

PROPHET MUHAMMAD'S BUSINESS ETHICS AS A REFLECTION OF SUCCESSFUL MUSLIM ENTREPRENEURS TOWARDS GOLDEN INDONESIA 2045

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ABSTRACT

The Prophet's business ethics must be used as a concrete rule for business people. But in reality, not a few online or offline business people violate ethics in doing sharia business, resulting in difficulties in realizing blessed and successful business practices towards golden Indonesia 2045. The purpose of this study is to explore the business ethics of the Prophet Muhammad Saw. as a role model in presenting superior and successful business people in the future. Researchers used a qualitative method with a field research approach. Researchers conducted observations, interviews, and documentation as an effort to collect data. The results of the findings in the study, namely; First, ethics in the Prophet's business is fundamental in realizing the goals of a successful and blessed business, business practices run by every Muslimpreneur require good ethical values, because without ethical elements in business will damage the economic order of business to society. Second, the Prophet Muhammad Saw is a figure who has business ethics principles that can be used as a reflection in current business activities, there are several noble values in the Prophet Muhammad Saw that must be owned by business people, including honesty, trustworthiness and responsibility, selling quality products, clean from usury practices, not hoarding goods. Third, the figure of a famous preacher from Medan is able to establish a divine business based on the ethics of the Prophet Muhammad Saw. in realizing a successful and blessed business.

Keywords: Ethics, Business, Prophet Muhammad Saw, Entrepreneurs

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INTRODUCTION

Business practices are still a hot issue to be discussed in the current era of society 5.0, because business activities to date have always been related to human life. That way, it can be concluded that the practice of doing business is one of the crucial parts of life. This is reflected in the process of transaction activities between fellow humans who have a very close pattern of social relations. Basically, business is present due to the element of dependence between fellow humans with the aim of being able to maintain the principle of living life. The term business can be interpreted as a set of systems that seek to manage goods and services in order to obtain profits (Hasan, 2020). Looking further, business practices occupy an important position in social life, where business can determine human social status. Not only that, business activities have a significant impact on human behavior, whether individually, in groups, or in social communities. Thus, business is not only oriented towards establishing relationships between fellow humans but also building relationships with Allah SWT.

A good business is one that prioritizes ethics. In the business world, ethical values are very much needed, because ethics serve as the initial foundation in realizing a successful business. Without ethics, the business management process will be bleak (Reditiasari et al., 2023). Therefore, ethical principles in business are important to implement in order to create a superior and successful business climate. Especially in the era towards the golden Indonesia 2045 which is full of competition or competitive in various fields, especially in the world of business is getting tighter where everyone is trying to display the existence of their business. However, every business person can certainly have differences in running the business, one of the visible differences is the attitude and

behavior of each entrepreneur (Suhendi et al., 2023).

Ethics and business are two components that cannot be separated, because the good and bad business activities carried out by entrepreneurs must refer to ethical values. Exploring further about the business ethics carried out by the Prophet Muhammad Saw, in the 14th century Muslims were already involved in business activities, as the Prophet Muhammad Saw was accustomed to struggling in the business world. Indeed, the Prophet Muhammad Saw who is a noble human being in the universe not only teaches on the aspect of spirituality but also on business activities with the hope that Muslims at that time and in the future can improve their social economic status through business management taught by the Prophet Muhammad Saw. The Prophet Muhammad Saw in carrying out business activities not only expects profit but also prioritizes the standardization of ethical values in it (Siswadi & Ellyna, 2023). Therefore, every Muslim entrepreneur must follow the noble character of the great figure of Muslims on earth, the Prophet Muhammad Saw, especially in building a business in order to become a successful human being in the world hereafter. This noble character will always be a bulwark against the dangers of deviant business practices so that no party feels harmed.

