

## Modern Concept Of Entrepreneurship Islamic Perspective And Its Practice In Indonesia

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### ABSTRACT

Islam is the most perfect religion in all respects. One of its perfections is to oblige its people to be able to live independently by working or doing business in the right way. Islam not only teaches to worship, but Islam also teaches its people to be independent and work hard, one of which is entrepreneurship. Entrepreneurship is a science that studies the values, abilities, and behavior of a person in facing life's challenges. Entrepreneurial elements include motivation, vision, communication, optimism, encouragement and the ability to take advantage of opportunities. Islamic entrepreneurship is an aspect of life that is grouped into muamalah issues. Problems that are closely related to horizontal relationships, namely the relationship between humans that will be accounted for later in the hereafter. Islamic entrepreneurship is a worship that will get a reward if it is implemented.

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## INTRODUCTION

Entrepreneurship is one of the ways for Muslims to carry out business activities and transact. The concepts and procedures are regulated in the Qur'an and Hadith. Al-Quran as a guide for human life, provides sharia guidelines for entrepreneurs to work (Bahri, 2018) In Islam, the goal of creating jinn and humans is to solely serve/worship Allah the Creator (Qs.51:56). If you pay attention to the verse, it contains the sentence "Ya'budun", if translated into Indonesian it means; "serve or serve". According to the Ulama the sentence "Ya'budun" with the meaning of worship has 2 (two) meanings. First, Mahdhah Worship, namely the relationship between humans and Allah whose procedures have been regulated in the Qur'an and the Sunnah of the Prophet such as Prayer, Fasting, Zakat and Hajj, while the second is called the Ghairu Mahdhah worship, namely all forms of actions related to fellow human beings, such as hospitality, helping and buying and selling or entrepreneurship, and so on. If we take the second meaning of the sentence "Ya'budun", this means that Islam categorizes every good deed/word, what we do in this life can be classified as worship, therefore Islam gives direction that religion is not only the goal of achieving the afterlife, but there needs to be a balance between this world and the hereafter, this is what Allah explains in the Qur'an (Qs.28:77):

Meaning: And seek what Allah has bestowed upon you (happiness) in the hereafter, and do not forget your share of the worldly (pleasures) and do good (to others) as Allah has done good to you, and do not do mischief in (face) of the earth. Verily, Allah does not like those who do mischief.

Al-Qur'an is a holy book that gives instructions to the right path, gives good news to Muslims who teach good deeds. Al-Qur'an was revealed by Allah SWT which was revealed to the Prophet Muhammad SAW by bringing goodness and truth. The purpose of the revelation of the Qur'an is as a guide (huda), a guide for the way of life (bayyinah), a differentiator between right and wrong (furqan, a cure for heart ailments (syifa), advice or advice (mauidzah) and a source of information (bayan). As a source of information, the Qur'an teaches many things to humans; from issues of

belief, morals, principles of worship and muamalah to the principles of science in trading (entrepreneurship). Implementation of the concept of sharia entrepreneurship, Indonesian society basically has two dimensions, namely the horizontal and vertical dimensions,

Islam invites all Muslims to become entrepreneurs in their lives by being given rules that must be followed by all Muslims which originate from the Al-Qur'an and Al-Hadith. The Al-Qur'an and Al-Hadith are the sources of Muslim values, attitudes, behavior and ethics in entrepreneurship. A new transaction emerged and was not known before in Islamic law. There are several kinds, the extent of the transaction is in accordance with the causal factors.

### **METHODS**

The method used in this writing is library research. According to Sarwono (2006) the literature study method is to study various reference books and the results of previous studies that are similar and useful for obtaining a theoretical basis regarding the problem to be studied. Meanwhile, according to Sugiyono (2012) literature study is a data collection technique by reviewing various books, literature, notes, and various reports related to the problem to be solved. Furthermore, Arikunto (2006) explained that literature study in research is a method of collecting data by seeking information through books, magazines, newspapers and other literature which aims to form a theoretical basis (Sri Wigati, 2016).

