

BUSINESS AS *AL-AMANAH* AND THE RESPONSIBILITIES OF ISLAMIC BUSINESS MANAGERS

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ABSTRAK

Islam sangat menekankan ummatnya untuk melakukan bisnis demi keberlangsungan hidup seluruh ummat Muslim yang merupakan salah satu dari lima maqashid Syariah, yaitu hifdz nasl. Dalam rangka menggali konsep-konsep Islam dalam bisnis, tulisan ini bertujuan untuk mendiskusikan konsep, prinsip, nilai, serta visi Islam dalam melakukan kegiatan ekonomi, khususnya bisnis. Penulis menyimpulkan, bahwa Islam memandang bisnis sebagai dapat dipercaya 'Amanah untuk pelaku. Karena sebagai seorang Muslim, kegiatan bisnis merupakan lahan untuk ibadah (selain untuk mencari keuntungan). Selain itu, bisnis juga bertujuan untuk merealisasikan masalah (Public Interest), dengan demikian dua tersebut idealnya harus berjalan secara berdampingan guna tercapainya falah (kesuksesan dunia dan akhirat).

Kata Kunci; Islam, Bisnis, Etika, 'Amanah dan Masalah.

I. WORLDVIEW OF ISLAMIC BUSINESS

Islam is an integral rule which cover all of human life's aspect, and become the guidance for all human activities including economic and business activities. The concept of business in Islam involve with the concept of wealth, earnings and material goods which are the property of God, and human are just merely His trustee. As the consequence, every Muslim have his responsibility to establish the justice in society.¹ Here the value of business in Islam.

Man requires property in order to fulfill his function as the *khalfah* (God's vicegerent on earth). The word *khalfah* is used in Muslim history to refer to the temporal leader of the Muslim community (the "caliph"), but in the Qur'an it refers to every individual man and woman as God's agent, or steward, on earth. Legally, property has been sanctified in Islamic law. Morally, theft, fraud, and injustice of all kinds have been prohibited by the shari'ah, the Islamic law. Practically speaking, the objective of *falâh*, prosperity, cannot be achieved without respect for economic realities.²

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¹ M. Umer Chapra, (1979) Objectives of the Islamic Economic Order, (Liecester: The Islamic Foundation), p.23. See also; Baker Ahmad Alserhan, The Principles of Islamic Marketing, United Arab Emirates University, UEA, Gower Publishing), pp. 9-10.

² Imad-ad-Dean Ahmad, (2004), "Islam, Commerce, and Business Ethics", Plenary address at the Loyola Institute for Ethics and Spirituality in Business International Ecumenical Conference. pp. 3-5

Islam exhorts a Muslim to pursue trade in order to help strengthen the economic foundation of the ummah. Islam also scientifies business as a nobly way to earn one's livelihood.³The importance and the large appreciation of Islam on business activity has been highlighted in the life of Prophet Muhammad Saw. and many instances have been narrated in the *Abadith*⁴ about the way he conducted business in a cordial, mutually beneficial, and trustworthy manner.⁵ However, a Muslims must be mindfull of the many deviations and insatiable desires that one could be exposed to in the world of business. For this reason, both the *Qur'an* and the *Sunnah* enjoin us with the need to be ethically disciplined in the way we conduct our affairs in trade and commerce.⁶

There are many references, in as many as 370 *ayats* in the *Qur'an*. which show us the way to doing business on a moral footing, while clearly prohibiting us from committing certain wrongdoings. The terms which met in the Qur'an relating to business concepts are *at-tijarah*, *al-bai'*, *tadayanum*, and *isyara*. Among the *ayats* are; An-Nisa':29&145, Al-Jumu'ah:9&10, Al-Ma'idah:1, Al-Israa':34&35, Al-Mu'minun:8, Ar-Rahman:7-9, Al-A'raf:85, Al-Muthaffien:1-3, An-Nahl:105, Al-Baqarah: 16, 198, 275-279, 280, 282-283, At-Taubah:24, An-Nur:37, Fatir:29, Ash-Shaff:10, and Al-Jumu'ah:11.