Research on business ethics in Islam in the last three decades has increased. However, there are still many previous studies that have not explored further the role of the ethical management of the Prophet Muhammad Saw as a reflection for Muslim entrepreneurs today, especially in this study that seeks to explore the figure of a successful preacher in doing business in Medan City. There are several examples of articles that examine business ethics in Islam such as; an article entitled 'Islamic Economic Business Ethics in Facing Future Economic Challenges' by (Ayu & Anwar, 2022), This article seeks to

explore how great the opportunities in the business world in the future while still paying attention to the value of Islamic ethics. Furthermore, Ahyani et al. (2022) entitled 'Standardization of Companies and The Islamic Business Environment in Indonesia', this article explores the standardization of companies and the Islamic business environment in Indonesia and the urgency of choosing companies and the Islamic business environment in Indonesia.

The same research by Inayah et al, (2023) with the title 'Application of Business Ethics the Rasulullah's Way in Business Development at Koppontren Ausath pp. Darussalam Blokagung'. This article explains the application of Islamic business ethics in business development at Ausath PP Koppontren PP Darussalam Blokagung. Other research such as; Aravik et al, (2023) with the title "The Urgency of Islamic Business Ethics in the Era Of The Industrial Revolution 4.0", Rizky et al, (2023) with the title "Creative, Visionary, The Power of Love Business Nabi Muhammad Saw". Some of the previous studies attempted to explore the concept of business ethics management in Islam by reflecting on the moral values of the Prophet Muhammad Saw. Thus, this research has a novelty of study, namely examining the journey of famous preachers in Medan who inspire the community towards the creativity produced in their divine business practices.

MATERIALS AND METHODS

The Concept of *Da'wah* and Islamic Business Ethics Based on Blessings

Etymologically, the term *da'wah* comes from Arabic (دعا يدعو دعوة) which means inviting, encouraging, influencing, and inviting. Whereas terminologically *da'wah* is a process of activities to invite a person or group of people to carry out goodness (Sa'diyah, 2023). In the Qur'an, *da'wah* which means calling to Islam is repeated 46 times, while *da'wah* in the

sense of goodness is 39 times (Latifah, 2023). According to Shihab, (2001) The meaning of *da'wah* is a form of invitation carried out by a person with the intention of changing something for the better Natsir, (1996) define that *da'wah* is an effort to convey good values to all Muslims regarding the nature of life. Omar, (1979) stated that *da'wah* means encouragement and invitation given to individuals or groups of people properly and correctly according to the command of Allah SWT. This aims to achieve happiness and safety in this world and the hereafter. Furthermore. Arifin (2000) explains that the meaning of *da'wah* means a call in the form of speech, writing, behavior that is done intentionally in order to influence others. Awareness, attitude, and understanding of religious teachings that are given voluntarily without coercion. *Da'wah* in the perspective of the Prophet Muhammad SAW. is inviting goodness and getting manifold rewards (Hadi, 2022). As in the hadith the Prophet said,

مَنْ دَلَّ عَلَى خَيْرٍ فَلَهُ مِثْلُ أَجْرِ فَاعِلِهِ

Meaning: "From Abu Mas'ud Uqbah bin Amir Al-Ansari radhiyallahu 'anhu, he said that the Messenger of Allah sallallaahu 'alaihi wa sallam said, "whoever gives guidance to goodness, he will get a reward like the reward of those who do it." (An-Naisaiburi, 1992).

Based on the explanation above, it can be concluded that *da'wah* is a form of calling to a person or group of people with the aim of doing good in accordance with the guidance of the Sharia of Allah SWT. In Islam, every Muslim will not be forced to follow the call and invitation but with the desire of his heart. In essence, *da'wah* has an urgency, namely trying to convey goodness and prevent injustice to society (Nurfitria & Arzam, 2022). In the current era of digital transformation, the development of increasingly sophisticated information technology can change the way people view interactions at various

levels, including in the aspects of communication, preaching and business or buying and selling (Rani, 2023). Business or buying and selling is an activity that has long been embedded in humans in order to fulfill all forms of human life needs (Putri & Hariyanti, 2022). Therefore, in the midst of the current rapid sophistication of information technology, it can help humans in buying and selling or doing business easily and practically.

