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Business Ethics: Analysis of al-Ghazali's Economic Thought With Sufism Approach

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Abstract

Business is a sector that is practiced by everyone, one reason why many people who are struggling in this sector is driven by their desire to live in prosperity. There is a lot of understanding out there that says that business ethics don't have to be involved, because it will hinder income be earned. This research is a research library with descriptive approaches, which are describing the analysis of Business Ethics: Analysis Of Al-Ghazali's Economic Thought With Sufism Approach. The method of collecting data in this study is documentation, journals and books. Then analyzed using content analysis, which is by analyzing the library data that is descriptive or scientific analysis of the message premise. Data analysis methods are deductive, inductive and comparative. understanding of Al-Ghazali (450-505) regarding the function of ethics in business. According to him, ethics is very important to be included in business activities. We find many ideas like this in some of the phenomenal works, especially in the book Ihya Ulum al-Din. In that case the writer tries to trace some works related to his thoughts, with great hope that he will get the whole idea about ethics in business

Keywords: *Business Ethics; al-Ghazali Economic Thought; Sufism Approach*

Bisnis adalah sektor yang dipraktikkan oleh semua orang, salah satu alasan mengapa banyak orang yang berjuang di sektor ini didorong oleh keinginan mereka untuk hidup dalam kemakmuran. Ada banyak pemahaman di luar sana yang mengatakan bahwa etika bisnis tidak harus dilibatkan, karena itu akan menghambat pendapatan yang akan didapat. Penelitian ini adalah perpustakaan penelitian dengan pendekatan deskriptif, yang menggambarkan analisis etika bisnis: Analisis Pemikiran Ekonomi Al-Ghazali dengan Pendekatan Sufisme. Metode pengumpulan data dalam penelitian ini adalah dokumentasi, jurnal dan buku. Kemudian dianalisis menggunakan analisis isi, yaitu dengan menganalisis data pustaka yaitu analisis deskriptif atau ilmiah dari premis pesan. Metode analisis data bersifat deduktif, induktif dan komparatif. pemahaman tentang Al-Ghazali (450-505) tentang fungsi etika dalam bisnis. Menurutnya, etika sangat penting untuk dimasukkan dalam kegiatan bisnis. Kami menemukan banyak ide seperti ini dalam beberapa karya fenomenal, terutama dalam buku *Ihya Ulum al-Din*. Dalam hal ini penulis mencoba menelusuri beberapa karya yang berkaitan dengan pemikirannya, dengan harapan besar bahwa ia akan mendapatkan seluruh gagasan tentang etika dalam bisnis.

Kata kunci: Etika Bisnis; Pemikiran Ekonomi al-Ghazali; Pendekatan Sufi

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INTRODUCTION

The conversation about "business ethics" in most business paradigms of thought feels interminist (contradictory in itself) contradictions, where there might be a clean business, doesn't everyone who dares to enter the business area mean he has to be brave (at least) *Äù*. Moreover, there is one view that business ethics problems often arise related to the life and death of certain businesses, which, if they are ethical, are threatened with bankruptcy. In some non-normative and hedonistic-materialist societies, this view does not seem to be a secret anymore, because in many cases there is an inherent connotation that the business world with its various spheres is filled with practices that are not in line with ethics itself. In relation to the Islamic paradigm of business ethics, the philosophical foundation that must be built in the Muslim person is the conception of human relations with humans and their environment, and the relationship between humans and their God, known as the term (*bablum min Allāh wa bablum min al-nās*). By holding on to this foundation, every Muslim who is in business or in any activity will feel there is a presence of God in every aspect of his life. This belief must be an integral part of every Muslim in business. This is because business in Islam is not merely a world orientation but must have a clear vision of the hereafter. With such a framework, the ethical issues in business are an important spotlight in the Islamic Economics (Maulidizen, 2017: 139).

In Islamic economics, business and ethics do not have to be seen as two things that are contradictory, because business which is a symbol of worldly affairs is also considered as an integral part of investment matters hereafter. That is, if the business orientation and investment efforts are hereafter (intended as worship and is a totality of obedience to God), then business must itself be in line with moral principles based on faith in the hereafter. Even in Islam, understanding the business itself is not restricted to world affairs, but includes all of our activities is "businessable" (intended as worship) to gain profit or reward hereafter (Kholiq, 2011:20).

It is interesting to highlight how and what the concept of Islam offers business ethics for driving the rise of the economic wheel. The basic philosophy that is an important note for Islamic business is, in every move the steps of human life are the conception of the relationship between humans and their human, environment and humans with God. In other words, business in Islam is not merely a manifestation of pragmatic human relations, but furthermore is a manifestation of worship in total to the creator. Therefore, from a little preface above, the writer will try to discuss business ethics in al-Ghazali's view. He

was a great ulama, some of whom knew him as a Sufi, even though his views on the economy were undoubted (Mustaq, 2001:2)

There are so many works by al-Ghazali that discuss ethics business, for example, his phenomenal book, namely the book *Ihya Ulum al-Din*, which comprehensively discusses business ethics. The thinking of al-Ghazali has been recognized by many parties because it does not only apply to its time, but also applies to certain contexts and can answer various issues of contemporary humanity (Afdawaiza, 2009:1). On the other hand Dr. Yusuf al-Qardhawi mentioned that he was an example of the wealth of treasures of Islamic culture because it had a large capacity and weight in the eyes of most people and represented the figure of the eastern part of the Islamic region (Al-Qardhawai, 2001:112).

