

**UNDERSTANDING TOWARDS TRADERS' BUSINESS ETHICS OF ISLAM:  
A STUDY OF ACEH DEALERS IN KUALA LUMPUR**

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**Abstrak**

Etika bisnis Islam adalah salah satu prinsip yang harus menjadi praktek pedagang Muslim, karena Islam menerapkan metode ini untuk keadilan, kejujuran dan kepentingan rakyat. Nilai-nilai etika Islam harus diketahui dan dipahami oleh semua pedagang muslim untuk menghindari kecurangan yang bisa jadi menindas pelanggan. Penelitian ini menggunakan metode kualitatif dan memperoleh data dari wawancara dan observasi. Studi ini menemukan bahwa mayoritas pedagang Aceh telah memahami etika bisnis dalam Islam yang dapat dilihat dari kegiatan yang mereka lakukan di setiap praktik bisnisnya. Para pedagang Aceh biasanya bersikap jujur, adil, menepati komitmen, pekerja keras dan membuat upaya positif dalam menjalankan bisnisnya.

**Kata kunci:** *Pedagang; Etika Bisnis; Aceh*

**Abstract**

Islamic business ethics is one that should be the practice of Muslim traders, because Islam promotes this method for fairness, honesty and the benefit of people. Ethical values of Islam must be known and understood by all Muslim traders to avoid cheating that may oppress customers. This study uses qualitative methods and obtains data from the interviewers and observations. The study found that the majority of Aceh traders has understood the ethical businessmen in Islam which can be seen from the activities they are doing in each of its business practices. Aceh dealers are usually honest, fair, occupying commitment, hardworking and making efforts in business.

**Keywords:** *Trader; Business Ethics of Islam; Aceh*

**مستخلص**

أخلاقيات العمل الإسلامي هي التي ينبغي أن تكون ممارسة التجار المسلمين، لأن الإسلام يشجع هذا الأسلوب من أجل العدل والأمانة ومصلحة الناس. يجب أن يكون معروفًا القيم الأخلاقية للإسلام وفهمها من قبل جميع التجار المسلمين لتجنب الغش التي قد تضطهد العملاء. تستخدم هذه الدراسة

الطرق النوعية ويحصل البيانات من المقابلات والملاحظات. ووجدت الدراسة أن غالبية التجار اتشبه لم يفهم رجال الأعمال الأخلاقية في الإسلام وهو ما يمكن ملاحظته من الأنشطة يفعلون في كل من ممارسات أعمالها. تجار اتشبه وعادة ما تكون نزيهة وعادلة، وتحتل الالتزام، والعمل الدؤوب وبذل الجهود في مجال الأعمال التجارية.

الكلمات الرئيسية: التاجر; أخلاقيات العمل الإسلامي; أتشبه.

## **A. Research Background**

Business activity is an activity that has a significant effect in the life of society economically, socially and politically. In the history of human civilization, it has been noted the importance of business to improve their economic status. Economic strength built through a business can affect the stability of a country. The rise and fall of every government often begins with the economic crisis in the country to be addressed properly. Almost every person in this world has been engaged in business in various forms and scale. In religion people are very encouraged to strive to improve the income and one way to increase economic status is dealing in accordance with the provisions of sharia.<sup>1</sup>

Business practices is one of human activities to meet the needs of life, whether in business with large or small amounts. Similarly, business practices are practiced by the people of Aceh in the Federal Territory of Kuala Lumpur.

Acehnese residing in the Federal Territory of Kuala Lumpur are all Muslims. The majority of them are traders, whether retail dealers, or other dealers. Meanwhile being retailers becomes the popular business in the Federal Territory of Kuala Lumpur.<sup>2</sup> Acehnese in Malaysia has existed since 1950. At that time, the Aceh province was at war, so some of Acehnese people went to Malaysia to save souls. Most of them live in Malaysia to date.

After the earthquake and tsunami in Aceh on 26th December 2004, the people of Aceh have increased more in Malaysia, especially in the Federal Territory. Some came for a certain period and there were also residents who decided to live in

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<sup>1</sup>Muhammad Hanafi, *Prinsip dan Etika Bisnis Dalam Islam, Suatu Sorotan Etika Bisnis Rasulullah SAW* (Jakarta : Pustaka Antara, 1992), .9.

<sup>2</sup>Zainal Zawawi Mohamed, "Sanggup bayar mahal", <http://1426.blogspot.com/2009/07/kejayaan-orang-aceh-dalam-bisnes-di.html>, 12/2/ 2013.