Business is an activity carried out by a person or group of people in providing goods and services in order to obtain the expected profit. Entrepreneur is a term given to people who manage these business activities (Pratiwi & Kurniawan, 2022). Furthermore, the meaning of ethics is all the supporting components of entrepreneurs which include their personality and behavioral actions. Ethics can also be called a reference pattern for community groups which aims to provide understanding to each member of the business actors in behaving and acting in accordance with applicable norms (Ambarsari & Prasetyo, 2022).

Ethics in business are fundamental in realizing successful business goals (Hamid, 2022). Every business person is expected to be able to master the ethical dimensions in business, present moral arguments in the fields of economics, business life and its organization, and help determine the correct moral attitude in running a business. Furthermore, business ethics is a component of ethical principles that seeks to distinguish between good and bad, between right and wrong and so on (Martin et al., 2022). Furthermore, the meaning of business ethics can be defined as a set of norms that must be upheld by every business actor in interacting, behaving and relating with the aim of achieving the expected profits and safety in business (Wijiati et al., n.d.).

Ethical business is a manifestation of the sincerity of business actors in maintaining social relationships that have been carried out. In the perspective of

economic studies, good business is a business that can provide excess profits. However, in the process of seeking profit in business activities, all parties must be involved, not only involving one party but interactions that can benefit both parties (Alkahfi & Nawawi, 2022). A business can be said to be good if the business has complied with ethical standards. Thus, the purpose of doing business is not only to gain profit but ethical values are needed in doing business (Safitri, 2023).

Business ethics are closely related to brand value. Basically, ethical business people will uphold the image of the company they own. One way that can be done to improve the quality of the business is to provide training to staff on ethical values in business (Lestari et al., 2022). The internalization of ethics in business has a very significant influence, including decreasing violations, increasing the selling value of goods and services. Good, fair, honest, and ethical business activities will produce a form of justice for consumers. Conversely, injustice in business practices will cause social unrest in society (Wijaya, 2023). In essence, everyone does not feel comfortable and happy if they receive dishonest treatment from certain parties including business actors. Manipulation activities in business will not be realized if they are based on a high moral attitude, because if the ethical level is low and there is minimal honesty practice, it can destroy the ethical norm order in business.

Business practices that are carried out require good ethical-moral values, this is due to the following factors; First, business activities aim not only to gain profit but also to consider the principles of humanity. Second, ethics in business are the main guidelines and orientations because they relate to fellow human beings. Third, in the current digitalization era, business practices are experiencing such tight competition, so that business actors who maintain ethical norms in the business climate will be increasingly

successful. Fourth, the many protests carried out by the community identify that there are still many business actors who violate ethical norms (Andarwati *et al.*, 2023).

A true Muslim entrepreneur will always hold fast to a principle that it is better to suffer losses than to commit crimes in business. Every sharia business actor tries as much as possible to distance themselves from problems that can result in the termination of cooperation. Basically, all clients must be served well in accordance with applicable business ethics norms and try to find a win-win solution to the conflicts that occur. This is done with the aim of maintaining the good name and reputation of the company being managed. Immoral actions such as cheating, dishonesty, and untrustworthiness will certainly result in the destruction of a business. Therefore, the concept of ethics in Islamic business must be the main pillar in creating a professional and successful business climate (Hassan, 2022).

Islam has given clear rules for all forms of human activity, one of which is in the economic aspect. Islamic economics always has the same goal as the provisions of Islamic law, namely achieving *falah* (happiness or safety) both in the world and in the hereafter. Islam directly guides humans to always be responsible for all problems including economic problems through a way of solidarity and establishing close cooperation, so that this creates successful economic growth results (Wulan, 2023).

