

JOURNAL OF PROCEEDINGS
SOCIAL SCIENCE AND POLITICAL SCIENCE
DHARMAWANGSA UNIVERSITY

**BUSINESS BEHAVIOR OF THE RASULULLAH SAW IN RUNNING
BUSINESS AS AN ENTREPRENEUR ACCORDING TO WESTERN
ECONOMIC PHILOSOPHY**

Zulfi Imran

Philosophical Sciences, Faculty of Islamic Religion and Humanities,
Universitas Pembangunan Panca Budi Medan, Indonesia
zulfiimran@dosen.pancabudi.ac.id

Abstract

This research is about the Business Behavior of the Prophet SAW in running a business as an entrepreneur according to Western economic philosophy. As a main character in this study. The Prophet is a Prophet and Apostle who is a role model in morality as well as a successful entrepreneur in running a business. In running a business, the Prophet had a business behavior to Tawhidan and did not harm humans in implementing his business to success. Some people assume that westerners are immoral in running their business. So that makes the author interested in raising the title.

In this study using literature research methods (Libray Research) to collect data using a qualitative approach with the type of descriptive research, analysis (deciphering), where data are taken from books, e-books, journals, e-journals, the Qur'an, hadith, and the internet which aims to describe in detail how the business behavior of the Prophet and the behavior of western economists.

The purpose of this study is to know the concept of business behavior of the Prophet SAW in running a business as an entrepreneur, to know the concept of western economic philosophy and to know the review of western economic philosophy on the business behavior of the Prophet SAW in running a business as an entrepreneur. The business run by the Prophet as an entrepreneur cannot be separated from the behavior of the Prophet namely siddiq (honest), amanah (trustworthy), tabligh (conveying transparently), fatanah (intelligent). For the Prophet in running a business, not only get benefits but it is necessary to be halal in doing business.

Keywords: Business Behavior of the Prophet of Allah, Entrepreneur, Western Economic Philosophy

Introduction

Entrepreneur is someone who can see and open opportunities to utilize and create products and services with new business opportunities.(Tandjung and Wijaya 2018) In starting and running a business, of course, an entrepreneur has a strategy, ethics and behavior in doing business. Business in general is all activities that can create opportunities to produce goods and services in everyday life. In Islamic teachings, doing business is highly recommended, as for the message and hadith that discuss trade, namely "You should trade because trading is nine out of ten doors of sustenance (HR. Ahmad)"

From the explanation of the hadith, the lesson that can be learned is that in heading to the path of business through this trade, the doors of seeking sustenance will be opened from 10 doors of sustenance, so that the grace of Allah is radiated. Then motivate to try, work, seek good sustenance with his own hands (own efforts). The hadith directs us to enter the world of business by means of trade, where trade is one of the best livelihoods with a note if free from prohibited contracts such as usury, obscurity, fraud, disguise (covering up defects in merchandise) and others that fall into the category of eating / obtaining other people's property with vanity.

Most successful figures who are taken as role models and inspire today's generation for businessmen and entrepreneurs are Steven Jobs founder of the famous technology brand Apple, Frederick Smith, founder of Federal Express, Ted Turner, Jack Ma, Chairul Tanjung and others. The figure is a successful businessman who comes from westerners both non-Muslim and Muslim, but mostly from westerners. Actually, one of the most important figures as a reference that we should exemplify in running his business as an entrepreneur is the Prophet SAW. The reason is clear because the Prophet SAW was a trader who had very good business principles and behavior, had mandatory qualities for the Prophet Saw, held the title Al-Amin and instilled monotheism in business.

The Prophet SAW was the last prophet sent by Allah with the name Muhammad. After the prophetic period, his companions called him by the title of Messenger of Allah. The Prophet (peace be upon him) is the best example for mankind, has many virtues, which if followed will bring happiness, success, and salvation in the hereafter. From the Messenger of Allah we can learn about the example of how to start, manage and develop a business honestly, cleanly, and blessedly without associating usury and monopolizing trade.