### **RESULTS AND DISCUSSION**

Entrepreneurs are people who have the ability to see and assess business opportunities, gather the necessary resources to take advantage of them and take appropriate action, to ensure success. Entrepreneurship or in English is called entrepreneurship, derived from the word entrepreneur, in his book According to Soeparman Soeparman Soemahamidjaja, this term is used by Cantilon in his Essai sur la nature du commerce, a term for traders who buy goods in areas and resell them at uncertain prices. Marzuki Usman argues that entrepreneurs in the context of management are people who have the ability to use financial resources (money), raw materials (materials), and labor (labor). According to Milton Friedman, it is impossible for a business not to make a profit. Milton sees the fact that profit is the only motivation for business people. In the end, business ethics returns to the business people themselves. There are two aspects that are used as ethical benchmarks, namely: the principle of reciprocity and good faith. The principle of reciprocity means whether or not a person accepts another person's behavior towards him. If an action is acceptable then the action does not violate existing ethics. Meanwhile, good faith or good intentions can be seen when the seller says the right and honest things about his merchandise. A good Muslim can be seen from his daily behavior.

The behavior of a Muslim in doing business is needed as an investment that can be profitable and guarantee his life in this world and the hereafter. the Koran'an and hadith are guidelines for a person's behavior by aligning his behavior with the behavior of the Prophet. The business behavior of a Muslim entrepreneur can be seen from their piety, the trustworthiness they have, their kindness, the way they serve their customers in a friendly manner, and all their business activities are only done for worship.

#### **a. Piety**

"In the Koran'and taqwa is the search for good grades and avoiding bad grades. 61 A pious man will always avoid Allah's prohibitions, but instead he will carry out everything that Allah commands towards the right path. Humans have reason to determine what is right and what is wrong. If that person can understand the right things and fear Allah, then in every activity a Muslim will always remember Allah SWT. Remembering Allah is a matter of priority that has been

determined by the Supreme Creator. Humans are ordered to seek happiness in the world and the hereafter in the best way possible. Including in doing business one must always remember Allah SWT so that every behavior is in harmony with what Allah has outlined in the Al-Qur'an'an and Hadith so that in carrying out his life much better and noble. Islam justifies business, but what must be remembered is that all business activities should not prevent a person from worshiping and remembering Allah SWT while maintaining the five daily prayers, doing dhikr, and carrying out all of Allah's commands.

#### **b. Trust**

Trust is conveying and giving the right to something to the owner, not taking anything beyond his rights and not reducing the rights of others, either in the form of prices or services. Amanah is a behavior that must be possessed by Muslim entrepreneurs in doing business. If a Muslim entrepreneur does not carry out the mandate, it means that he does not have faith and will not provide a sense of security both for himself and for fellow people around his social environment. Rasulullah Saw. is an example of an honest businessman because of his trustworthiness.

Trustworthy behavior that is carried out well, a Muslim entrepreneur will be able to maintain his relationship with fellow human beings by maintaining the trust of other people, namely buyers. Can maintain his relationship with God because he can maintain the trust that God has given to the treasure that God has entrusted to him. And can protect himself from destruction. Islam really appreciates one's hard work, the hard work done will get a reward from Allah SWT.

#### **c. Humble**

Muslim entrepreneurs should have simple, humble, gentle and polite behavior or also called aqshid. Aqshid can be said by helping someone with non-material assistance or feeling sympathetic, by being generous to the poor or being friendly to other people. Behaving well by applying polite and courteous behavior will make consumers comfortable and happy. Good behavior can also be reflected in the character of the person. Morals are someone's behavior that is done repeatedly without thinking. A Muslim can be seen to have good morals when all of his activities always remember Allah, enjoy doing good, leave useless things, istiqamah.

What is called good morals in doing business is done by doing business with halal commodities and serving buyers or customers in a good way with polite words and friendly greetings. Good deeds must be done during business activities and daily activities. Serve well. In addition, Muslim entrepreneurs must also be humble, namely serving well. Buyers will feel happy if served in a friendly and kind. Provide a grace period when the buyer has not been able to pay the shortfall or pay off the loan. A good attitude when serving will bring an entrepreneur to know a lot of new people and maybe get friends to work together to develop his business.

#### **d. Be generous and build good relationships**

Islam views that humans have honor, with this honor humans must treat other human beings well by helping each other by fostering good family relations. Helping each other by being generous to others can be done by speaking polite and courteous words when making transactions. The service provided by a seller must be good and friendly so that customers feel happy and want to come back again. Being forgiving is also an act of generosity toward others. By forgiving other people in business activities, these business activities are in line with the main morality and values in the Qur'an'an. Business relationships must also be built properly, one of which is by not carrying out a monopoly and others that do not reflect a sense of justice and equity.

Being generous to buyers can also be done by giving khiyar rights. Khiyar is the right to cancel or continue a transaction. This right must exist in terms of buying and selling, if a buyer has already

bought goods and the right of *khiyar* does not exist, a feeling of regret and resentment will arise between the seller and the buyer. So in buying and selling, *khiyar* is included in Islamic business ethics to protect human relations from evil.

