

## SHARIA ECONOMIC BUSINESS ETHICS IN FACING THE ERA OF ECONOMIC DIGITALIZATION IN THE FUTURE

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### Abstract

Islam places ethics and morals in the most important position in life. Islamic economic business ethics is here to be a solution for self-development in the world of business and actions that are in accordance with norms and religion. The research used is qualitative research, with data collection techniques such as tracking journals, books and articles that discuss Islamic economic business ethics. After the data sources have been collected, the author will analyze them and then draw conclusions because of the research. The aim of this research is to explore how big the opportunities for doing business in the era of digitalization are while still prioritizing morals. This research reveals Islamic economic business ethics in facing future economic challenges, namely by continuing to keep up with the times and innovating and cultivating one's own abilities to be able to adapt to increasingly advanced and developing conditions, the business world aims to produce much better economic growth and continue to prioritize ethics and morals.

**Keywords:** Ethics, Business, Economy, Future.

### INTRODUCTION

In the current era of globalization, Indonesia has experienced very rapid developments in the field of technology. Information technology is currently a major or very important need, and technology itself has become an urgent need for everyone to be able to quickly solve problems and make work easier. As time goes by, advances in information technology and its significance in globalization are increasing, including having a significant impact on the banking industry. In recent years, many changes have occurred in the information technology and telecommunications sectors, with many pressures arising due to increasingly tight competition in the banking industry (Andini et al., 2022).

The business world is increasingly developing in accordance with the economic development experienced, this rapid development is one of the causes of increasing information technology systems (Sampurno, 2016). The development of science is a benchmark for the nation's progress, with new science and knowledge providing a much broader understanding. The emergence of awareness to implement Islamic sharia in Muslim economic life means that we must be able to change the mindset from a capitalist economic system to a sharia economic system, especially in the business world. In Indonesia, unethical business practices occurred after the New Order collapsed in early 1988. This was because many cases and scandals occurred regarding business practices, whether bribing, falsifying, cheating, or even misappropriating the property of large companies or the state. This is found in the cases of Edi Tanzil, BLBI, PT, and Freeport.

Islamic economics views business as a representation of worldly affairs, therefore there is no need to view ethics and business activities as two different entities. This means

that if a business actor is oriented and invests in the afterlife, namely for the purpose of worship and symbolizes full obedience to God, then the business actor automatically becomes a believer in the afterlife and automatically follows moral rules based on faith in the afterlife. Even in Islam, the definition of business itself is not limited to world affairs, but includes all activities carried out in the world of "business" (for worship) in order to gain profits or rewards in the afterlife.

Apart from these changes, there are also changes experienced by humans, namely moral changes, increasingly the ethics and morals carried out by humans are developing, therefore this needs to be paid attention to in acting so that it does not depart from the Islamic ethics and morals that are taught (Fasa 2020). Unethical business behavior occurs in almost all countries. Discussions about economics are very important to discuss because they relate to everyday human life which significantly discusses morals and economics. If this is done consistently in upholding ethics and morals, it will have an impact on consistency in economic obligations. This condition is correlated with the collapse of morality, the collapse of the economy, which causes poverty and a decline in economic figures. Without implementing correct business ethics, it is very possible for businesspeople to commit malpractice that is detrimental to consumers.

Even though business ethics is commonplace in developing economic and business sectors, there is still much to be learned from the challenges posed by this progress. The lack of human understanding means that many people are left behind in the era of technology and information. Unethical and immoral business practices are caused by skills, ethics, and human failure in developing business and business also has a nature that is reflected in life. Islamic business ethics is intended as a means of self-development in the context of religious beliefs and practices in life and business. Therefore, this research will discuss sharia economic business ethics in facing the future era of economic digitalization. This research aims to find solutions to problems in facing the future era of digitalization by analyzing the factors that influence it.

## **LITERATURE REVIEW**

Simorangkir in (Sofyan 2020) states that the word ethics, or what is commonly called ethics, comes from the Latin word *ethica*. Ethos in Greek means norms, values, rules, standards for good behavior. According to Keraf in (Hanafiah 2022) that ethics needs to be understood as a branch of philosophy that talks about moral values and norms. Ethics aims to help humans to act freely and responsibly because every action is always born from a free personal decision and is always willing to be responsible for their actions because there is a clear reason for their actions.

According to Keraf in (Shavab 2021) business ethics can be seen as an effort to formulate and apply basic ethical principles in the field of economic relations between humans. It can also be said that business ethics highlight the moral aspects of the relationships between various parties involved in business activities. Meanwhile, according to (Athik Hidayatul Ummah 2021) business ethics is a way to carry out business activities

that cover all aspects related to individuals, companies and society. Business ethics in a company can shape the values, norms and behavior of employees and leaders in building fair and healthy relationships with customers/work partners, shareholders, and the community.

According to Mardani in (Labetubun 2021) the definition of sharia economics is activities or businesses carried out by individuals or groups or business entities with legal and non-legal entities in order to meet commercial and non-commercial needs according to sharia principles.

According to Lasa in (MF AK 2021), digitalization is the process of managing printed documents into electronic documents. According to Brennen & Kreiss in (Arifudin 2021), digitalization is the increasing availability of digital data made possible by advances in creating, transferring, storing and analyzing digital data, and has the potential to structure, shape and influence the contemporary world.

## **METHOD**

This research seeks to analyze and describe sharia economic business ethics in facing the future era of economic digitalization. The type of research used in this research is a descriptive analysis method. According to (Rahayu 2020) descriptive analysis is empirical research that investigates a specific symptom or phenomenon in a real life setting. The results of this research were collected using primary data and secondary data.