II. THE ROLE OF ETHICS IN ISLAMIC BUSINESS

Ideally, the Muslim's faith and obedience to Allah Swt are always reflected in his activities. It was possible with the embedded high moral ethics in a Muslim, because ethics and moral codes in Islam are part of the overall Islamic faith with the Hereafter orientation as the ultimate goals of all activities, which is a worship.⁷ Thus, Islamic ethical and moral codes create a sense of responsibility and accountability in the minds of the believers, be they buyers or sellers.⁸

³The Prophet Muhammad Saw. has advised, "*Take to trade, because out of ten divisions of livehoods, nine are in trade.*" Even though this prophetic tradition is weak (dha'if), but it was generally accepted that up to ninety percent of person's legitimate income should come from his transactions in business or from his wages for service rendered.

⁴ An example; Hadits reported by Hadhrat Aisha (R.A.) prophet Muhammad Saw. saying, "The most desirable of things you eat come from what you earn, and your children come from what you earn." (Narrated by Ahmad, Al Bazzar, At-Thobroni).

⁵ An example ; Prophet Muhammad Saw. saying; "God shows mercy to a man whom is kind when he sells, when he buys and when he makes a claim." (Narrated by Bukhari)

⁶Ismail Noor, (1999), Prophet Muhammad's Leadership, (Kuala Lumpur: Utusan Publicatons and Distribution), p.8. see also; Malahayati, (2010), *Rahasia Bisnis Rasulullah*, (Yogyakarta: Jogja Great Publisher), p.62

⁷ S. Mohammad Ghazanfar & Abdul Azim Islahi, (1997), *Economic Thought of al-Ghazali*, Islamic Economic Research Series, King Abdul Aziz University, Jeddah; Saudi Arabia, p.8

⁸Azmi, Sabahuddin, (2005), *An Islamic Approach to Business Ethics*, Vol.1 No.1, (Pakistan: Renaissance a Monthly Islamic Journal), p.1

Islam provides guidance for human life in total (*kaffah*), in all aspects of life⁹ and the economic activities are as a part of the *shariah*-mandated socially-obligated duties (*fard kifayah*), and if they are not fulfilled, then worldly life would collapse and humanity would perish. Al-Ghazali insists upon efficiency in the pursuit of economic affairs, whether on a job or one's own trade, for doing so is part of fulfilling one's religious duties.¹⁰

Al-Ghazali also identifies three distinct goals of economic activities, which are not only virtuous for their own sake, but also represent part of one's religious duties. These are;¹¹

- i) Achievement of self-sufficiency for one's survival
- ii) Provision for the well-being of one's progeny
- iii) And, provision for assisting those in economic need.

Most of scholars had agreed that ethics¹² is the main foundation of the religion.¹³ Loss of ethics in human life (especially in economic activity) caused various negative impacts on their activities.¹⁴ Moreover, it will be caused to the absence

⁹"O You who believe! enter perfectly In Islâm (by obeying All the rules and regulations of the Islâmic religion) and follow not the footsteps of Shaitân (Satan). Verily! He is to You a plain enemy". (al-Baqarah(2);208).

¹⁰*Op.Cit.*, S. Mohammad Ghazanfar & Abdul Azim Islahi, (1997), Economic Thought of al-Ghazali, ...p.9

¹¹*Ibid.*, S. Mohammad Ghazanfar & Abdul Azim Islahi, (1997), Economic Thought of al-Ghazali, p.9

¹² Literally the term 'ethics' or 'ethic' derived from the Greek 'ethikos' means moral, 'ethos' means character. Technically, ethics is concerned with the nature of morality which attempts to define what is good and bad, right or wrong. This term is often used interchangeably with "morality", derived from the Latin 'mores' means character or custom and habit. Even though this term used interchangeably, the philosophers find it convenient to distinguish between them, while Ethics refers to the systematic general science of right and wrong conduct, morals or morality refers to the actual patterns of conduct and the direct working rules of moral actions. See; The World Book Encyclopedia, (1993), Vol.6 (London: World Book), p.339 Even though Ethics and Moral, are often used interchangeably with 'Akhlaq, but theoretically, it is quite different, because the term of 'Akhlaq' wider than 'moral' or 'ethics', moreover 'Akhlaq' is based on revelation, while 'moral or ethics' is based on reason, it is happen because ethics of Western civilization based on secular foundations. See: Syed Muhammad Naquib al-Attas, Islam; The concept of Religion and the foundation of Ethics and Morality, in Altaf Gauhar ed.,(1978), The Challenge of Islam, (London: Islamic Council of Europe), p.59.

¹³ I mean by scholars here, namely; Syed M. Naquib al-Attas, M. Umer Chapra, Syed Nawab Haider Naqvi, Abdul Azim Islahi, Rafik Issa Bekkun, M. Ariff who have discussed about this issue.

