principle of honesty, which is based on a value system derived from the Islamic religion and spiritual aspects that are always attached to its implementing practices, then the trade that occurs will bring benefits to all parties involved. However, trading carried out in a dishonest manner, which contains an element of fraud (gharar), will result in a party being injured, and other similar practices are clearly prohibited in Islam²⁰.

The principle of honesty is the most fundamental value in supporting the success of business performance. Business activities will be successful when managed with the principles of honesty. Good for employees, consumers, suppliers, and parties related to this business activity. Being honest in trading means that the seller gives to the buyer their rights, one of the honest behaviors carried out by traders is not to sell goods with fraud both in terms of price, profit, and does not reduce the scale²¹. As al-Qur'an has been said:

¹⁹Ibid.

²⁰Nizar, "Prinsip Kejujuran Dalam Perdagangan Versi Islam."

²¹Purnnomo Adji and Muhammabd Nafik Hadi Riyandono, "Bagaimana Pedagang Muslim Istiqomah Dalam Kejujuran?," *Jurnal Ekonomi SYariah* 4, no. 5 (2017): 396–409.

*Woe be to those who makea default in any of their duties and give short measures (the defaulters means giving meazure or weigh to others less than what is due)*²².

If this principle of honesty can be upheld firmly by business people, it will be able to increase the trust from the environment of the businessman himself, such as trust from consumers and trust from business partners. There are three spheres of business activity where it can be clearly shown that a business will not last long and be successful if it is not based on honesty. First, being honest in fulfilling the conditions or contracts as described in Islamic teachings. Second, honesty in offering goods or services of comparable quality and price. Third, be honest in working relationships with business partners²³.

The Prophet also gave enormous appreciation to honest people, with the suggestion that he would be included in heaven with the prophets and those who were martyred, as explained in a hadith which means: "*Rasulullah saw. said: Traders who are trusted, honest, Muslim (will enter heaven) with martyrs on the Day of Resurrection.*" (H.R. Ibn Majah). The commandment to be honest in carrying out economic activities certainly contains benefits and wisdom, namely avoiding someone from eating other people's property, giving blessings to life and business being carried out, and creating comfort for the community in general²⁴.

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²² Al Qur'an 83:1

²³Adji and Riyandono, "Bagaimana Pedagang Muslim Istiqomah Dalam Kejujuran?"

²⁴Mursal and Suhadi, "Implementasi Prinsip Islam Dalam Aktivitas Ekonomi: Alternatif Mewujudkan Keseimbangan Hidup."

merchandise." Jabir said, "I have taken allegiance to Rosululloh to be honest with every Muslim. Imam Ghozali commented on this incident as follows "they have understood the meaning of honesty, which is not willing to what happened to his friend unless he was willing if it happened to himself. They did not see this as glory and high position. They believe that honesty is an Islamic requirement that they provide and which is included in their allegiance. Because this is difficult for most beings to do, they choose to isolate themselves from humans and go alone to worship. Indeed, exercising Allah's rights by praying to humans is a mujahadah that cannot be implemented except by the true (honest) people"²⁵.

Rasulullah has seen an entrepreneurial spirit since he was 12 years old. At that time his uncle Abu Talib was on a business trip in Syria which included Syria, Jordan and Lebanon. An orphan who grew up with his uncle was forged to grow up to be an independent entrepreneur. At the age of 17, Muhammad was given full authority to manage all of his uncle's business. When he was 20 years old was the most difficult time on a business trip for Rasulullah SAW. He has to compete with seniors in regional trade. But then the golden age of business reached the age of 20-25 years. Prophet Muhammad SAW is a figure of a successful and wealthy businessman. Among the information about his pre-prophetic wealth is the amount of dowry paid when he married Khadijah Binti Khuwalaid. It is said that he handed over 20 young camels as a dowry. In another story, plus 12 ounces of gold. A very large amount when converted to our current currency. Prophet Muhammad SAW was taught to do entrepreneurship and make transactions honestly, fairly and not to disappoint consumers²⁶.