In the business world, there are so many theories that he put forward, for example, theories about the function of money, markets, taxes, and so on, which do not release the ethical element in it. He always discussed it all side by side with ethical principles which were colored by his Sufism thinking style (Bernard, 1993:98). For example, when he mentioned the issue of money, he also explained the problem of prohibiting usury which would have implications for the country's economy. Furthermore, this article will discuss Business Ethics: Analysis of al-Ghazali's Economic Thought With Sufism Approach.

RESEARCH METHOD

This research is a library research with descriptive approaches, which are describing or explaining the analysis of Business Ethics: Analysis of al-Ghazali's Economic Thought With Sufism Approach. The method of collecting data in this study is documentation, journals and books. Then analyzed using content analysis, which is by analyzing library data that is deskriptive or scientific analysis of the message premise. Data analysis methods are deductive, inductive and comparative.

DISCUSSION

1. Biography of Al-Ghazali

Al-Ghazali was born with the full name Abu Hamid Ahmad ibn Muhammad al-Ghazali at-Tusi, also dubbed the title *hujjab al-Islam*. Born in 450 H / 1058 M in Tus (now Meshed), a small town in the Khurasan area (now Iran). Died in 505 H /1111 AD in the same place. Al-Ghazali studied fiqh in Imam Razaqani. Then al-Ghazali moved to Naishabur and studied with Imam al-Juwaini who was known to Imam al-Haramain, an

Ash'ariyah theologian. Besides learning the science of fiqh to this teacher, he also studied the science of kalam. From Naisabur he moved to Mu'askar and became acquainted with Nizamul Mulk, Prime Minister of Bani Saljuk. Nizamul Mulk appointed al-Ghazali as a teacher in the year 1091 AD in Baghdad's al-Nizamiyah Madrasah founded by Nizamul Mulk himself. It was in Baghdad that he became famous, even though his recitation was increasingly crowded. He also wrote many scientific works. Among them are *Ihya' Ulum al-Din*, *al-Munzidz min al-Dhalal*, *Tabafut al-Falasifah*, *Minhaj al-'Abidin*, *Qawa'id al-'Aqaid*, *al-Mustashfa min' Ilm al-Ushul*, *Mizān al-'Amal*, *Misykat al-Anwar*, *Chemistry of al-Sa'adah*, *al-Wajiz*, *Syifa al-Ghalil*, and *al-Tibr al-Masbuk fi Nasihat al-Muluk* (Dimiyati, 2007:135-136).

Among Muslims, al-Ghazali is better known as a Sufism figure or philosophy. This is not surprising given the peak of his thinking as can be seen from some of his most popular writings, within the study area. Nevertheless, the realm of al-Ghazali's thinking penetrated various scientific branches (Hasan, 2006:267; Himawijaya, 2004:16). Not a bit of his work in the field of fiqh, fiqh proposal, ethics and so on. Al-Ghazali's view on economic and especially financial matters is very likely influenced by his extensive experience. As he has known throughout his life, he has traveled to various Islamic countries to study and gain experience. Another thing that cannot be denied is that at the time of al-Ghazali the economic development in which he lived was calculated to be very advanced. International markets which are the central business meeting of traders from various parts of the region have been formed (Karim, 2008:316).

Some cities have become centers of commodity trade meetings from various countries. Among the famous trading cities is Isfahan. A kind of bank was also formed which became a place to exchange money from various countries, receive deposits and distribute them, make checks as a medium of payment and transfer money. Al-Ghazali's financial outlook shows a distinctive character, given the strong philosophical nuances as a result of the influence of the scientific basis of Sufism. But interestingly, his views are not limited to the philosophical plains, but rather show a harmonious combination of the real conditions that occur in society with these philosophical values, accompanied by logical arguments.

2. Ethics in Business and Economics:

Some Principles in Islam Ethics can be defined as a set of moral principles that distinguish good and bad. Ethics is a normative field of science because it plays a role in determining what an individual must do or not do. Business ethics sometimes refers to management ethics or organizational ethics, which simply limits its terms of reference to

the conception of an organization (Beukun, 2004:3). In the treasures of Islamic thought, ethics is understood as moral, *al-adab* and *al-falasifah al-adabiyyah* (Afdawaiza, 2009:105). The term most closely related to the term ethics in the Qur'an is *kebuhq*. The Qur'an also uses a number of other terms to describe the concept of goodness: *kbayr* (goodness), *birr* (truth), *qist* (equality), *'Adl* (equality and justice), *baqq* (truth and kindness), *ma'ruf* (knowing and approve), and *taqwa* (piety). Praiseworthy actions are called *salibat* and bad or despicable actions are called *Sayyiat* (Beukun, 2004:3).