¹⁴ The separation between the moral and the material will be affect on; First, declining the moral quality of the new generation. Second, severing relation between reason and revelation, which were essentially interdependent and absolutely necessary as the guidance of human-being to seek the truth. See; M. Umer Chapra, (2008 & 2009) Ethics and Economics: An Islamic Perspective, Islamic Economic Studies, Vol.16, No.1&2, (Jeddah: IRTI&IDB), p.4. In a survey

of justice in this world.¹⁵ The economic activities of humankind cannot be divorced from the ethical position a person takes, and this is conditioned by the religion of the person professes, and the ethical religious.¹⁶ Both of ethics and economics are not only compatible but also inseparable. Because Islam is not just a religion. It projects a complete way of life which all of human behavior in an Islamic society cannot be adequately explained without reference to the Islamic ethics which govern it.¹⁷

Significance and importance of ethics in business can be enhanced by comparing it with the foundation of a building. It plays the same vital role just like the foundation and pillars play in constructing and designing a building skeleton. As no one can imagine a building without foundation and pillars, in the same way no business without ethics along with a touch of honesty and integrity.¹⁸

According to Imam al-Ghazali, A person can transform his worldly economic activities into a means for ensuring the rewards of life in the Hereafter which is to be the ultimate goal of every Muslim. He suggests several guidelines for business, as follows;¹⁹

- i) The businessman should act Islamically “correct” intentions about his trade- i.e., to support himself and his dependents, and to acquire the means and strength of performing his religious duties, including help for the needy,
- ii) While starting business, he should also seek the fulfillment of socially obligatory duties (*fard kifayah*),
- iii) His desire to be successful in material terms should not blind him against success in the Hereafter,
- iv) He should not transact his business in a greedy manner

of 300 companies across the world, over 85% of senior executives indicated that the following issues were among their top ethical concerns: (1) employee conflicts of interest, (2) inappropriate gifts, (3) sexual harassment, and (4) unauthorized payments. See; Rafik Issa Beekun, (1996), *Islamic Business Ethics*, International Institute of Islamic thought (IIIT), (USA: Herndon), p.1.

¹⁵ Syed M. Naquib al-Attas, (1996), *Islam and Secularism*, International Institute of Islamic Thought and Civilization (ISTAC), (Malaysia: Kuala Lumpur), p.106

¹⁶ Syed Nawab Haider Naqvi, (2001), *Economics, Ethics and Religion: A Rejoinder to Wilson*, Review of Islamic Economics, No.10. (United Kingdom: International Association for Islamic Economics and Islamic Foundation), p.91.

¹⁷ M. Ariff, (1996), *Economics and Ethics in Islam*, in Aidit Ghazali and Syed Omar Ed., *Readings in the Concept and Methodology of Islamic Economics*, (Malaysia: Palanduk Publications), p.98

¹⁸ Gondal, Ishtiaq Ahmad, *Business Ethics in Islam*, Journal al-‘Adwa, Vol.34, No.25, (Pakistan: Punjab University Sheikh Zayed Islamic Centre), p.1-2.

¹⁹ S. Mohammad Ghazanfar & Abdul Azim Islahi, (1997), *Economic Thought of al-Ghazali*, Islamic Economic Research Series, King Abdul Aziz University, (Jeddah; Saudi Arabia), p.23

- v) He should refrain not only from clearly *harm* (prohibited) activities, but he should also be vigilant over all his activities, remembering at all times that he is accountable before Allah Swt for all of them.

So Imam Al-Ghazali declares that one who observes principles such as these is of the highest rank in the hierarchy of successful people, both in this world and in the Hereafter.

Further, the implication of Islamic ethics to business activities explained that synthesizing ethics, business, and the *Tawhidic* requirements will be brought about to the economic behavior, under the following changes;²⁰

- i. the assumption of character of '*economic man*' which is self-interest and utility-maximizing behavior was rejected, because he now has to consider the ethical allowability which is Islam explicitly prohibits consumption of goods which are harmful.
- ii. the redefined '*contracted*' commodity space does not imply that the desire of an individual to consume commodities will not be '*insatiable*'. Because the utility derived from consuming the prohibited goods is negative.
- iii. Commodity space of an '*Islamic man*' is different from that of an '*Economic man*' in the sense that utility is not only derived from his physical consumption of goods, but through his adherence to Islamic injunction.
- iv. A competitive economy in an Islamic setting will also change tremendously. This is so because of the Islamic ethical biases concerning resource ownership. Whereas the resources are belong to Allah Swt. And the man 'just' His servant and vicegerent.
- v. the '*Economic man*' can no longer continue to be selfish. Because he has to take into consideration the consumption and production behaviours of others in the society.
- vi. the *Tawhidic* concept of human freedom is consistent with a substantial role of the state in an Islamic economy. On the contrary, this fact is against the basic philosophy of pure and perfect competition which is based on the dominance and superiority of the '*Invisible Hand*'.