The Prophet from the age of 12 to 37 years his activity was trading, where at the age of 12 went with his uncle named Abu Talib with his merchandise to trade from Mecca to the land of the Levant (Syria) and at the age of 25 the Prophet SAW decided to edit Sayyidah Khadija as his companion (wife), where Khadija was a wealthy merchant as well. The Prophet SAW was a successful merchant figure and His name was widely known in various countries, such as Yemen, Syria, Jordan, Bahrain, and Iraq.(Rokan and SHI 2013)

Many people today make a living in jobs and run their businesses in the wrong way and are involved in elements that are forbidden by both westerners and easterners so as to deprive others of their rights. Some argue that the views of westerners begin with a view in which they abandon religious moral values.(Putra, Abdurohman, and Ahyani 2022) Young economist and politician Mark Eyesknes argues that economics is nothing but a change in the way humans can use scarce means optimally to meet needs.(Umar 2020) This is to say, some argue that the West has no ethics or morals applied to their economic business and incorporate that understanding into their economic analysis and methodology

According to Syed Naquib Al Attas, western culture has a characteristic difference with Islam, namely differences in views of life. If Islam views its life only to Allah (Theocentric), while the western view of its life leads to an empirical view of things (Muheramtohadhi 2018)

Literature Review

Behavior translated in English is Behavior. Linguistic behavior is an action or action. Behavior in the Big Dictionary Indonesian is an individual's reaction to something in the environment. (Bahasa 2016) Behavior in psychology is an action, activity, response, action, movement carried out by the organism. (Timotius 2018) Epistemological behavior is a science that studies a person's attitude and self-quality in responding to something, which applies the concepts of good and bad, right and wrong, and responsibility for something that happens. Soekidjo Notoatmodjo or known as Notoatmodjo is an author of behavior. Behavior in general according to Notoatmodjo is an activity that arises due to stimuli and responses that can be observed directly or indirectly. (Rahayu 2020)

Business is historically from English business, which means busy. It means busy carrying out activities that bring benefits both individually, community and society (Mulyono 2021). Business in terms is an economic activity in carrying out activities to buy and sell goods / services that bring profit or profit. Business is also a productive activity carried out by every human being based on knowledge, talents and skills for the common good. (Mikhael 2008)

In business, there is behavior in it, so it becomes business behavior. Ricky W. Griffin, who has the title of Blocker Chair in Business, argues that all organizations are called businesses, where companies and organizations providing goods and services are sold to make a profit (Wilardjo 2010) Business etymologically means an individual or group of people, whose activities carry out work with the aim of making a profit. (Mulyono 2021).

This means that in simple terms, business is an activity carried out both individually and in groups that are systematized in seeking profit through the provision of products needed by the community. The Prophet since childhood was an orphan, and herded sheep. His childhood activities trained him as a strong human being and trained his leadership by directing the sheep. At the age of 12 years, the Holy Prophetsa was invited by his uncle to the Land of Sham to carry out business activities, namely trading. At the age of 17 Muhammad ventured into entrepreneurship by opening his own business and began to face difficult times in the business process because it competed with senior businessmen, but in the 20s the Prophet trade to penetrate neighboring countries. (Mustofa 2013). At that time the Prophet worked together to become a partner of a wealthy widow, Siti Khadijah, because of her honest nature seen by Maisarah, Siti Khadija's messenger, made Siti Khadija interested in the Prophet.

The success of the Prophet is because the Prophet has the nature of the apostle and the principles of business ethics that are Shiddiq, amanah, tabligh, fatanah applied in doing business. As for the place where Muhammad's business journey took place, including; Fumatul Jandal, Mushaqqar, Suhar, Shihir, Aden, San'a, Rabiyyah, Ukaz, Dhul Majaz, Mina, Nazat, Hijr, and Busra, all these places are located in the Arab Country. (Maulana 2019). Until the Prophet traded until the age of 37 years, knowing that the coming of the prophethood or prophethood. (Mustofa 2013).