Based on the above discussion, Beukun summarizes a number of key system parameters that can be used in Islamic ethics systems, including; 1) Actions or decisions are called ethical depending on the intention of the individual who does it; 2) Good intentions followed by good actions will be counted as worship; 3) Halal intentions cannot change unlawful actions into halal; 4) Islam gives freedom to individuals to believe and act on whatever they wish, but not in terms of responsibility and justice; 5) Believing in God gives individuals complete freedom from anything or anyone except God; 6) Decisions that benefit the majority or minority groups do not directly mean that they are ethical in themselves; 7) Ethics is not a game about numbers; 8) Islam uses an open approach to ethics, not as a closed, self-oriented system. Selfishness has no place in Islamic teachings; 9) Ethical decisions must be based on joint reading between the Qur'an and the universe; 10) Islam encourages humanity to carry out *tazkiyah* through active participation in this life. By behaving ethically in the midst of the temptation of the world test, Muslims must be able to prove obedience to Allah (Beukun, 2004:31-32).

Islamic ethical systems are part of the Islamic outlook and are therefore complete. Against internal consistency, or *'adl*, or balance, in the concept of individual guiding values. This statement about balance is the essence verse of the Qur'an; "*And thus (also) We have made you (Muslims), a just people and choices so that you become witnesses of (actions) of humans and that the Apostle (Muhammad) be a witness of you (actions).*" (al-Baqarah 2: 143). The Islamic view of man in relation to himself and the social environment, can be represented by four axioms of ethics or Beukun call it a concept of philosophy of Islamic ethics, namely unity (*Tauhid*), balance/equality (equilibrium), free will, and responsibility same form a device that cannot be reduced (Beukun, 2004:32).

Although each of these axioms is described in various ways in human history, a broad consensus has developed in our own time about its cumulative meaning for a socio-economic perspective; (Naqvi, 2003:37); **(1) Oneness (*Tauhid*)**. Oneness is a verical dimension of Islam. The concept of oneness combines into the homogeneous nature of all the different aspects of a Muslim's life: economy, politics, religion, and society, and emphasizes the idea of consistency and order. With the application of the concept of oneness in business ethics a Muslim entrepreneur will not discriminate against workers, can

be forced to act unethically, hoard his wealth with greed. From this concept, Islam offers religious, economic, social integration in order to form unity. On this basis too, then between ethics and economics or ethics and business being integrated, vertical, and horizontal, forms a very important equation in a homogeneous Islamic system that does not recognize tangles and discontinuities (Afdawaiza, 2009:106; (Muragi, 2001:177). By using M. Quraish Shihab's statement, the principle of monotheism will produce units circulating in monotheistic orbit, as well as the circulation of solar planets around the sun. These units include, among others, the unity of humanity, the unity of the universe, the unity of the world and the hereafter, etc (Shihab, 1999:409).

(2) Balance. Balance describes the horizontal dimension of Islamic teachings, and deals with the harmony of everything in the universe. The law and order that we see in the universe reflects the complex concept of balance. The nature of this balance is more than just the characteristics of nature, it is a dynamic character that every Muslim must fight for in his life (Beukun, 2004:36). On the economic front, the principle determines the configuration of the best distribution, consumption and production activities, with a clear understanding that the needs of all disadvantaged members of society in Islamic societies take precedence over people's real resources (Naqvi, 2003:40; Al-Zuhayli, no date:30). The nature of balance is a dynamic characteristic that every Muslim must fight for in his life. Allah emphasizes by referring to Muslims as *ummatan wasatan*. The deepest meaning of this designation is the people who have collective rules that function as mediators or justifiers. Thus, balance, togetherness, moderation are fundamental ethical principles that must be applied in activities and business entities (Jamil, 2000:122).

(3) Free Will. At some level, humans are given free will to control his own life when God sends him down to earth. Without ignoring the fact that humans are fully guided by laws created by God, humans are given the ability to think and make decisions, to choose whatever way of life humans want and, most importantly, to act based on whatever rules humans choose. A Muslim who has surrendered his life to the will of Allah, will keep all the contracts he has made (Beukun, 2004:38). Based on the axiom of free will, then in business, humans have freedom to make agreements, including to keep them or deny them. Of course, a Muslim who believes in God's will will glorify and honor all the promises he has made.

(4) Responsibility. To fulfill the concept of justice and unity as we are see in God's creation, man must be responsible for all his actions. Application of the concept of responsibility in business ethics. If a Muslim entrepreneur behaves unethically, he cannot blame his actions on the issue of business pressure or the fact that everyone also behaves unethically. He must assume the highest responsibility for his own actions (Beukun, 2004:42). **(5) Virtue.** Kindness towards others is defined as action benefit others more

than people who carry out these actions and are carried out without any obligation. Goodness is strongly encouraged in Islam (Beukun, 2004:43).