The terms business economics and ethics are two meanings that cannot be separated and should not be considered as contradictory, this is because business, which is often used as a symbol for everything related to worldly affairs, can also be used as a component of all aspects related to hereafter investment (Zustika & Ubaidillah, 2023). In a broader sense, if the orientation of business or investment in the afterlife is to try to make it a practice

of worship and a manifestation of the totality of the servant's obedience to Allah SWT, then business activities must be based on ethical values in accordance with the provisions of Islamic law. Islam views the concept of business as not only limited to worldly activities, but also includes all activities in the world that are "business" or intended for worship with the hope of obtaining profit and salvation in the world and getting rewards in the afterlife (Syukriah, 2022)

In Islamic business practices (Sharia), all noble business activities from production, distribution, to consumption are not only determined based on the amount of profit ownership alone but also regulate the process of how to utilize the profit. In Islam, the profit that is allowed is a profit that is obtained fairly and does not harm and reduce the rights of both parties who conduct business transactions. Therefore, business in Islam always gives a different meaning than usual, namely an effort to achieve blessings and the pleasure of Allah SWT. The orientation of Islamic business is not only aimed at profit alone which is calculated by mathematical studies but also responsible for social justice, humanity, and seeking the pleasure and blessings of Allah SWT.

Examining further, business in Islam (sharia business) is a business concept that always refers to the sources of Islamic law, namely the Qur'an and hadith, where in business practice it has a close relationship with Islamic law, namely as a form of worship or obedience of servants to Allah SWT by always hoping for His pleasure. Business ethics in Islam can also be interpreted as ethical business actions (Islamic morals) which are packaged with sharia norms that are oriented towards the concept of halal and haram. Thus, ethical business actors are Muslim entrepreneurs who always obey all the commands of Allah SWT and avoid forms of prohibition (Awaluddin, 2023).

The Polemic of Islamic Business Transactions in The Era of Society 5.0

Basically, the concept of business in Islam can be categorized as a sharia muamalah activity, where in muamalah all forms of things related to the worldly world are legally halal unless there is an argument that makes it haram. The same thing applies to the practice of transaction, all forms of legal transaction are originally halal but can change if there are arguments that prohibit it. Allah SWT will not create everything in this universe in vain but rather there are benefits for humans (Aguilika, 2023). The concept of halal and haram has basically been confirmed by Allah and His Messenger. Every human being is not allowed to change something that is originally haram into halal, and vice versa.

In the current era of society 5.0, economic development has experienced a very significant increase. There are several types of economic transactions, not a few of which are part of the results of financial engineering. Thus, an in-depth analysis study is needed to decide the prohibition and permissibility of the form of transaction. There are three strategies that can be done to decide the legal status, namely; 1) understanding the problem based on facts (*Fahmul musykilah al-qaimah*), 2) understanding the texts of the Qur'an and hadith that are relevant to the facts of the problem (*fahmu nushush asyar'iyah*), 3) determining the law derived from the text of the syara by looking at the facts, if when conducting a review of economic transactions but there is no text in the Qur'an and hadith, then Islam allows legal scholars to conduct ijtihad. Understanding more deeply about the types of muamalah that are prohibited by Islam is part of the important scientific treasure to learn so as not to get caught in violations. There are seven transactions that are prohibited in Islam, namely; a) usury, b) *gharar* (uncertainty), c) *dharar* (abuse), d) *maysir* (gambling), e) sin, f)

suht (forbidden goods, and g) *risywah* (bribe) (Billah, 2022). Here's the review:

a. Riba

Etymologically, usury means *ziyadah* which means to increase, grow, and enlarge. While in terminology, usury can be defined as an effort made to obtain an excessive increase in the principal price (Ramadhani & Rojalih, 2023). According to Sharia law, usury is an increase in initial capital without approval of the sale and purchase agreement.

b. *Gharar* (transactions that cause uncertainty)

Based on Law Number 12 of 2008 concerning Islamic Banking, *gharar* is a form of transaction where the object in the transaction is unclear, the status of the goods is not owned by anyone, its whereabouts are unknown, and cannot be submitted when making a transaction because the object does not exist. There are several types of *gharar*, including; *Bai' ma'dum* (objects of goods that do not exist when making a sale and purchase), *Bai' ma'juzi at-taslim* (objects of goods that cannot be submitted when making a sale and purchase), *Bar majhul* (objects of goods whose quality and quantity, and price are unknown when making a sale and purchase). One example of the practice of *gharar* is in the pre- and early Islamic era, namely the term *mulamasah*. The meaning of *mulamasah* is a sale and purchase carried out by touching, for example someone who touches an item either at night or during the day, then that person means that he has bought the product. Not only that, there is also the term *Hashah*, namely a sale and purchase carried out using pebbles. The method is where the buyer throws the pebbles at the goods being sold. The targeted items will be purchased and a buying and selling transaction process will occur (Muyasaroh, 2022).