Entrepreneur comes from French, *entre* means between, *prendre* bermeans take. In terms of entrepreneurship, it is a picture of people who dare to take risks and create something creatively to include new innovations. Philosophically, the word entrepreneur emerged in the 18th century by French economist Richard Cantillon, who linked entrepreneurship with risk-bearing activities in the economy. The word *entreprneur* became popular in the 1980. (Wijatno 2009)

Entrepreneur according to Joseph Schumpeter who is an economist and politician argues that, entrepreneurs are people who have the ability to see and evaluate business opportunities, by obtaining resources with the aim of taking advantage and the right actions to succeed. Epistemological entrepreneurs essentially have the skills to utilize the mind as a whole for the completeness of life.

People who dare to take risks by creating new opportunities and building an entrepreneur (entrepreneur) are called entrepreneurship. (Wijatno 2009)

Entrepreneurs and business people have the same goal, which is the same as doing business activities (entrepreneurship) to get profits. However, entrepreneur and business have different meanings, entrepreneur can be said to be business, business cannot be said to be entrepreneur. That is, business activities only sell and buy goods for profit alone without innovating and creativity, while entrepreneur activities are not only getting profits, but daring to innovate to create creativity and new business opportunities and dare to take risks by paying attention to the conditions of employees, consumers and the general public. Because the main requirements to become an entrepreneur are creativity and innovative. (Wijatno 2009)

From this meaning, entrepreneurs have an optimistic view of life attached to them, so it will be easy to see business opportunities and add added value (value added) in their lives by trying hard to seize these opportunities. In this study refers to the figure of the Prophet SAW in running a business as an entrepreneur. Thus giving rise to the view of the comparison of thought to western thought. From this presentation, it has a connection with the title of this study "The Behavior of the Prophet in Running a Business as an Entrepreneur According to Western Economic Philosophy"

Economic philosophy is an economic science that adheres to economic theory, an economist's methodology whose assessment of results, institutions (habits) and ethics in economic processes. Western economic philosophy is a theoretical thought carried out by earlier (western) philosophers. Adam Smith's opinion on economics is the study of the means of wealth of a nation specifically against material causes such as industrial products, agriculture, and so on to achieve one goal by building an organization. (Mikhael 2008) Philosophically, the early history of economics has similarities with western economics, there is no difference. Economics was said first by Xenophon. The meaning of economics is associated with household finances. Western economic philosophy has its characteristics, namely; (Dua 2008)

- a. Economic philosophy provides a moral perspective on welfare, justice, freedom
- b. Provide a view of a rational nature of both individuals and groups of a market
- c. The existence of views related to the methodology and epistemology of a social phenomenon towards economic activity.

As for the figures of western economic philosophical thought, namely, Adam Smith who was the starting point for the thought of economic economics after it followed by John Stuart Mill with the thought of utilitarianism, Karl Marx with the thought of alienation of the economic subject in the process of production and revolution and Sismondi who had thoughts about how to pay attention to human dignity in the economy, and other fictional figures. (Mikhael 2008)

Research methods

Research that is part of qualitative research methods, where this type of research is a type of research based on the philosophy of postpositivism, which aims to examine the natural conditions of objects or experiments where researchers are the key instrument, and data collection can be done by triangulation (combined), data analysis is qualitative, and qualitative research results emphasize meaning rather than generalization. (Sugiyono 2016)

The type of research used in this study is descriptive research that intends to explain regularly all conceptions of characters and their thoughts. Where the presentation has the meaning of identifying in detail between the business behavior of the Prophet SAW and the conception of western economic philosophy, the descriptive method is applied since the preparation of research,

the implementation of data collection and data analysis.(Kaelan 2005)

Findings

In doing business, of course, not only morals are applied but business ethics as well. Business ethics according to the Prophet SAW includes unity, combination, similarity, intelligence, responsibility, accountability, honesty, openness, trustworthiness, kindness for others and togetherness in conducting business activities.(Anwar 2020). The principles of Islamic business ethics and the nature of the Prophet are;

1. Al-Shiddiq (Honest)

The word Shidiq which comes from Arabic which means honest. Etymologically, the word shiddiq has several meanings. Some opinions say that shiddiq comes from shadaqa which means right, real, telling the truth, right in action or deed. The word shidiq in another sense is to prove the same words and deeds without anything being covered / hidden the truth, which can be trusted, honesty so that many like the truth.