3. Al-Ghazali's Concept of Thinking About Business Ethics

Al-Ghazali in his thinking about business-economics was based on Sufism approach, because in his lifetime rich people, powerful government officials, were full of pretensions which were difficult to accept in a fiqh and philosophical approach to trust al-hisab (the day of vengeance), which he poured in his work contained in the book *Ihya 'Ulum al-Din*. Al-Ghazali, like previous scholars, was not focused on a particular field, but covered all aspects of human life. He traveled extensively and deeply Islamic studies to defend the teachings of Islam. Therefore his thinking in the field of economics-business is contained in various studies of his jurisprudence, because the Islamic business-economy is inseparable from Islamic jurisprudence (Umar, 2000:3).

Furthermore, his thoughts on "social welfare" (*maslahah*) are based on 5 (five) basic objectives (*maqashid al-syar'iyah*), namely: religion (*al-din*), life or soul (*al-nafs*), family or descendants (*al-nasl*), wealth (*al-mal*), and intellectual (*al-'aql*), he emphasized (*mahallu syahid*) on the guidance of revelation, the main purpose of human life is to achieve happiness in the world and the hereafter (*maslahat al-din wa al-dunya*) (Al-Ghazali, 1993:109). Al-Ghazali defines the economic aspects of his social welfare function within the framework of an individual and social utility hierarchy that is tripartite, namely needs (*dharuriyat*), pleasure or comfort (*hajat*), and luxury (*tahsiniyat*), the classification is a legacy of Aristotelian tradition which is called ordinal needs consisting of basic needs, needs for goods external goods, and the need for psychological goods (Al-Nawawi, no date:23).

In addition, he saw the ultimate goal was salvation, but he did not want this search of salvation to neglect one's earthly obligations. In this case he emphasized that a person's behavioral intentions that are in accordance with divine rules in every economic activity can be valued in worship. In the end he stated that economic development as part of a social obligation (*fard al-kifayah*) which Allah had established, if this was not fulfilled, the life of the world would collapse and humanity would perish (Al-Ghazali, 1993:109; Karim, 2008: 318). Based on the general perspective on al-Ghazali's socio-economic insights, we can identify several specific economic concepts and principles. Some of the economic themes that can be raised from al-Ghazali's thinking include voluntary exchanges and market evolution, production activities, barter and the evolution of money, as well as the role of the state and public finance;

(a) Honesty of Exchange and Market Evolution

Al-Ghazali in this concept presents a detailed discussion of the role and significance of trade activities carried out voluntarily, as well as the process of emerging markets based

on demand and supply forces to determine prices and profits. According to al-Ghazali the market evolved as part of the "law of nature" of all things, namely an expression as a desire arising from oneself to satisfy each other's economic needs. Regarding the depth and breadth of his views we can see from the quotation of the book *Ihya 'Ulum al-Din* about illustrating the concept of regional trade, which reads as follows: *"It is possible for farmers to live where agricultural equipment is not available. In contrast, blacksmiths and carpenters live where there is no agricultural land. But naturally, they will meet each other's needs. It can also happen that carpenters need food, but farmers do not need these tools or vice versa. This situation creates problems. Because of this, people will naturally be encouraged to provide a place for storing tools on the one hand and a place to store agricultural products on the other. This place is then visited by buyers according to their respective needs so that the market is formed. Farmers, carpenters, and blacksmiths who cannot immediately barter, are also encouraged to go to this market. If there is no person who wants to barter in the market, he will sell it to traders at a relatively cheap price and then keep it as inventory. The trader then sells it at a profit level. This applies to each type of item."* (Al-Ghazali, 1993:227; Karim, 2008: 324).

Thus al-Ghazali adheres to the principle of "mutuality" in economic exchange, which requires specialization and division of labor according to regions from resources, with the intention that trade provides added value to goods that can be reached at the right time and place. In this case al-Ghazali stated that trade activities were essential to the functionalization of the economy, even further he mentioned the need for guaranteed and safe trade routes, and the state should provide protection, so that the market could expand and the economy could grow.

On another explanation al-Ghazali explained explicitly about regional trade, while his opinion was as follows: *"Furthermore, these practices occur in various cities and countries. People travel to various places to get food tools and take them to other places. Economic affairs of people are finally organized into cities where not all food is needed. This situation, which in turn raises the need for transportation equipment. "A regional trade class was created in the community. The motives of course were to make a profit. These merchants worked hard to meet the needs of others and get profits, and this profit was eventually eaten by others"*. (Karim, 2008:324; (Al-Ghazali, 1993: 227).