c. *Dharar* (damage, loss, persecution)

Dharar is a transaction process that creates damage, loss, persecution so that this can result in the transfer of ownership

rights becoming an element of falsehood (Burhanuddin, 2022). For example, during the buying and selling process, the seller will sell the product or goods at a much cheaper price, not following the established market price standards, so that this can result in losses and even destroy other sellers.

d. *Risywah* (bribe)

Riswah is a form of bribery activity in the form of money, facilities, or other types of goods. The purpose of this bribery act is none other than to obtain convenience in a transaction. One example of a form of bribery that is commonly done by the community is giving money to someone with the aim of making the person's affairs easier

Research Methods

This research uses a qualitative research method with a field study approach. This research method was chosen to describe the real situation in the form of a narrative about the concept of divine entrepreneurship that seeks to explore the business ethics of the Prophet Muhammad Saw as a reflection of successful entrepreneurs towards the golden Indonesia 2045. Data sources in this research consist of primary sources, namely several informants, namely local business people, while secondary source in this research are books, articles that discuss business ethics in Islam. This research is a qualitative-analytical research so that there are several stages in the research procedure, namely; First, orientation, which is the stage of describing what is heard, seen, felt by researchers. Second, reduction is the stage of researchers in reducing all information obtained in the first stage. Third, the in-depth analysis stage carried out by researchers on the information and data obtained (Harahap, 2020).

In this study, data were collected by means of observation, interviews, and documentation. The data analysis technique uses Miles and Huberman, namely data condensation, data

presentation, and conclusion drawing (Ibrahim et al, 2023). Then presenting data is a stage where researchers try to organize data systematically and finally draw conclusions, which is the stage of researchers in verifying data and compiling it into a clear picture of research findings, which is the answer to the link between hypotheses and theories.

RESULTS AND DISCUSSION

Ilahiyah Entrepreneurship: Exploring The Dimension of Prophet Muhammad Saw's Business Ethics

The Qur'an and hadith have recorded the journey of the Prophet Muhammad SAW in detail and in detail. One of the most studied things in the text is the noble nature that He possessed. Basically, every Muslim must reflect on the behavior of the Prophet Muhammad SAW in everyday life, both in interacting with God and with fellow human beings (buying and selling) (Hardiati, 2021). Thus, if every human being implements the noble values reflected in the Prophet Muhammad SAW, it will create a person who is virtuous, noble, and honorable. These noble characteristics will be a fortress of defense against deviant business practices and violations of religious and humanitarian norms. Examining further about the business activities carried out by the Prophet Muhammad SAW, in historical records it is said that since childhood the Prophet Muhammad SAW helped goat breeders in herding livestock, the number of goats was not small but there were several tens to hundreds of goats. This process is the initial stage of his business education.

Growing up, at the age of 12, the Prophet Muhammad accompanied his uncle on a business trip to Syria. Not only that, the business skills managed by the Prophet Muhammad made one of the wealthy female merchants amazed by the performance of the Prophet, the woman named Khadijah. The success of the business carried out by the Prophet was

reflected in his tough, brave, independent, and responsible personality (Sya'bana et al., 2022).

Therefore, every human being must follow the noble character of the great figure of the Muslim community on earth, the Prophet Muhammad SAW, especially in building a business in order to become a successful person in this world and the hereafter. This noble character will always be a fortress of defense against the dangers of deviant business practices so that no party feels disadvantaged, there are no business activities that violate religious norms, morality, and humanity in these business practices. However, on the contrary, if business actors commit ethical violations in business such as being dishonest, seizing other people's property, harming others, and feeling arrogant. In fact, Allah will always give blessings to everyone who has a noble character in everyday life, especially in business activities.