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Malaysia for a long time.<sup>3</sup> Thus, according to the data that have been gained by the researcher there are about 500 people of Aceh who worked as dealers in the Federal Territory of Kuala Lumpur.<sup>4</sup>

The forms of Aceh dealer error in doing their business activities are selling goods that are not valid in law, meaning items that are not valid in law here is goods that have come from Indonesia without paying the tax to the government of Malaysia. In addition to selling these products, there are many other Aceh traders in the Federal Territory who make mistakes and do not apply to business ethics.<sup>5</sup> Basically the concept is forbidden in Islam.<sup>6</sup> It shows that there are still traders who do not practice the Islamic business ethics.

Aceh traders who perform business activities in the Federal Territory of Kuala Lumpur can be said 90 percent successful in their business activities. Perhaps because of their ability to use good business policy, and they are also supported by the motivation to seek more gifts.<sup>7</sup> In consequence, the research about the understanding of traders towards Islamic business ethics needs to be conducted.

### B. Discussion

#### 1. Islamic Business Ethics

Business ethics in Islam are a number of ethical conduct commerce (Islamic morality) covered with islamic values that promote halal and haram. Thus, ethical behavior is behavior that follows the commands of Allah and avoid the ban. Business ethics in Islam has been much discussed in the literature and is the main source of the Quran and Sunnah apostles. Commercial actors are expected to act ethically in various activities. Trust, fairness and honesty are essential elements in achieving a successful business in the future.<sup>8</sup>

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<sup>3</sup>Abdullah Wahab, *Warga Aceh Kuasai Bisnes*, <http://1426.blogspot.com/2009/07/kejayaan-orang-aceh-dalam-bisnes-di.html>, 12/2/ 2013.

<sup>4</sup>Dato' Faisal dan Haji Syahrul, *Pengurus Dewan Peniaga Aceh Malaysia*, Interview, 26/8/ 2012.

<sup>5</sup>Akhmad Mujahidin, "Etika Perniagaan Dalam Islam (Analisis Terhadap Aspek Moralitas Pelaku Perniagaan)" *Jurnal Hukum Islam*, Jakarta, 2005, 117-146.

<sup>6</sup>Wan Sabri Wan Hussin, "Orang Islam dan Perniagaan Terlarang di Malaysia Dari Perspektif Makro", *Jurnal Usuluddin* Bil 21, Akademi Pengajian Islam, Universiti Malaya, Kuala Lumpur, 2005, 140-170.

<sup>7</sup>Fudhail, "Kejayaan orang Aceh dalam Bisnis di Kuala Lumpur", <http://1426.blogspot.com/2009/07/kejayaan-orang-aceh-dalam-bisnes-di.html>, accessed 12 February 2013.

<sup>8</sup>Ahmad Azhar Basyir, *Asas-Asas Hukum Mu`amalat* (Yogyakarta : UII Press, 2000), p. 94.

Islam puts commerce market as a legitimate, lawful and ideal. Despite the competition, the market in Islam remains overgrown with islamic values such as fairness, openness, honesty and fair competition, where healthy competition is still putting the value and morality of Islam. Ibn Taymiyyah mentioned that there are several characteristics or traits that Islamic markets, among others: the freedom for everyone to come out into the market, there is no monopoly, the existence of sufficient information, no perjury, fraud in the dose and the absence of sales of goods that are forbidden . Islamic teachings are upholding the freedom of individuals, but which is limited by the value of sharia and it leads to cooperation rather than competition lethal.<sup>9</sup>

Al-Qur'an is very much encouraging people to do business. (QS. 62:10). Al-Qur'an gives clues to the business created a harmonious relationship, mutual pleasure, there is no element of exploitation (QS. 4: 29) and free from suspicion or fraud, such as administration must make credit transactions (QS. 2: 282). The Prophet himself was a reputable international trader who based building business to the values of the divine (transcendent). On that basis the Prophet build an enlightened Islamic economic system. Ideal business principles were ever done by the Prophet and his companions. This reality became evident to many people, that a just economic order, actually ever happened, although national in scope, country Madinah. Values, spirit and teachings of the Prophet, it is useful to establish a new economic order, which was finally realized in a just world economic order.<sup>10</sup>

The application of Islamic business ethics should also be able to be implemented in every aspect of the economy including the activities carried out by the vendors in the market. In Islam, the market is an ideal place of economic transactions, because theoretically and practically Islam creates a market situation that is framed by the values of sharia. The concept of Islam and in the market overgrown sharia values such as fairness, openness, honesty and fair competition, which is a universal value, not only for Muslims but also non-Muslims. Here, every dealer who wants to sell things is not faced with the onerous conditions such as paying rent, but given the facility as long as they agree to rules or values of Islam that prevails in the market. In carrying out its activities, the traders are also

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<sup>9</sup>Amiur Nuruddin, *Konsep Keadilan Dalam Al-Qur'an dan Implikasinya Terhadap Tanggungjawab Moral* (Yogyakarta: IAIN Yogyakarta, 2008), 112.