Al-Ghazali also has a view of market ethics which focuses on truth and honesty, which can be applied to market evolution and the role of money based on the ethics and morals of the perpetrators. He also pointed out the reason for banning fadhli usury, namely for violating the nature and function of money, and condemning those who accumulate money on the basis of the money itself made to facilitate exchange. In addition, it also prohibits making false advertisements, giving false information about the weight or quantity of merchandise which is a form of fraud, in fact he condemns fraud in goods quality and marketing, and market control through confidential agreements and price manipulation. Furthermore, al-Ghazali also emphasized that when transactions on the

market are soft to the poor and are flexible in money transactions, even freeing up debts of certain poor people is a form of virtue.

(b) Production

Al-Ghazali also paid considerable attention to production activities in society, including hierarchies and characteristics within the corridor of social obligations to social welfare, which according to him work was part of worship. For the classification of production activities he describes almost similar to contemporary discussion, namely primary (agriculture), secondary (manufacturing), and tertiary (services). Broadly speaking al-Ghazali divided production activities into three groups, namely: (1). Basic industries, namely industries that maintain human survival. Group This consists of four types of activities, namely agriculture for food, textiles for clothing, construction for clothing, and state activities which include the provision of infrastructure, to facilitate and increase production for basic goods, (b) supporting activities, activities that are additional to basic industries, such as the steel industry, mining exploration and development and forest resources, (3) Complementary activities, namely relating to basic industries, such as grinding and burning agricultural products, such as rice mills, granite sand burning, chemical processing of gold, nickel and other mining goods (Al-Ghazali, 1993: 12-13; (Karim, 2008: 329).

(c) Barter and Evolution of Money

Al-Ghazali in his concept of business activity is money, furthermore he discussed about the evolution of money and its functions, he also explained how money overcomes problems that arise from a barter exchange (*al-muqayadhab*), namely forgery and a decrease in currency values, an observation which had existed many centuries before the observations made by Nicholas Osmer, Thomas Gresham, and Richard Cantillon (Karim, 2008: 333). In the discussion of this barter system he explored the problem very comprehensively, which in contemporary terms is referred to as: (a) lack of common denominator, (2) indivisibility of goods, (3) double coincidence of wants.

Problematika in barter exchange is the occurrence of differences in characteristics goods, such as camels with turmeric, he asserted that the evolution of money occurs only because of agreements and habits (conventions), namely that there will be no society without exchange of goods and no effective exchange without equivalence, and such equivalents can only be determined appropriately if there is the same size. Problems around business ethics are the phenomenon of usury, which according to Al-Ghazali is seen as equal to interest is absolute, his argument is the possibility of economic exploitation and injustice in transactions, both in interest loans and in hidden transactions. With the

assumption of al-Ghazali's argument that there are two ways in which flowers can appear hidden forms, both of which are illegitimate.

The second method is: interest will appear if there is an exchange between gold and gold, flour with flour, with different amounts and different delivery times. Furthermore, if the delivery time is not immediate, and there is a request to overestimate the amount of the commodity, this excess is called *riba al-nasihah* (interest arising from late delivery of goods), in other cases if the number of commodities exchanged is not the same but the exchange occurs simultaneously, excess the exchange given is called *riba al-fadl* (interest arising from overpayment). But according to al-Ghazali, if exchanges with the same type of commodity, such as gold metal with silver or food items such as wheat, only *riba al-nasihah* is prohibited, while *riba al-fadl* is permitted. Whereas exchanges between commodities of different types (metals with food ingredients), both are allowed (Karim, 2008: 339).

(d) Role of the State and Public Finance

Although al-Ghazali in his life's journey avoided political activity, he gave detailed comments and advice on the procedures for state affairs, in this case he did not hesitate in punishing the authorities. He considers the state as an important institution, not only for economic activities, but for fulfilling the social obligations set out in the revelations, such as his statement, as follows: *"State and religion are poles that cannot be separated from one organized society. Religion is the foundation, and the ruler who represents the state is the spreader and protector; if one of them is weak, the community will collapse."* (Karim, 2008: 340). Al-Ghazali does not discuss using modern terms, but has clearly identified various types of economic functions carried out by the state namely by focusing on increasing economic prosperity with fair and balanced relations, creating peace, security and explores regional stability of a country. *"If there is injustice and oppression, people do not have a foothold; cities and regions will be chaotic, residents will be displaced and fled to other areas, fields and fields will be abandoned, work will lead to destruction, public opinion will decline, the state treasury will be empty, and people's happiness and prosperity will disappear. People don't love unjust rulers, instead they always pray that misfortune befalls them"*. (Karim, 2008: 341-342; Al-Ghazali, 1993: 56).

Al-Ghazali also believes the state must create internal and external security conditions, to improve economic prosperity and development. In addition, he wrote in detail about the institution of al-hisbah, namely a supervisory body that was used in many Islamic countries at that time, according to him the main task of this institution was to oversee adverse market practices, such as the practice of false recognition of profits, false advertisements, improper scales and sizes, outrageous transactions, defective contracts, illicit goods transactions, and all agreements that contain fraud and obscurity.