Exemplifying and practicing the nature of Shiddiq (honest) in the business world can certainly be done. Honesty in other matters includes doing business or trading by not deceiving (playing the measures, sizes, and scales) so as to harm others. Meanwhile, in the transaction, no party should be harmed. This form of fraud is prone and often occurs in trade and business that often occurs around us, so it forgets to apply the behavior of the Prophet SAW (Aprianto et al. 2020).

2. Al-Amanah (Trusted)

As an entrepreneur who runs his business or trades, of course, it is not only honesty but trustworthiness and trustworthy as well. The word amanah comes from the Arabic word al-wadi'ah which means deposit. In language, amanah can be interpreted as something entrusted. In large dictionaries Indonesian are Messages deposited, security, trust. The word amanah comes from the word a-mu-na, ya'munu which means honest and trustworthy.

3. Al-Tabligh (Convey / Transparent and communicative)

The word tabligh is taken from the Arabic ballagha, yuballighu, tablighan which means to convey. According to the Big Dictionary Indonesian tabligh means to broadcast the teachings of Islam. According to the term tabligh means a segment of the Islamic da'wah system, namely conveying and spreading the message of Islam both individually and in groups.

The wisdom of the tablighi nature of the Prophet that we can take is as follows. During the time of preaching, the Prophet SAW received orders and then conveyed and reminded about Islam to his uncle Abu Lahab, even though what the Prophet said to his uncle was not responded to and rejected, even to the point of threatening to kill the Prophet for conveying the real teachings of Islam.(Anwar 2020)

4. Al-Fathonah (Smart, Professional)

The word Al-Fathonah means intelligent. The opposite of the nature of fathonah is balladah which means stupid. The Prophets and Apostles had an intelligent nature, how could they not have the ability to argue against those who opposed their preaching. The nature of fathonah possessed by the Prophets and Apostles was obtained from direct guidance from Allah, through revelation, And there are some prophets and apostles learning from earlier prophets and apostles. for example, Prophet Idris learned from Prophet Shith, Prophet Ismail learned from Prophet Ibrahim who was his father, and Prophet Moses also learned from Prophet Khidir (Anwar 2020). So that their intelligence was obtained not from school as it is today but from God, and their intelligence could not be handled by any other human being.

Conclusion

perilaku bisnis Rasulullah SAW dalam menjalankan bisnisnya sebagai *entrepreneur* menurut filsafat ekonomi barat yang dibuat oleh penulis. Maka dapat diambil kesimpulannya sebagai berikut:

1. The concept of economic thought carried out by western philosophers that economists are rational even though business ethics are built contrary to God's teachings. However, without us realizing that the view of western people begins with a view they abandon moral values in business is an irrelevant sentence. Westerners apply moral values and apply the business conduct of the Prophet to their business. The Prophet SAW was an entrepreneur who was successful in running his business because the Prophet since childhood had been a shepherd and trained to be a leader. The Prophet SAW who we know as a figure who had a noble nature of good attitude was even given the title *al-amin* (trustworthy) It is very appropriate for us to make a role model in everyday life even in the world of entrepreneurship. His behavior is *Al-shiddiq* (honest), *Al-Amanah* (Trusted), *Al-Tablighi* (conveying). *Al-Fathonah* (intelligent). The Prophet SAW in running a business is always honest and does not lie, and the trust in delivering his products transparently and communicatively does not cover the defects of the products he sells with the advantages and weaknesses of the product, as Maisarah said a messenger of Sayyidah Khadija, then the Prophet had the nature of *fathonah* which means intelligent, where at that time the Prophet traded by not lowering the price of his merchandise while the Quraysh lowered their merchandise and then went bankrupt to the Quraysh but not with the Prophet because the Prophet sold at normal prices and did not get the slightest loss.
2. Review of western economic philosophy on business behavior The Prophet SAW in running a business as an entrepreneur had a different view in business. Western economic philosophy has a western view of life leading to positivism, materialism, determinism, utilitarianism, a view that does not believe in the existence of God and thinks in ratios. The Prophet had a business outlook that led to fear the sin of accountability with Allah, to lawfulness, and to take advantage without harming others. So that there is a prohibition on the Prophet's business including usury, cheating, refusing legalization, haram goods, the existence of monopolies and hoarding goods.. Based on the results of the review of the Prophet's business behavior against western economic philosophy, that western people unwittingly apply the Prophet's business behavior such as honest, intelligent, communicative, and trustworthy carried out by *baat* people, although not all.