Be generous with buyers by providing a deferment of payments. Deferral of payment is given to help fellow human beings who are in an unfavorable condition from an economic point of view. Giving goods for free is done if the buyer is deemed unable.

#### **e. Work as worship**

Humans have the ability to carry out activities using the power they have. Allah SWT has given these four powers in terms of human ability, thinking power, physical strength, heart power, and life force. With his ability, humans can use these four powers to fulfill their life needs by working. Worship itself must be done by someone to do things that are ordered and prohibited by Allah SWT. Work as worship is done to meet needs in a good way. In a good way and in accordance with existing sharia guidelines. Because everything we do in the world will be held accountable at the end of the day.

In working as a worship, one must also have a high work ethic by upholding good morals in every job. In doing business, one must instill honesty because honesty is the most important character to improve business performance. 66 With honesty, other people will be happy to cooperate because they always provide goods according to the criteria requested and without defects or anything else. In addition to being honest, trustworthiness, tolerance, keeping promises in business must also be applied.

Entrepreneurship is a creative and innovative ability that is used as a basis, tips, and resources to seek opportunities for success. Entrepreneurship is not a magic science that brings money in an instant, but a science, art and skills to manage all the limited resources, information and funds available to sustain life, make a living or reach the top position in a career.

Islam really appreciates one's hard work, the hard work done will get a reward from Allah SWT. A superior human being is a human who fears Allah. His piety is measured by the level of faith, intensity and quality of his good deeds. In doing business, a Muslim always complies with Islamic religious law. a Muslim who runs a business is expected to bring balance in his life, a balance in terms of the world and the hereafter. Through Rasulullah, Islam teaches how business should be done. Starting from business ethics to the use of the assets obtained. By adhering to Islamic law, business has four objectives, namely:

#### **1. Profits**

Profits in the form of material and benefits in the form of non-material. Profit in the form of material is obtained by doing business in a lawful way by not justifying any means. The purpose of profit in the form of non-material means is *qimah insaniyah*, *qimah khuluqiyah*, and *qimah ruhiyah*. *Qimah insaniyah* is the benefit of a business manager to others in the form of alms, job opportunities, and others. *Qimah insaniyah* is more about providing humanitarian benefits to the people around it. *Qimah khuluqiyah* in question is every action or behavior of a Muslim entrepreneur must have good morals. This trait will be seen in a person if he is diligent in his worship, *muamalah*, and his eating and drinking activities are in accordance with Allah's commands.

*Qimah ruhiyah* has an understanding if someone must always involve Allah SWT in every activity to get closer to Allah SWT. So all the deeds that are done are material in nature and the awareness of their relationship with Allah SWT when carrying out an action is called the spirit. So this union of spirit and matter is what is referred to as every act is worship. 67 Actual business behavior is not only an act that is solely related to humanity but also has a divine nature. 68 An open

attitude of willingness to help others is something that must be done in business to gain profits and benefits. This is what is meant if in Islamic business it will bring material and non-material benefits.

## **2. Growth**

After targets in the form of material and non-material have been obtained, a business must be maintained so that it continues to grow and continues to increase. Growth that goes on must be in accordance with the existing Islamic religious law. To keep the business growing from year to year, business people must improve the quality of production and service so that consumers are happy to buy or use the services provided by producers. In addition, sharia investment is also needed to maintain business growth. Sharia investments are carried out such as issuing zakat, infaq, sadaqah, and not splurging. Wealth must be used as well as possible because looking for it requires effort and toil.

## **3. Sustainability**

Every business is expected to always experience growth. This growth must be maintained so that the efforts made can last for a long time, in this world and in the hereafter. To maintain business continuity, a plan must be made and not forgetting to remain based on Islamic law.

## **4. Ridha Allah SWT**

Everything that is done by a Muslim must have the ultimate goal of blessing from Allah SWT. Blessings obtained from Allah's pleasure are obtained by carrying out all Islamic law and carrying out all business activities sincerely. If they unite to seek sustenance and worship Allah, by buying and selling at the right time and offering prayers at the right time, then they have accumulated goodness in this world and goodness in the hereafter.