Al-Ghazali's explanation of the role of the state and the ruler, he wrote in the work entitled *"Nasihah Muluk"*, in this book he recommends to kings or rulers with 10 principles of justice and fair treatment of citizens, each principle not only discussed in an Islamic perspective, but also supported by illustrations of Gospel Torah, and also Roman, Greek and Chinese history. Among the 10 principles of al-Ghazali is to warn the authorities not to abuse power, arrogant, lulled by flattery, and be wary of false scholars. In connection with public finance al-Ghazali emphasized in detail and symmetrical discussion between the two sides of the budget, both the opinion side and the expenditure side. *"Public finance in our time, in whole or in part, is based on illicit sources, why? Because legitimate sources such as zakat, almsgiving, fai, and ghanimah do not exist. Jizyah was also enforced, but in its collection many were carried out by illegal means, besides that there was also a lot of retribution imposed on Muslims - there were confiscations, bribery, and a lot of injustice"*. (Al-Ghazali, 1993: 239; Karim, 2008: 345).

Regarding the sources of public finance, he stressed on *al-ammal al-masalih*, which is a flexible tax concept that is based on the welfare of the community. Taxes in the form of *ghanimah* or spoils of war are taxes on assets confiscated after or during the war. *Fai* is ownership obtained without going through war. *Jizyah* is a tax collected from non-Muslims in return for both profits. Furthermore, al-Ghazali explained that the state can set taxes "Extracurricular" towards all residents, transcends sources of income regulated by religion, and depends on the needs of the community. So he gave a thought about the issue of taxation and tax administration and the distribution of taxpayers. *"The authorities must not tolerate extortion of citizens the state by any official. control must protect the community, as he keeps his own home, so that the community can prosper and thrive. What the authorities take in the form of taxes must be moderate, and what is given must be moderate too, because each has its limits and measurements"* (Al-Ghazali, 1993: 80-81; Karim, 2008: 345).

This Al-Ghazali concept indicates almost the same as the concept of received and ability to pay found in contemporary literature. He stated that the basis of quid-pro-quo (repayment, replacement, compensation) of certain taxes when he discussed benefit-related taxes from *jizyah*, he advocated the concept of ability to pay based on the principle of general justice is a very progressive tax system. Furthermore, Al-Ghazali was one of the few scientists of his time to discuss public debt as another country's income. *"A person cannot deny the authority to borrow from the people if the country's needs demand it. However, the question is: if the authorities do not anticipate income in the Baitul Mal which can exceed what is needed for the army and other public officials, then on what basis and - can the funds be borrowed"*. (Karim, 2008: 347).

With regard to the state's revenue sources, al-Ghazali is flexible, namely by looking at the economic conditions, where public debt occurs, and the possibility of guaranteeing the repayment of the public debt in the future. Whereas with regard to state expenditure al-

Ghazali was critical of the procedures and areas of public expenditure, namely he was rather broad and loose, namely the enforcement of socio-economic justice, security and state stability, and the development of a prosperous society. To increase these conditions, it is necessary to develop socio-economic infrastructure, namely to build bridges, religious buildings, public roads, all of which can be felt by the people in general. In addition, he stated that public expenditure is used for education, law and public administration, defense, and health services.

In economic and business practice al-Ghazali gave recommendations for the people economists or businessmen pay attention to moral issues in business. He mention a number of ways to practice good behavior in business, including: (a) Avoid yourself to take advantage excessively, (b) Willing to lose when doing transactions with poor people, (c) Generosity in collecting debts, (d) Maturity in paying debts, (e) Grant the request of the buyer if to cancel the sale and purchase if the buyer want it, or vice versa, (f) Selling food to poor people in installments with no intention request payment if they do not have money and release them from payment if they die (Al-Ghazali, 1993: 787-792). Al-Ghazali also provides guidelines for perfecting character/ethics when conducting business and economic activities, namely: (a) Every day must renew the intention and good faith to start the activity business, (b) The purpose of doing business is to fulfill fardu kifayah or duties in society, (c) Busyness in carrying out its activities does not preclude remembering God, (d) Not greedy, (e) In doing business, not only to stay away from the haram, however always take care of themselves from the actions of *Sjubhat*, (f) Trying to keep yourself from doing transactions with unjust people (Al-Ghazali, 1993: 793-801).

4. Analysis of Al-Ghazali's Business Ethical Thought Concept With Sufism Approach

4.1. Ethical Deviations in a Business Activity

Business problems that occur today are both activities and entities, which already exist in the standard system and structure. Business runs as a process that has become a human activity as an individual or community to seek profits and fulfill their wants and needs. Ethics has been understood as a scientific discipline that is independent and hence separate from business, in that fact, business and ethics are understood as two separate things even not related, even if there is only a negative relationship, where business practice is an activity that aims to achieve profit as much as possible in the situation of free competition, on the contrary ethics when applied in the business world is considered to interfere with efforts to achieve business goals, thus the relationship between business and ethics has given birth to a problematic thing (Karim, 2008: 347).