<sup>10</sup>*Ibid.*

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monitored by the regulatory body and of course do not forget the activities of rules, norms and values contained in the Islamic business ethics.

Business and ethics generally describe and explain the general orientation of the business, and describe some specific approaches to business ethics, which together provide a basis for analyzing ethical issues in business. Thus, Islam puts business in a business sense that in fact is human effort to seek the pleasure of Allah Almighty. Business is not intended for beginners, individual and purely profit by mathematical calculations, but seeks short-term as well as long-term, namely personal and social responsibility confronted society.

Islam does not allow the individual ownership which results in their master's wealth. Islam also does not allow joint ownership, because it is contrary to the principles of justice. People who work hard deserve to spend more wealth for themselves and for others. Those who are lazy to work will not have full rights over the property of others, they are only entitled to receive donations, sadaqah, and charity. The absolute right of property ownership is Allah alone. Humans are given the authority to manage and enjoy accordance with the rules of Allah.

Islam provides a fair business ethics based on the ideals of the Prophet in the business, both in the time before and after the Apostles appointed as a messenger. Al-Qur'an provides the basic and general principles of doing commerce. Starting now and then Islam is very appropriate as a reference in the business, because it upholds the principle of honesty, fairness, halal values and responsibility based on the values of faith.

### 2. Business Concept in Islam

Business concept in Islam is huge, not just limited to material achievements but is claimed congregational worship Allah. In doing this worship of man do not commit acts that violate their sacredness. So they must do so within the limits prescribed by Islam.<sup>11</sup> Prophet Muhammad had laid the foundations of moral, management and work ethic ahead of his time in doing business. Basics of ethics and business management were religious legitimacy after he was appointed a prophet. Principles of business ethics inherited gaining academic justification end of the 20th century or the beginning of the 21st century. Modern business principles, such as the

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<sup>11</sup>Syeikh Abod dan Zamry Abdul Kadir, 1991: 291, dalam Yusuf, Choirul F. 1997. *"Etika Bisnis Islam: Sebuah Perspektif Lingkungan Global"*, dalam Ulumul Qur'an, No. 3/Tahun V.

purpose of customer service excellence, competence, efficiency, transparency, everything has become personal and business ethics overview of the Prophet Muhammad when he was young.<sup>12</sup>

Dealing is not merely to make a profit because the business does not mean that we always gain. In business we often face losses. Business purposes in accordance with Islam actually is to enlarge, extend and expand the activities of the statutes and with the object of worship and get reward. As in business, we should always seek the pleasure of God with the right intentions and proper implementation.

Messenger is an exemplary figure we should make an example, his success in developing the economy of the people has been proven. In just a year after he migrated to Medina, he managed to build a very strong economy. In just two years the Muslims were able to dominate the economy that had been held by Jews and other people, because the Prophet used to trade and business by applying ethical values contained in the Koran with promoting the values of transactions, or benefit of the people.

This research uses qualitative methods<sup>13</sup>, techniques of data collection and the library field. In getting data in the field, researchers used field study using interviews and observations.

After the data and information collected as required, either as a result of observations, interviews, or even study the documentation, then more data and information are analyzed using the method of deductive analysis and descriptive analysis.

### **3. Data Analysis and Findings**

#### **1. Aceh Dealer Profile and Miscellaneous Business**

Most of the Acehnese people who are living in Kuala Lumpur work in the sector traders. Most of Aceh traders who trade in Malaysia are male. As a result, dealers who deal in Aceh in Kuala Lumpur are mostly men. In the majority by age, Aceh traders who perform activities in the Federal Territory of Commerce aged 25 to 60 years.<sup>14</sup>

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<sup>12</sup>Afzalur Rahman, *Doktrin Ekonomi Islam* (Yogyakarta: PT. Dana Bhakti Wakaf, 1995), 38.

<sup>13</sup>Koentjaraningrat, *Metode-metode Penelitian Masyarakat*, cet. 11 (Jakarta: Gramedia Pustaka Utama, 1991), 29 .

<sup>14</sup>Dato' Faisal dan Haji Syahrul, Pengurus Dewan Peniaga Aceh Malaysia, Interview, 26 August 2012.