Islam teaches its adherents that the wealth that has been obtained is not the ultimate goal of life, but with facilities in the form of wealth one can better help one another. The noble and beautiful teachings of Islam always encourage people to continue to do social charity to fellow human beings. "According to AA Gym, a business is said to be profitable when the business becomes a charity, builds a good image or name, we can be more mature/more mature/better, have many siblings, and provide the most benefits to others." As a Muslim, an entrepreneur must be wise in dealing with the assets that Allah SWT has given him. As an entrepreneur or Muslim entrepreneur, he must understand that all the assets he earns are God's treasures that have been entrusted to him. So properly as good Muslims, they must spend some of their wealth in the way of Allah SWT, in order to uphold His sentence, help fellow human beings, and help fellow servants of Allah SWT. Allah's Word in the letter Adz-Zariyaat verse 19:

Translation: "And on their property there is a right for the poor who ask and the poor who do not get a share".

The simplicity taught by Islam makes a Muslim always feel grateful for his circumstances. What is meant by simple does not mean living in poverty with all deprivation and being miserly towards others, but living with a sense of self-sufficiency and using his wealth according to his needs. Grateful by doing charity, helping others in need, giving charity, sadaqah, and paying zakat every year.

According to Imam Ghazali, there are several commendable behavioral traits in entrepreneurship, namely:

### **1. Not taking more profit.**

Paying a slightly higher price to poor merchants. Cheap prices and give discounts to poor buyers so that it will multiply the reward. When paying off debt, then pay it faster than the set time.

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Cancel the sale and purchase if the buyer wants it. If you sell food to the poor in installments, then don't be charged if the person is unable to pay it and free him from debt if he dies.

## **2. Accounts Receivable Management**

This debt is already attached to the life of our society. The sin of debt will not disappear if it is not paid. Even those who die as martyrs, their debts are not forgiven. So if someone dies, then his heirs are obliged to pay off the debt. But if the person has tried to pay it, but really can't afford it, and he later dies, then the Messenger of Allah becomes the guarantor. As in the following hadith: "Whoever from my people has a debt, then he tries hard to pay it off, then he dies before the debt is paid off, then I am his guardian." (Narrated by Ahmad).

## **3. Demonstration Effect Causing Factor**

Capital Becomes Frozen Demonstration Effect or showing off wealth will be able to invite social jealousy, other people become jealous, invite thieves/robbers, make society's capital freeze and make society unproductive. The Prophet saw recommended that we use money for purposes that are pleasing to Allah, especially for the purpose of developing productivity which is used for the benefit of the people. In a hadith it is stated: "Whoever takes care of an orphan who has property, then he should trade this treasure for him, don't let the treasure be consumed by alms (zakat)." (Narrated by At-Tarmidzi and Ad-Daruquthni). In this hadith it can be concluded that if we have capital, then don't just keep it, but must use it for something that produces.

## **4. Fostering the Lower Workforce**

The relationship between employers and workers must be based on compassion, mutual need and mutual help. This can be seen from the relationship in the field of work. Employers provide jobs and workers receive sustenance in the form of wages from caregivers. Workers provide energy and ability to help caregivers to complete the work ordered. Employers have the right to govern subordinates and get benefits. Employers also have an obligation to pay employees' wages as soon as possible and protect their employees. As in the following hadith: "Give your employees their wages before their sweat dries up." (Narrated by Ibn Majah). As employers we also have to love and treat our subordinates well because that is against Islamic teachings.

## **Implementation of the Entrepreneurship Concept in Indonesia**

At this time the State of Indonesia is still said to be a developing country. This is caused by various problems in Indonesia. For example, low population income, high unemployment, and lagging behind economic and social conditions compared to developed countries. There are many things that must be addressed by the Indonesian government in order to increase the prosperity and welfare of its people. Dense population in big cities like Jakarta, for example, causes limited employment opportunities. Therefore, residents who do not have a steady job and do not have entrepreneurial skills will have low incomes and will not be able to provide for their families. If this cannot be resolved, economic development in Indonesia will not increase and Indonesia cannot become a developed country. Therefore, the entrepreneurial spirit of the Indonesian population must be increased to help develop the Indonesian economy.