In business life that occurs in society today there has been skepticism about the moral idea of a religious teaching, which has given rise to myths in business and ethical relations, such as immoral business myths, immoral business myths, profit maximization myths and myths of business myths business as a game. As is the fact that has happened in today's business practices the community still has a lot of *tadlis* (unknown to one party) practices, namely violating the principle of "*an taraddin minkum*", every transaction in Islam must be based on the principle of willingness of both parties to the transaction. The practice of *tadlis* occurs because of four things, quantity, namely the reduction of scales; quality, namely concealment of object disability; price engineering takes advantage of ignorance of market prices; uncertainty about the delivery time, ie the seller does not know for sure the item will be delivered to the buyer (Malahayati., 2010:72).

Besides that, we also often encounter market engineering practices. Our current concern is that the executive, legislative and judiciary governments do not show maximum efforts in creating law enforcement in Indonesia. Evidently our economic and financial viability is still weak in terms of its legal umbrella. Then a synergic effort is needed between the officials holding power and various elements of society who are concerned with efforts to supremacy Islamic law in Indonesia. Furthermore, al-Ghazali also gave considerable attention to business activities in society, including hierarchies and characteristics in the corridor of social obligations to social welfare, which according to him work was part of worship (Al-Ghazali, 1993: 793).

This proves the work ethic that he created through extracurricular efforts, meaning that the spirit of searching for the world should not be complacent with religious moral messages. Al-Ghazali also highlighted the existence of state institutions, according to him the main task of this institution was to oversee adverse market practices, such as the practice of false recognition of profits, false advertising, improper scales and measurements, outrageous transactions, defective contracts, illicit goods transactions, and all agreements that contain fraud and obscurity (Badroen, 2006:4).

Al-Ghazali also argues that the state must create internal and external security conditions, to increase economic prosperity and development. So he recommended to the rulers ten tenets of justice and fair treatment of citizens, each principle not only discussed in an Islamic perspective, supported by illustrations from the Gospel Torah, as well as Roman, Greek and Chinese history. Among the ten principles of Al-Ghazali was to warn the authorities not to abuse power, arrogant, lulled by flattery, and being wary of false scholars (Keraf, 1998:17).

Of the ten concepts of Al-Ghazali's business ethics the concept is more complete as follows:

- (a) Exploitation in business behavior
- (b) The loss of the principle of willingness
- (c) There are elements of fraud and fraud
- (d) Cheap and in turn will increase profits
- (e) Reduce profit margins by selling more
- (f) Price is vanity
- (g) The real advantage is in the hereafter (religious philosophy)
- (h) Benefits of calculating risk (travel & security) as compensation
- (i) Two behaviors in the economy that contain losses, namely: Hoarding of goods. The sale of food saves food, with it he waited for the price. And that is common tyranny, the culprit has been blameworthy according to Syariah. Money forgery. Regarding counterfeit money he stressed to traders to study money, open to know far for his benefit, but so that he did not pass fake money to a Muslim, even though he did not know, he sinned, because of his negligence in learning that knowledge, because charity is the science that can perfect advice for Muslims, so that knowledge is produced.
- (j) Four business behaviors that contain losses are: Do not praise merchandise with something that is not there (manipulation of goods). Not hiding is completely flawed and its properties are hidden in the slightest. Does not hide the slightest about the scale and size. It does not hide the price, where if the person who knows it, he knows, surely he will prevent it / do not want to do it (price manipulation).

In addition, it also illustrates the concept of regional trade offered by al- Ghazali can at least be a lesson for us, because according to al-Ghazali in this concept presents a detailed discussion of the role and significance of trade activities carried out voluntarily, as well as the process of emerging markets based on demand and supply that are balanced, and prioritizing the ideals of prosperity and social welfare, namely to determine prices and profits by evolving from the 'natural law' of everything, namely an expression as a desire arising from oneself to satisfy each other's economic needs (mutuality) (Karim, 2008:347).

When we connect the al-Ghazali ethics with the business activities of the present reality then there is a lot of inequality or incompatibility with one another. Business activities today are more profit oriented. This is far from what al-Ghazali has said that ethics and business must be united, because what we do is merely a provision for a more eternal life. Thus the economic and business activities that we must constitute a devotion and obedience to Allah, which we find little in the reality of today's business. The main cause is due to the profit factor. Whereas we explore business relevance with ethics is

directly proportional . Sonny Keraf stated that business ethics actually has relevance for business people who want their business to be successful and last long (Al-Ghazali, 1993:769).

The amount of misuse of ethics and business is not only carried out by business people in general, but also occurs in sharia-based financial institutions. For example, in the existing practice system there are not a few in the implementation of the concept not in accordance with what was formulated by experts and practitioners of muamalah, furthermore there are those that are contrary to the principal of Islamic teachings, namely the Quram and Hadith. Therefore, in the past few years there has been a term that arises, that is, sharia Islamic banks are endowed (Hakim, 2011:53). This term is more likely to result in business being carried out not in accordance with the right ethics.