Prophet Muhammad Saw's Business Ethics Model

Basically, the Prophet Muhammad SAW has given a real example of implementing noble character in business activities. There are several noble values and noble characters in the Prophet Muhammad SAW that must be possessed by business actors, including honesty, trustworthiness and responsibility, selling quality products, free from usury practices, not hoarding goods.

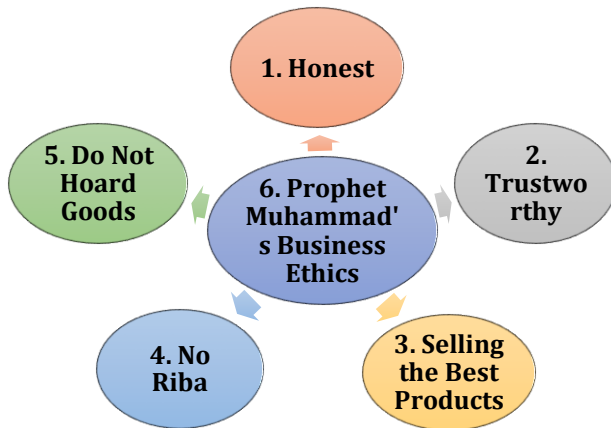


Figure 1. Prophet Muhammad's Business Ethics Model

a. Honest (do not lie, cheat)

Honesty and trustworthiness will create a climate of mutual trust, avoiding doubt, worry, and suspicion between the two. Honesty can be the main foundation in building trust between partners. Honesty can be likened to precious metal that never rusts and can also be likened to currency that is always valuable and valuable anytime and anywhere. In a business climate, an honest character must be applied to all parties, both customers, buyers, employees, and all partners. There are many honest practices that can be applied in the business world such as discipline regarding time, not manipulating data or excessive numbers and taking other people's rights, not engineering financial report transactions, not stealing products and so on (Ista et al., 2023). The Prophet Muhammad SAW strictly prohibited business people from committing fraud in buying and selling activities. As Rasulullah Saw said, "From Abu Sa'id ra, Rasulullah Saw said, honest traders who can be trusted are with the Prophets and the righteous and the martyrs" (HR. Tirmidzi dan Mardani, 2014).

b. Amanah (maintaining the moral responsibility that is assigned)

Amanah means being trustworthy and able to maintain trust, not betraying. Amanah is one of the noble attitudes. The opposite of amanah is betraying, which is an action that is unable to maintain a previously entrusted trust, either by breaking a promise, not delivering the entrusted trust. Amanah is the main character that every Muslim must have in carrying out their daily lives, especially in business. Amanah can be interpreted as a moral responsibility imposed on a person or group of people. Examining further, the Prophet Muhammad SAW was known as a trustworthy figure so that not a few people in various circles, both Muslims and non-Muslims, were afraid of him (Kasim et al., 2022). Thus, every business person should

follow his track record, because he is a noble role model throughout the world.

c. Do not sell products that are not of good quality and whose halal status is not guaranteed.

In doing business, the Prophet Muhammad SAW never sold products that were not of good quality so that their halalness was doubted, but always sold products that had very good quality. Not only that, all products that were bought and sold also included goods that were clearly halal. Therefore, Muslim entrepreneurs should emulate him in managing business practices. There are several types of products that the Prophet Muhammad SAW never sold, one of which is *khamar* (alcoholic) drinks.

d. Do not hoard goods

Hoarding goods is a crime committed by business people, where there are entrepreneurs who have bought goods in large quantities under certain conditions then hoarded and will be resold at a much higher price if the need for the product increases and is urgent. The Prophet Muhammad SAW forbade every business person from hoarding goods in business because it is a crime (Andini, 2022). In business practice, the Prophet Muhammad SAW was known as a very honest businessman, never hoarding goods with the aim of gaining excessive profits, so that through the noble ethics that he possessed, his consumers felt safe and comfortable when conducting business transactions with him.

e. Free from usury practices

Usury is a profit that is obtained with multiple results, in addition, usury can be defined as a multiple profit from the results of lending and borrowing practices. Basically, usury has a main principle, namely taking greater profits in a haram or prohibited way (Rafsanjani, 2022). Usury activities in business are certainly very contrary to Islamic law. As Allah SWT says, "O you who believe. Leave the remnants of usury if you are believers". (QS. Al-Baqarah verse 278). Therefore, it is

necessary to know and realize that the original law of multiple profits obtained in an unlawful way is haram.