Entrepreneurship is said to be one of the factors that can boost the Indonesian economy for several reasons. Among them can increase the creativity and ability of the community in channeling their ideas and creations, the community does not depend on the government such as civil servants (PNS), and can also attract foreign investors to invest in Indonesia if entrepreneurship is going well. The number of entrepreneurs in Indonesia at this time still shows a very small percentage, which has not yet reached 2%. In fact, to be said to be a developed country the number of entrepreneurs in

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a country must amount to at least 2% of the total population. Indonesia is still far behind from neighboring countries which have a higher number of entrepreneurs. Like Singapore, which is the country with the highest number of entrepreneurs in ASEAN, then Malaysia. This is really concerning, considering that Indonesia has abundant natural resources. This is due to the lack of innovation and creativity of the Indonesian people in utilizing these resources. To be able to do business requires a strong will and intention. This is what the people of Indonesia really need. The majority of Indonesians choose to work in government offices because they think that being an entrepreneur is less promising and carries a higher risk. Meanwhile, in developed countries such as the United States, only 6% of the population in that country wants to work in government offices. And in the 1990s, it was known that 60% of high school students in America wanted to become entrepreneurs. then Malaysian. This is really concerning, considering that Indonesia has abundant natural resources. This is due to the lack of innovation and creativity of the Indonesian people in utilizing these resources. To be able to do business requires a strong will and intention. This is what the people of Indonesia really need. The majority of Indonesians choose to work in government offices because they think that being an entrepreneur is less promising and carries a higher risk. Meanwhile, in developed countries such as the United States, only 6% of the population in that country wants to work in government offices. And in the 1990s, it was known that 60% of high school students in America wanted to become entrepreneurs. then Malaysian. This is really concerning, considering that Indonesia has abundant natural resources. This is due to the lack of innovation and creativity of the Indonesian people in utilizing these resources. To be able to do business requires a strong will and intention. This is what the people of Indonesia really need. The majority of Indonesians choose to work in government offices because they think that being an entrepreneur is less promising and carries a higher risk. Meanwhile, in developed countries such as the United States, only 6% of the population in that country wants to work in government offices. And in the 1990s, it was known that 60% of high school students in America wanted to become entrepreneurs. This is due to the lack of innovation and creativity of the Indonesian people in utilizing these resources. To be able to do business requires a strong will and intention. This is what the people of Indonesia really need. The majority of Indonesians choose to work in government offices because they think that being an entrepreneur is less promising and carries a higher risk. Meanwhile, in developed countries such as the United States, only 6% of the population in that country wants to work in government offices. And in the 1990s, it was known that 60% of high school students in America wanted to become entrepreneurs. The majority of Indonesians choose to work in government offices because they think that being an entrepreneur is less promising and carries a higher risk. Meanwhile, in developed countries such as the United States, only 6% of the population in that country wants to work in government offices. And in the 1990s, it was known that 60% of high school students in America wanted to become entrepreneurs. The majority of Indonesians choose to work in government offices because they think that being an entrepreneur is less promising and carries a higher risk. Meanwhile, in developed countries such as the United States, only 6% of the population in that country wants to work in government offices. And in the 1990s, it was known that 60% of high school students in America wanted to become entrepreneurs. The majority of Indonesians choose to work in government offices because they think that being an entrepreneur is less promising and carries a higher risk. Meanwhile, in developed countries such as the United States, only 6% of the population in that country wants to work in government offices. And in the 1990s, it was known that 60% of high school students in America wanted to become entrepreneurs.

If these things are allowed to continue, entrepreneurship in Indonesia will not develop and will not be able to improve the Indonesian economy. Therefore, government attention and public awareness are needed in developing the field of entrepreneurship. Because with the development of entrepreneurship, it can develop the country's economy. For example, the increase in the country's foreign exchange is due to the large number of investors investing in Indonesia. Residents can help realize economic improvements by entrepreneurship and utilizing the natural resources available in Indonesia. Thus the turnover of these businesses can determine taxes which will help increase state revenues. Entrepreneurial development can also reduce the number of unemployed, if so Indonesia can continue to develop and even become a developed country.

### CONCLUSION

Entrepreneurs are people who have the ability to see and assess business opportunities, gather the necessary resources to take advantage of them and take appropriate action, to ensure success. The business behavior of a Muslim entrepreneur can be seen from their piety, the trustworthiness they have, their kindness, the way they serve their customers in a friendly manner, and all their business activities are only done for worship. Entrepreneurship is said to be one of the factors that can boost the Indonesian economy for several reasons. Among them can increase the creativity and ability of the community in channeling their ideas and creations, the community does not depend on the government such as civil servants (PNS), and can also attract foreign investors to invest in Indonesia if entrepreneurship is going well. The number of entrepreneurs in Indonesia at this time still shows a very small percentage, which has not yet reached 2%. In fact, to be said to be a developed country the number of entrepreneurs in a country must amount to at least 2% of the total population. Indonesia is still far behind from neighboring countries which have a higher number of entrepreneurs.

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