III. MASLAHAH AS THE VISION OF ISLAMIC BUSINESS

Maslahah is a juristic device used in Islamic legal theory to promote the public good and prevent social evil or corruption. Its plural *masalih*, means "*welfare, interest, or benefit*."²¹ Maslahah is defined as seeking benefit and repelling

²⁰Syed Othman al-Habshi, (1987) The Role of Ethics in Economics and Business, Journal of Islamic Economics, Vol.1, No.1, (Malaysia; Islamic International Islamic University), p.6-8.

²¹ Al-Ghazali explains the *maslahah* as the "preservation of the religion, life, mind, offspring and wealth." According to him, "everything that leads to the preservation of these five foundations is considered *maslahah*, and everything that leads to the disruption of these foundations is *mafsadah*, and its removal is

harm. and one of the secondary sources of determining syariah rules.²² Among other sources are:

1. **Istihsan** - a method of exercising personal opinion (*ray*) in order to avoid any rigidity and unfairness that might result from literal application of law.
2. **Urf** (*custom*) - Recurring practices which are acceptable to people of sound nature.
3. **Istishab** - Presumption of existence or non-existence of facts.
4. **Sadd al-Dharai'** (*Blocking the means*) - Blocking the means to evil. It is often used when a lawful means is expected to produce an unlawful result.²³

In order to achieve the objective of syariah, as to adapt to the changing of the time and the development of men's technologies, Islam has to be very flexible without compromising the basic fundamental which is guided by Al-Quran and Al-Hadith in form of *aqidah*, *ibadah* and *akhlak*.²⁴ The objective of syariah has been defined by Imam Al-Ghazali as: "to promote the well-being of all mankind, which lies in safeguarding their faith (*din*), their human self (*nafs*), their intellect (*‘aql*), their posterity (*nash*) and their wealth (*mal*). Whatever ensures the safeguard of these five serves public interest and is desirable".²⁵

Thus, *maslahah* plays a very important role of achieving the main objective and goals of Islamic economics. According to Dr. Mumammad Nejatullah Siddiqi,²⁶ the goals of the Islamic economics are:

- 1) Fulfillment of the basic needs for food, clothing, shelter, medical care and education for all humans
- 2) Ensuring equality of opportunity to all
- 3) Preventing concentration of wealth and reducing inequality in the distribution of income and wealth so as, among other things, wealth does not become a means of domination of man by man

maslahah,"(Abdullaah Jalil, Journal Article: The Significances of *Maslahah* Concept and Doctrine of *Maqosid Al-Syariah* in Project Evaluation, Islamic University Collage of Malaysia, 2006), p. 3- 4. And this understanding is supported by Imam Shatibi who told *Maslahah* as a principle that concerns the substance of human life and acquisition of person emotional and intellectual qualities in absolute sense. Rusli Abdul Roni, (2012), *The Application of Maslahah Concept In Information Technology Governance*, (Bandung, Indonesia, International Conference on Business and Economic research Proceeding, p. 2457.

²²*Ibid*, 2457-2459.

²³*Ibid*, Abdullaah Jalil, p. 2

²⁴ Hayatullah laluddin, At. all, (2012), *Medwell Journal: An Analysis on Maslahah's Development Through of Al-Ghazali pre and post AL-Ghazali Periods*, *International Business Management*, p. 191-192.

²⁵ M. Umer Chapra, (2000), *The Future of Economics: An Islamic Perspective* (Leicester: The Islamic Foundation.), p. 118.

²⁶ Mumammad Nejatullah Siddiqi, (2005), *Teaching Islamic Economics*, *Islamic Economics Research Centre*, p 254

- 4) Ensuring to all the freedom to pursue moral excellence and
- 5) Ensuring stability and economic growth to an extent necessary for realization of the above-mentioned goals.