Successful Entrepreneurs in The Era of Society 5.0: Analysis of Inspirational Preachers In Medan City

The Society 5.0 era is an era that is identical to the increasingly sophisticated digital technology system. In the Society 5.0 era, it can realize superior socio-economic values. In the Society 5.0 era, the practice of sharia business economics becomes a new paradigm that can act as an alternative solution in overcoming a socio-economic problem in Indonesian society (Yasa *et al.*, 2021). Islamic entrepreneurship in the era of Society 5.0 is considered important because it can encourage Muslim entrepreneurs to make critical efforts in improving the business they are running. Islamic entrepreneurship in the technology and innovation sector has great opportunities in the era of Society 5.0. In essence, the concept of Islamic entrepreneurship is not only oriented towards financial well-being but also pays attention to ethical values of usefulness in order to create blessings in business (Suhardi *et al.*, 2023). As an inspiring story from a famous preacher who is also a successful Muslim entrepreneur in the city of Medan. Examining further, the inspiring figure works as a fairly well-known preacher with many congregations, most of whom are mothers. As an effort to prosper and improve the welfare of the *Majelis Ta'lim* that is being managed, the preacher also makes business activities an alternative solution. The business concept is termed "*Ilahiyah Entrepreneurship*" which is always based on Islamic norms.

Through observations and documentation conducted by researchers regarding the process of divine business activities, Mrs. Hasnah as a famous preacher initially established a *Majelis Ta'lim* called *Al-Munir* with only a few people attending, but over time, the number of congregations of the *Al-Munir*

Majelis Ta'lim increased. As an effort to meet the needs required for the Al-Munir Majelis Ta'lim, Mrs. Hasnah took the initiative to carry out sharia business practices or "Divine Entrepreneurship" by encouraging the potential of each congregation, among the forms of these abilities are cooking training, sewing, recycling used goods into handicrafts and other skills adjusted to the capabilities of each congregation. Through training held every week, namely on Saturdays, it produces new creativity which then the product can become a selling point and be marketed both on offline platforms and online e-commerce.

As a driving figure, Mrs. Hasnah believes that the concept of trying and working hard is an integral part of Islam. Not only that, she believes that successful Muslim entrepreneurs are individuals who have a strong commitment that is not only oriented towards financial well-being but also pays attention to Islamic norms including ethical values. Examining more closely the life of the inspiring preacher Mrs. Hasnah, in operating the Al-Munir Ta'lim Assembly, she not only provides religious-spiritual values, but also the economic aspects of divine business. The existence of ethical elements in divine business can create a successful business, blessed and approved by Allah SWT, by reflecting on the concept of business management of the Prophet Muhammad SAW which pays attention to ethical values in it. There are several ethical models applied by Mrs. Hasnah in managing divine business, as follows; a. honest, such as disciplined with time, not manipulating data or excessive numbers and taking other people's rights, not engineering financial report transactions, not stealing products and so on, b. trustworthy, responsible, not breaking promises, c. only sell products that have the best quality, d. do not hoard goods and, e. do not practice usury.

The divine business practices carried out by the congregation of the Al-Munir

Ta'lim Assembly reveal that all noble business activities from production, distribution, to consumption are not only determined based on the amount of profit ownership alone but also regulate the process of how to utilize the profit. In Islam, the profit that is allowed is a profit that is obtained fairly and does not harm or reduce the rights of both parties conducting a business transaction. Therefore, the divine business of the Al-Munir Ta'lim Assembly always gives a different meaning than usual, namely an effort to achieve blessings and pleasure from Allah SWT. The orientation of divine business is not only aimed at profit alone which is calculated by mathematical studies but is also responsible for social justice, humanity, and seeking the pleasure and blessings of Allah SWT. The following is the flow of the divine business concept of the Al-Munir Ta'lim Assembly.