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The majority of Aceh merchants who do business activities in the Federal Territory of Kuala Lumpur are only secondary school graduates. Results of the study found that dealers documentation majority of secondary school graduates in Aceh and traveled to Malaysia for business to achieve success. This is due to those who do business in Kuala Lumpur are mostly those who have migrated to find sustenance, from observations revealed that the people of Aceh have a hobby of dealing.<sup>15</sup>

Based on the study documentation that has been done on Aceh dealers in the Federal Territory of Kuala Lumpur found that the type of business respondents are: health and beauty, retail and wholesale, as well as food stalls. Aceh dealers are more into health and beauty products, while the fewest traders are traders of food stalls. The findings from observations also found that Aceh traders prefer on wholesale business and health and beauty products. The reason why Aceh dealers choose this business is because many Aceh dealers were already successful in this business, so people want to do business with the same type of business, another reason is, if there is a problem concerning their business may refer to a dealer who has been in business first and more experienced.

Aceh dealers who perform business activities in the Federal Territory of Kuala Lumpur are dealing with time-varying. According to the results of the study documentation most of Aceh traders have been in business for 11-25 years and on average they have been in business a minimum of 2 years. The findings of this study are consistent with findings from interviews with Dato 'Haji Faisal and 'Haji Syahrul, Manager of Dealer Council Malaysia Aceh, that most of Aceh traders who trade in Malaysia have been in this business since the 90s.<sup>16</sup>

### **2. Understanding Aceh Dealers Towards Islamic Business Ethics**

Business practice can not be separated from the life of the Acehnese people who resided in the Federal Territory of Kuala Lumpur. It is also supported by the policy shared by the Malaysian government against the people of Aceh after the tsunami disaster in Aceh on 24 December. So many Acehnese who live in Malaysia, especially in the Federal Territory of Kuala Lumpur to make a living by doing business.

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<sup>15</sup>*Ibid.*

<sup>16</sup>*Ibid.*

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Acehnese in the Federal Territory of Kuala Lumpur's business is considered as a source of livelihood of the family. Therefore, in conducting its business, they always try to impose Islamic business ethics in its business activities. The values of Islamic business ethics as they apply discipline of, honest, accurate promise, trustworthy and control market conditions as well as the ability to be able to analyze their business and good cooperation with other traders, particularly Aceh fellow traders. According to the researchers, the study documentation did the document Dealers Association Council Aceh in the Federal Territory of Kuala Lumpur found that 90% of the Acehnese successful in the Federal Territory of Kuala Lumpur in business.

Interviews with Encek Sulaiman who is one of the 10-year retail traders to trade in the region Chawkit, he explains, a trader must understand the course in business ethics. Because we are Muslims, we ought to understand business ethics in Islam, such as prioritizing honesty, timely appointments, do not commit fraud and usury distanced practices in business.<sup>17</sup> In addition, Encek Sulaiman also explained that, one of the factors that make his business successful is because of hard work that he did, and his sincerity in business, in addition to always pray to Allah, he also always prioritizes the values of kindness and honesty with the customer who purchases goods in his stall.

From the above description it can be understood that, honesty is very important in business, one business ethics in Islam is always being honest in all business activities. This has been practiced by Encek Sulaiman in building his business company, and proved that honesty is one of the causes of the success of the company's businesses.

As a devout Muslim community, Aceh traders also believe that the fundamental elements of Islamic teachings and attitudes govern human behavior in all its activities, including business activities. According to Encek Azhar bin Abdurrahman, an Acehnese who is already married with Malay woman, he has been running his business for 13 years in a company located in chauket. He explains that, in his business activities, not necessarily for profit only, but traders should be able to interact socially with good, and establish a good bonding and brotherhood among

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<sup>17</sup>Encek Zakaria, Peniaga Aceh di Malaysia, Interview, 26 October 2012.