For example, on the basis of Maslahah, in the context of economics, the companions decided to issue currency, impose Kharaj (*agricultural land tax*) the most significance action was to compile the Quran. In one hadith Rasulullah s.a.w. said: “No harm shall be inflicted or tolerated in Islam”. This hadith supported the usage of maslahah in the Muslim world. Maslahah can also be divided into three categories; daruriyat (*the essentials*), hajiyat (*the complementary*), and tahsiniyat (*the embellishments*)²⁷:

- a. Daruriyat:** The essentials are the self-interests upon which people essentially depend, such as faith, life, intellect, posterity, and wealth.
- b. Hajiyat:** The complementary interests supplement the essentials and refer to those interests that, if neglected, would lead to hardship but not to the total disruption of life’s normal order. In other words, they are needed to alleviate hardship so that life may be free from distress and predicament.
- c. Tahsiniyat:** The embellishments refer to those interests that, if realized, would lead to refinement and perfection in the customs and conduct of people at all levels of achievement.

Michael Mumisa, Ziauddin Sardar, and Wael Hallaq, assert that the above classification is related to and deeply rooted in the Shari’ah’s objectives to ensure that society’s interests are preserved in the best fashion both in this world and in the Hereafter. According to their views, such a classification implies how a maslahah-based methodology could be used to derive new rulings from the Shari’ah, meet society’s changing needs, and solve contemporary problems related to socioeconomic endeavors.²⁸ Thus, these principles can help establish guidelines for moral judgments and balancing the individual’s self-interests with social interests.

The implications of these principles on how an Islamic corporation, such as an Islamic bank, functions are clear. Invoking the Shari’ah and reflecting the maslahah imply that such banks must not be solely oriented toward profit, rather, they must seek to promote the social welfare and protect the needs of society as a whole. In addition, they should have a clear financing policy and guidelines to guide them while they are considering a commercial dealing proposal. For example, Islamic banks cannot finance a company dealing in gambling, pornography, alcohol, and other prohibited transactions; a company involved in activities deemed harmful to

²⁷ Asraf Wajdi Dusuki, Nurdianawati Irwani Abdulah, Maqosid al-Syari’ah, Maslahah and Corporate Social Responsibility, (The American Journal of Islamic Social Sciences 24:1), 31-32. Prof Hashim kamali, Principle of Islamic Jurisprudenc http://www.wponline.org/vil/books/sh_ushul/istihsan_and_maslahah.htm, accessible 15/10/2012,

²⁸ Mohammad Hashim Kamali, (1989), Principles of Islamic Jurisprudence (Petaling Jaya, Malaysia: Pelanduk Publications) p. 352-356.

society (*environmental degradation*), or a company dealing with oppressive regimes or those who abuse human rights. Moreover, Islamic banks cannot make excessive profits at their customers' expense or undermine and neglect their social responsibility and commitments to their stakeholders.²⁹

The men as the main element in the economic system whether as the player in government sector as decision maker or as the business entrepreneur who performing the sales or even as the customers who consume goods and services play big roles of protecting the public interest by avoiding any act that can harm other people and the surroundings. This can reflect the true belief of servants towards Allah to face the judgment day.

IV. THE EXCELLENCE PARAGON OF RASULULLAH(PBUH) AS "AL-AMIN"

Prophet Muhammad Saw. is a complete personal, not endlessly explored and discussed by Muslim and non-Muslim. He is the greatest treasure owned by Muslims.³⁰ In the very early years, he had entered into business partnership (*sirkah*) and was engaged in buying from one market and selling to another. The prophet Muhammad Saw. was intensely involved in trade, even before he married Khadijah Ra. after grandfather AbdulMuttalib passed away he followed his uncle Abu-Thalib on business caravan trips to as far away places as Yemen and Sham (Syria), because business was the main income of people in Makkah at that time.³¹

He started extensive business with the network already established by his beloved wife Khadijah Ra. and her solid financial backing. As a professional trader, he was known far and wide as *Al-Amin* and *As-Sadiq*, a business man with unquestioned integrity. The main characteristics he displayed were that his word was his bond, he showed that he was frank and honest in his dealings, and he displayed a way of winning in his relationship with other people in business.³²

Afzalur Rahman discussed the way of Rasulullah Saw. conduct business in his book *Muhammad Saw as a trader*;³³

"Muhammad did his dealing honestly and fairly and never gave his customers to complain. he always kept his promise and delivered on time the goods of quality"