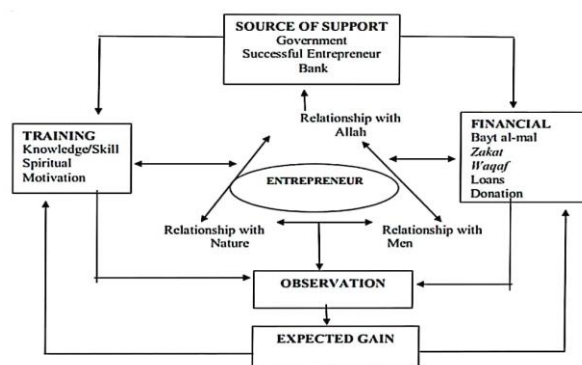


Figure 2. Islamic Entrepreneurial Development Concept

In essence, the divine business activities carried out by the congregation of the Al-Munir Ta'lim Assembly are aimed only at achieving the blessings and pleasure of Allah SWT. Referring to the flow of Islamic entrepreneurs above, efforts to develop the divine business ventures of the Al-Munir Ta'lim Assembly need to provide training in the form of knowledge or skill development, spiritual improvement, and motivation to the congregation. This training can be used as a medium to foster divine entrepreneurship values in each

congregation, because in the training process they will be guided intensively so that a superior mindset or mindset will be formed so that they become successful entrepreneurs with an Islamic soul. In addition, the training held every week, namely on Saturdays, produces new creativity which can then be a selling point and marketed both on offline platforms and online e-commerce.

One form of creativity produced by the congregation of the Al-Munir Ta'lim Assembly is among others; selling sharia gamis clothes, mukena, jilbab, yummy cakes, boxed rice, barokah chocolate bananas, and several hijab brooches made from used goods. Based on interviews conducted by researchers. Mrs. Siti, one of the congregations, said that before starting to sew gamis clothes, mukena, jilbab together with several other members of the Ta'lim Assembly, they were first trained to make patterns and package products. In this case, Mrs. Hasnah as the driver of her divine business activities provided initial capital in the form of 3 rolls of cloth which were then designed into 170 pieces of cloth ready for sale. This process is also the same as the congregation who have capabilities in the culinary field with initial capital sourced from the famous preacher and successful Muslim entrepreneur. The products that have been created will be sold to several people, where the profits obtained will be allocated to other beneficial activities such as building the Maryam Tahfidz House, feeding orphans, blessed Fridays. The divine business activities of the Al-Munir Ta'lim Assembly are based on ethical values by reflecting on the business management concept of the Prophet Muhammad SAW which pays attention to ethical values in it in order to create a blessed business.

CONCLUSION AND IMPLICATIONS

The business ethics of the Prophet Muhammad SAW is something very fundamental in realizing the goals of a

successful and blessed business, business practices carried out by every Muslim entrepreneur require good ethical values, because without ethical elements in business it will damage the economic order of business towards society. Furthermore, examining the noble figure of the Prophet Muhammad SAW who has business ethics principles that can be used as a reflection in current business activities, there are several noble values in the Prophet Muhammad SAW that must be possessed by business actors, including honesty, trustworthiness and responsibility, selling quality products, free from usury practices, not hoarding goods. Thus, it is fitting that every Muslim entrepreneur should reflect on the ethical principles of the Prophet Muhammad SAW in order to realize a blessed and successful business activity towards a golden Indonesia in 2045. The presence of a famous preacher from Medan who is also the founder of a divine business based on Islamic ethics can be used as evidence of success in doing business today, in realizing a successful and blessed business, the efforts made by the preacher are to develop the skills of the congregation which are very necessary to produce creativity in the form of products which are then marketed on various offline and online platforms, where the profits obtained will be allocated to other beneficial activities such as building the Maryam Tahfidz House, feeding orphans, and blessed Fridays.

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