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Muslims. Where in business activities which are also the values of propaganda should be done by Muslim traders, as was practiced by Rasulullah Saw.<sup>18</sup>

Further, Encek Azhar explains that, to business ethics in Islam it is important to put into practice in their business activities. His success in business is caused because he continually applies to business ethics in Islam on every activity the business, like always doing ukhuwah Islamiyah, as well as developing a strong friendship ties with other fellow Muslims in his business activities.<sup>19</sup>

After that, Mr. Umar bin Abdullah explained that, business ethics is something sacred and must be understood and practiced by Muslim traders. Because, to business ethics in Islam, it can bring a clean and abundant sustenance from Allah. Basically, Islam has provided ideal business ethics. Thus, practicing business ethics in every business activity is a must for every trader, in addition to bringing sustenance, as well as guidelines in its business activities.<sup>20</sup>

The same is also described by Mr. Zakarin Bin Husen, his company has built its business for 8 years. In his business activities, he continues to practice business ethics in Islam, as well as promoting honesty, fairness, and build a good relationship with the seller and the continuous trust of customers.<sup>21</sup>

Practising business ethics in Islam makes it have more continual successes until today. More Mr. Zakaria added that business ethics in Islam is a guideline ideal for every Muslim in the trade, because Islam teaches business ethics in its dealing with the actual concept, as set forth in Islam.<sup>22</sup>

According to Mr. Harun bin Rayid, in business, Islamic business ethics is the primary ground that should belong to every dealer. In addition, a prayer to God and hard work in trying a matter of great importance in achieving success. Mr. Harun ever practiced it, so that makes the company more successful, such as providing a dedication to customer whenever they need, not always diligently and earnestly in the work and do business.<sup>23</sup>

From the above description it can be understood that hard work and dedication that give good one business ethics in Islam. It was once practiced by Rasulullah SAW in business, so he is known as a successful businessman.

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<sup>18</sup>*Ibid.*

<sup>19</sup>*Ibid.*

<sup>20</sup>Encek Umar bin Abdullah, Peniaga Aceh di Malaysia, Interview, 28 October 2012.

<sup>21</sup>*Ibid.*

<sup>22</sup>*Ibid.*

<sup>23</sup>Encek Harun bin Rasyid, Peniaga Aceh di Malaysia, Interview, 28 October 2012.

After that, Mr. Abdulallah bin Abdul Muthaleb also revealed that in dealing, a dealer must have a work ethic, persistence in doing business is one of the success factors. As the provisions in the Islamic business ethics explain that shall persevere in trying. This is one of the guides employed by the dealer Aceh in the Federal Territory of Kuala Lumpur in trade.<sup>24</sup>

Interviews with the Head of Aceh Malaysia Business Council elaborates that "in every meeting gathering dealers Aceh, he always gave advice to all dealers Aceh to deal with fairly and honestly, because with fairness and honesty to achieve success in business".<sup>25</sup> He also always gives advice to dealers dealing in Islamic Aceh and always good.

Further, Dato Haji Syahrul pointed out that in addition to fraud in the form of selling merchandise not getting approval from the government, business practices by selling counterfeit merchandise has ever happened in their business activities. Furthermore, although all traders Aceh are Muslim, but not all of the dealers Aceh follow business ethics in Islam perfectly.<sup>26</sup> Although the majority of traders Aceh is Muslim, but they can not carry out the practice of business as business ethics in Islam.

From the results of the interviews and review of documentation that has been done, it was found that the majority of Aceh traders understands Islamic business ethics. This is consistent with the observation that the researchers has done, they always give you a good dedication to every customer, and always a good relationship with the customer, as well as promoting honesty and fairness. In addition, Aceh traders always vast and hard work. The observation that the researchers have done, majority Aceh dealers company opened its business earlier than others, and ended it longer than others. This is one form of hard work and determination traders dealing in Aceh in the Federal Territory of Kuala Lumpur.

Traders who perform business activities in the Federal Territory of Kuala Lumpur should have knowledge about business ethics Islam and demanded that they always read and understand what is set down by Islamic Shariah in Islamic activities. Thus, the practice of Islamic business ethics in dealing definitely become a necessity

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<sup>24</sup>Encek Abdullah bin Abdul Muthaleb, Peniaga Aceh di Malaysia, Interview, 28 October 2012.

<sup>25</sup>Dato' Faisal, Pengurus Dewan Peniaga Aceh Malaysia, Interview, 26 August 2012.

<sup>26</sup>*Ibid.*

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in business. So in addition to bringing the benefits of trade gains, will also bring blessings and mercy of God.

### C. Conclusion

Majority Aceh businessmen has understood ethics in Islam, it is seen from the activity they are doing in each of its business practices. Aceh dealers are always honest, fair, occupying commitment, hard work and earnest in business. This made them successful in all its business activities. According to the results, 90 percent of dealers who deal in Aceh in the Federal Territory of Kuala Lumpur to the company's successful businesses. Because they always practice of business ethics in Islam.

Business principles in Islam has been practiced by the Aceh dealers in the Federal Territory of Kuala Lumpur. These principles make Aceh dealers achieve and create success in their business in the Malay land, especially in the Federal Territory of Kuala Lumpur.

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