²⁹Asyraf Wajdi Dusuki and Nurdianawati Irwani Abdullah, *Maqasid al-Shari'ah, Masalahah, and Corporate Social Responsibility*, p. 41

³⁰ Afzalurrahman, *Muhammad As a Trader in Laode M. Kamaluddin*, (2006), 14 Langkah Bagaimana Rasulullah Saw. Membangun Kerajaan Bisnis, (Jakarta: Republika Publisher), p.35

³¹*Ibid*, Afzalurrahman, *Muhammad As a Trader in Laode M. Kamaluddin*, p.95

³²Ismail Noor, (1999), *Prophet Muhammad's Leadership*, (Kuala Lumpur: Utusan Publications and Distribution), p.80

³³Afzalurrahman, *Muhammad As a Trader in Malahayati*, (2010), *Rahasia Bisnis Rasulullah*, (Yogyakarta: Jogja Great Publisher), p.103

mutually agrees between parties. he always showed a great sense of responsibility and integrity in dealing with other people.His reputation as an honest and truthful trader was well established while he was still in his early youth..”

Prophet Muhammad Saw. give as the role model as the businessman, that the key factor of success conducting business is trust (*Amanah*), not money.³⁴

The evidence of his *Amanah* also reported with one of his partner Saib Ibn Saib, in hadith reported by Abu Daud that Abdullah Ibn Abdul Hamza had recounted,³⁵

“I had bought something from the prophet before he received his prophetic mission, and as there was still something due to him, I promised him I would bring it to him at his place, but I forgot. When I remembered three days later I went to that place, and I found him there.” The Prophet Muhammad Saw. had retored “You have grieved me. I have been here three days waiting for you.”

His attitude towards debt commitment was equally sober. He never delayed paying any amount he owed. Abu Daud had also reported that Jabir had said that the prophet Saw. had owed him a debt but when he repaid it, he gave Jabir extra for the kindness extended. In another cases, it was reported that a man who was owed money by the prophet Saw. had been somewhat harsh in his speech when asking when asking his debt to be repaid. A companion of the prophet Saw. took offence at the way the man spoke and caught him physically. But the prophet Saw. restrained the companion saying: “Leave him be, for the holder of the right (i.e. the creditor) has the right to speak.” At-Tirmidzi Said: *“The best of people are those who pay off their debt nicely”*.³⁶

His “supremely successful” both conducting the business (secular realms), and the religious parts, Prophet Muhammad Saw. was ranked by the most influential person all of time by Michael H. Hart,³⁷

“Muhammad, however, was responsible for both the theology of Islam and its main ethical and moral principles. In addition, he played the key role in proselytizing the new faith, and in establishing the religious practice of Islam... Furthermore, Muhammad

³⁴Muhammad Syafii Antonio, (2007), *Muhammad SAW: The Super Leader and Super Manager*, Vol. III (Bogor: Tazkia Multimedia & ProLM Centre), p.96

³⁵*Ibid*, Ismail Noor, (1999), *Prophet Muhammad’s Leadership*, p.80 the paragon also come from prophet Yusuf, when he conducting the business with his ‘Amanah (trust): “[Yūsuf (Joseph)] said: “Set Me over the storehouses of the land; I will indeed Guard them with full knowledge” (as a minister of finance In Egypt, In place of Al-’Aziz who was dead at that time). (Yusuf [12]:55)

³⁶*Ibid*, Ismail Noor, (1999), *Prophet Muhammad’s Leadership*, p.80-81

³⁷ Michael H. Hart, (1992), *The 100: A Ranking of the Most Influential Persons in History*, (New York: Carol Publishing Group/Citadel Press), reprinted with minor revisions 1992. p.9

(unlike Jesus) was secular as well as a religious leader. In fact, as the driving force behind the Arab conquests, he may well rank as the most influential political leader of all time."

Thus, prophet Muhammad Saw. was become the role model of business man, with conducting *'Amanah* in every business activities, because *'Amanah* is the key factor of success in conducting business.

VI. CONCLUSION

Based on the discussion above, it can be concluded that Islam regards business as trustworthy (*'Amanah*) for the perpetrators. As a Muslim, business activities are the field for worship (in addition for seek the profit). It is compulsory for a Muslim to perform as well as possible in their work and do fairly in his business, because everything will be calculated in the Hereafter. Moreover, business also contains a mission for satisfying the public interest (*maslahah*), then two things must run hand in hand, to reach the benefit of the world and the Hereafter (*falah*). *Wallahu 'Alam bisshowab.*

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