4.2. Manipulation of Goods and Prices

Manipulating goods and prices is something about the Koran because including the act of fraud. Fraud is described as the main character hypocrisy where the Koran has provided a painful punishment for the perpetrators of poignant acts (al-Nisa 4:145). Islam demands its adherents to be honest and trustworthy people. People who commit fraud and cunning are not considered true Muslims. As the Prophet Muhammad said, "*Whoever commits fraud is not of our group*". (HR Ibn Hibban and Abu Nu 'aim) (Mustaq, 2001:136). The reality that is happening now, so many cases of fraud occur. In banking alone, as of 2011, there have been more than 15 thousand cases with funds reaching Rp. 85.76 billion. As stated earlier, this main cause is because ethical factors are not included in the activities of the business conducted. The business people should not take advantage of any opportunity to exploit the ignorance of buyers by hiding the decline in prices to buyers. If he does this, he has been wrongful and does not act fairly and does not give advice to the Muslims (Al-Ghazali, 1993: 785).

This means that the businessman does not carry out the mandate given to him. Price manipulation or market engineering from the demand side, this is done by producers, by doing fake advertisements that are not in accordance with the truth. In this regard, al-Ghazali argues that false advertising is considered as a form of market crime that must be combated. He reminds traders not to provide false information about the weight, amount, or price of their goods. Giving wrong information is a form of fraud. Advertisements that are informative and not excessive are acceptable.

In the case of a buyer, he creates a false request, as if there is a lot of demand for a product so that the selling price of the product rises. This happens for example in stock exchanges, foreign exchange exchanges and others. The methods taken vary, ranging from spreading issues, buying orders, to actually buying market sentiment for busy buying shares

(currency) certain. If the price has gone up to the desired level, then the person concerned will take profit by releasing the shares (currency) that have been bought so that he gets a big profit. This is clearly not justified by the Shari'a, because it makes the other party wrong.

4.3. *Tathfif* (Cheat in Scales)

Tathfif means little, frugality, cheapskate, and the person who does it is called *Muthafif* (Mustaq, 2001: 137). This term is used in the Koran to refer to the practice of cheating in doses and scales, where this practice deprives the rights of others. Fraud against other people through inaccuracies in scales or doses has a very vital impact on business transactions, including in this case is mixing foodstuffs instead of ingredients. Considering together between the flesh and bones, even though the actual weight is meat. Regarding the fatal case, it still seems to be a lot happening among the community, especially in traditional markets. For example, the reality that occurred in the East Java region was the object of research conducted by Rendi Aditya as his thesis material (Al-Ghazali, 1993: 781-785).

4.4. Use of Counterfeit Money

This case which is rampant is the case of using counterfeit money, which is certain very detrimental to many parties. Even though it is decreasing, this case still occurs a lot. Conducting sales and purchase transactions with counterfeit money or in exchange of money intentionally is an act that is contrary to justice, so it is prohibited. Al-Ghazali states that, "*The use of counterfeit money in circulation is a very great tyranny. All who hold it can be harmed, the war of one fake dirham is worse than stealing a thousand dirhams, because the act of stealing is a sin that ends immediately after the sin is done, but forgery of money is something that affects many people who use the long transaction*" (Al-Ghazali, 1993: 785). That is to say, the situation caused is very large, more than the pencuriang. So we have to avoid it all

4.5. Hoarding (*Ihtikar*)

There is a lot of fuel hoarding, subsidized fertilizers and so on. It is one of the potential business activities that are not based on ethics thus, there are some hoarding that is permitted. For example, BULOG. This body conducts an agreement with the aim of maintaining prices and supplies (Afdawaiza, 2009: 22). Keeping food ingredients with the intention of selling them when prices rise is a detrimental action to the people. It is food for the survival of people and not used to supplement food. He limits the prohibition of stockpiling only to staples and which does not support the ingredients of food ingredients such as medicines, herbs and fragrances, is not subject to prohibition on hoarding even though including goods which is eaten (Al-Ghazali, 1993: 778). But this is different from BBM, hoarding is an act that is forbidden, because BBM is including basic necessities such as staple food.

CONCLUSION

From the discussion above, we can take the red thread around business ethics according to al-Ghazali's view, which is about the code of ethics in the economic and business system applied by al-Ghazali in the past, that al-Ghazali emphasized trade in promoting ethics/morality in carry out business transactions. So that today is how the provisions of the law or rules which has been outlined by al-Ghazali as a guideline in conducting activities and business entities. More broadly that the principle of economics / Islamic business is to emphasize the ethical aspects of economic/business activities, namely how each of our behavior in economic/business activities applies a set of moral principles that distinguish good from bad, and determine what must be done or not done by an individual. In the values of al-Ghazali's practice related to business ethics that must be controlled also by the role of the state and religion which are the pillars that cannot be separated from an organized society. Religion is the foundation, and the person representing the country is the spreader and protector, if one of them is weak, then the community will collapse.

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