References

- Anwar, Rusydie. 2020. *25 RAHASIA BISNIS LARIS MANIS ALA RASULULLAH*. Vol. 2. Araska Publisher.
- Aprianto, Iwan, M Andriyansyah, Muhammad Qodri, and Mashudi Hariyanto. 2020. *Etika & Konsep Manajemen Bisnis Islam*. Deepublish.
- Bahasa, Pusat. 2016. "Kamus Besar Bahasa Indonesia Online." *Dalam Http://Kbbi. Web. Id/Dekat, Diakses Tanggal 15*.
- Dua, Mikhael. 2008. "Filsafat Ekonomi: Upaya Mencari Kesejahteraan Bersama." *Yogyakarta: Kanisius*.
- Kaelan, M S. 2005. "Metode Penelitian Kualitatif Dalam Bidang Filsafat (Yogyakarta)." *Paradigma*.

- Maulana, Fikri. 2019. "Pendidikan Kewirausahaan Dalam Islam." *IQ (Ilmu Al-Qur'an): Jurnal Pendidikan Islam* 2 (01): 30–44.
- Mikhael, Dua. 2008. "Filsafat Ekonomi: Upaya Mencari Kesejahteraan Bersama." *Economic Philosophy: The Means of Searching Joint Welfare*.
- Muheramtahadi, Singgih. 2018. "Perbandingan Antara Filsafat Ekonomi Islam Dan Barat." *Jurnal Stie Semarang (Edisi Elektronik)* 10 (3): 64–80.
- Mulyono, Sri. 2021. *Etika Bisnis Islam*. Alliv Renteng Mandiri.
- Mustofa, Mustofa. 2013. "Entrepreneurship Syariah (Menggali Nilai-Nilai Dasar Manajemen Bisnis Rasulullah)." *Al-Mizan (e-Journal)* 9 (1): 29–46.
- Putra, Haris Maiza, Dede Abdurrohman, and Hisam Ahyani. 2022. "Eksistensi Filsafat Ekonomi Syari'ah Sebagai Landasan Filosofis Perbankan Syari'ah Di Indonesia." *Ecobankers: Journal of Economy and Banking* 3 (1): 30–42.
- Rahayu, Murtanti Jani. 2020. *Stabilisasi Pedagang Kaki Lima Di Ruang Publik Kota Surakarta: Strategi Informalitas Perkotaan Yang Berkeadilan*. Yayasan Kita Menulis.
- Rokan, Mustafa Kamal, and M H I SHI. 2013. *Bisnis Ala Nabi: Teladan Rasulullah Saw. Dalam Berbisnis*. Bentang Pustaka.
- Sugiyono, Sugiyono. 2016. "Metode Penelitian Kuantitatif, Kualitatif, R&D." *Bandung: Alfabeta*.
- Tandjung, Jenu Widjaja, and Lenny Wijaya. 2018. *Entrepreneurial Selling*. Elex Media Komputindo.
- Timotius, Kris H. 2018. *Otak Dan Perilaku*. Penerbit Andi.
- Umar, H Syukri. 2020. *Strategi Memperbaiki Ekonomi Umat Islam*. Deepublish.
- Wijatno, Serian. 2009. *Pengantar Entrepreneurship*. Grasindo.
- Wilardjo, Setia Budhi. 2010. "Memahami Lingkungan Bisnis Masa Kini Khususnya Memahami Sistem Bisnis Amerika Serikat." *Value Added: Majalah Ekonomi Dan Bisnis* 7 (1).