In terms of business issues, at least two behaviors of the Prophet Muhammad should be used as *uswah* for traders and businessmen, namely work ethic and ethics in doing business and trading. One of the secrets of the success of the Prophet Muhammad as a trader is due to his honest and fair nature in establishing trade relations with his customers (Haekal, 2009). These traits grew inherent in his nature so that he was known as Al Amin. The title Al-Amin received by Rasulullah SAW from the Quraish tribe was inseparable from his four other characteristics, namely *Shiddiq, Tabligh, Amanah, and Fathanah*. These four characters are the key to the success of the Prophet Muhammad in

²⁵ Yusuf Al Qaradhwai. *Norma & Etika Ekonomi Islam*. (Depok:Gema Insani,2018). Hal 163

²⁶Syahrul Syahrul and M. Wahyuddin Abdullah, "ISLAMIC ENTREPRENEURSHIP BASED ON THE CONCEPT," in *AICIEB* 2019, 2019, 39–50.

doing business. This is evidenced by the recognition of the Prophet Muhammad as a successful trader²⁷

The Prohibition of Fraud in Islamic Economics

In an Islamic economy which is based on monotheism, prohibiting every activity contains elements of deception. Because fraud is contrary to Islamic teachings and is strictly prohibited. In Islamic economics the element of deception is called *gharar*.

In another narration, Rasulullah saw. never passed the area of one of the markets in the city of Medina. The Prophet saw an irregularity in the pile of food that was being sold by one of the traders, then the Prophet put his hand into the pile of food. It turned out that the inside of the pile of food turned out to be less good, wet, then the Prophet said, which means: *"It is not from our group who is the one who cheated."*

This can be seen in the Word of Allah SWT. , surah al-Anfal (8): 27 which sounds:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَخُونُوا اللَّهَ وَالرَّسُولَ وَتَخُونُوا أَمْنَتَكُمْ وَأَنْتُمْ تَعْلَمُونَ

*O you who believe! do not be dishonest to Allah and his messenger, nor betray your trusts knowingly.*²⁸

The loss of honesty (ash-shidqu) in the behavior of traders and business people or merchants raises an attitude to seek income that is not lawful because the process of seeking profit in trade is not in accordance with Islamic sharia which is far from honesty (ash-shidqu), so that the assets obtained are assets. based on lies and usury. All scholars agree on the lawlessness of assets obtained by usury and based on lies²⁹.

In a Hadith Qudsi Rasulullah saw. Once reminded two people who are doing business partners to maintain mutual trust and not betray each other. If they remain committed to maintaining the mandate, Allah will be a third party to help them. However, if any of them betrayed, Allah will come out of the collaboration, the meaning of the hadith is: *"I am the third party of two people who have allied (cooperated) as long as one of them*

²⁷Adji and Riyandono, "Bagaimana Pedagang Muslim Istiqomah Dalam Kejujuran?"

²⁸ Al Qur'an 8:27

²⁹Adji and Riyandono, "Bagaimana Pedagang Muslim Istiqomah Dalam Kejujuran?"

does not betray his partner, if someone is betraying, I will leave. of (their fellowship).
"(HR.AbuDawud)

From the above hadith, it can be concluded that the mandate is emphasized in every activity and effort in the economic sector to get blessings from Allah. In a broad sense, mandate can be interpreted as openness, honesty in the quality of goods, being fair in offering prices, and so on. The success of a person should not be enjoyed alone, but must share with others in the form of zakat, donations, alms, and other charities. The willingness to share happiness is one way of maintaining a balance between physical and mental happiness.³⁰

Conclusions

The purpose of Islamic economic activity is the happiness of the world and the hereafter or it is called *Falah*. So all activities are based on faith and monotheism which are described in the Al-Qur'an and Hadiths. When someone bases their economic activities on faith and monotheism, honesty becomes a view of life in all aspects. Honesty is required in economic activity to achieve *Falah*. When honesty is applied by economic actors, there will be consisting of benefits and blessings. So it is believed that honesty will also be a key to success and carrying out Islamic economic activities.

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³⁰Mursal and Suhadi, "Implementasi Prinsip Islam Dalam Aktivitas Ekonomi: Alternatif Mewujudkan Keseimbangan Hidup."

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