The research methods that researchers use in several research stages include, types of research, data collection techniques, data sources and data analysis. This type of research is qualitative research.

In this regard, Lexy J Moleong as quoted (Fitria 2020) explains that qualitative research is a research procedure/pathway that can produce descriptive data in the form of written or spoken words or the behavior of people who have been observed.

In the form of finding an answer to research related to the analysis of sharia economic business ethics in facing the era of economic digitalization in the future, the research method we use is a field research method or in other terms field research can use a descriptive qualitative approach such as the explanation described. This research was carried out in the form of a study in solving problems which is basically based on critical research and can be further explored in more relevant literature (Suryadi 2022). This qualitative research can attempt to obtain detailed data from a particular case, and with the aim of obtaining information about an incident and how it happened (Kartika 2021).

The main aim of this qualitative research is to create a fact or reality that can be understood, and not to put too much emphasis on the conclusions, or not put too much emphasis on estimates of the various problems that have been found (Arifudin 2019).

The approach used in this research is a qualitative approach. According to Bogdan and Taylor in (Wahyuni 2021) states that a qualitative approach is a research procedure that produces descriptive data in the form of written or spoken words from people and observable behavior. According to (Kartika 2018) the method is to transcribe the data, then coding the notes in the field and interpreting the data to obtain conclusions.

Determining appropriate data collection techniques greatly determines the scientific truth of a research. The data collection techniques used in this research are observation, interviews, and documentation.

Observation is part of the research process directly regarding the phenomena to be researched (Chadijah 2017). With this method, researchers can see and feel directly the atmosphere and condition of the research subject (Chadijah 2022). The things observed in this research are about the analysis of sharia economic business ethics in facing the future era of economic digitalization.

The interview technique in this research is a structured interview, namely interviews conducted using various standard guidelines that have been established, questions are arranged according to information needs and each question is needed to reveal any empirical data (Saepudin 2020).

Documentation is a technique for collecting data through existing documents or written notes (Saepudin 2021). Documentation comes from the word document, which means written items. In implementing the documentation method, researchers investigate written objects, such as books, magazines, meeting minutes and diaries. According to Moleong in (Saepudin 2019) the documentation method is a way of collecting information or data through examining archives and documents. Documentation strategies are also data collection techniques proposed to research subjects. This data collection method using the documentation method was carried out to obtain data about the condition of the institution (research object), namely sharia economic business ethics in facing the future era of economic digitalization.

Muhadjir in (Saepudin 2022) states that data analysis is the activity of carrying out, searching for and compiling records of findings systematically through observations and interviews so that researchers focus on the research they are studying. After that, make the findings material for other people, edit, classify, and present it.

## **RESULTS AND DISCUSSION**

### **Basic Principles of Sharia Business Ethics**

The business ethics of Rasulullah SAW are based on the prophetic qualities of Shidiq, Amanah, Tabligh, and Fathanah. Honesty (As-shidiq) and Trust (Al-Amin) are the main principles of Rasulullah SAW in business. Apart from that, he is also a person who is intelligent, visionary, creative and innovative (fatanah), as well as intelligent in promoting himself and his business (tabligh), or what in economic language is called marketing, all of this is within Rasulullah.

1. Siddiq (Honest)

A leader always behaves correctly and honestly throughout his leadership, and a marketer must have a siddiq character that must imbue every behavior in marketing, in dealing with customers, in making transactions with customers, and in establishing cooperation and agreements with business partners.

2. Trustworthy (trusted)

Trustworthy means truly trustworthy. If a matter is handed over to him, people will undoubtedly believe that the matter will be carried out as well as possible. Therefore, the people of Mecca nicknamed the Messenger of Allah with the title "Al-Amin" which means trustworthy long before he was appointed a Prophet. Being trustworthy and responsible also means the desire to fulfill something according to the provisions.

3. Tabligh (Friendly and Communicative)

People who have this characteristic will convey things correctly and truthfully with the right words. Talk to other people in something that is easy for them to understand, discuss and make presentations in language that is easy to understand so that people can easily understand the business message that we convey.

4. Fathanah (intelligent)

As an accomplished trader, Rasulullah SAW. has laid the foundations of trade for Muslims. He has given us guidance on how to trade religiously and bring economic benefits. Apart from inspiring us to become successful traders, he has also taught us about trading procedures that should be avoided. There are several things that must be avoided, including: pretending to bid high, badmouthing other people's goods, exaggerating the amount, disrupting worship, buying, and selling haram goods, and monopolizing.

### **Conventional Business Ethics with Sharia**

In relation to the Islamic paradigm regarding business, the philosophical foundation that must be built in the Muslim person is the concept of human relationship with God which in religious language is known as "hablum minallah hablum minannas" (Arif, 2018). In the Islamic concept, in fact Allah has guarantees that a person who works hard to seek his worldly lot while still paying attention to the rules of the afterlife to obtain worldly victory, will be recorded as a servant of God with high balance. As the Prophet said: "Whoever wants the world, let him have knowledge, and whoever wants the hereafter, let him have knowledge, and whoever wants both, let him have knowledge." The Prophet's statement suggests and emphasizes that apart from ethical issues, this is the basis for business success. There are also other factors: ethical skills and knowledge. Those who do not know the correct Islamic business ethics and procedures will be the target of failure. If the knowledge created for the happiness of the afterlife is also based on ethics, then of course the knowledge created for the world must also be based on ethics.

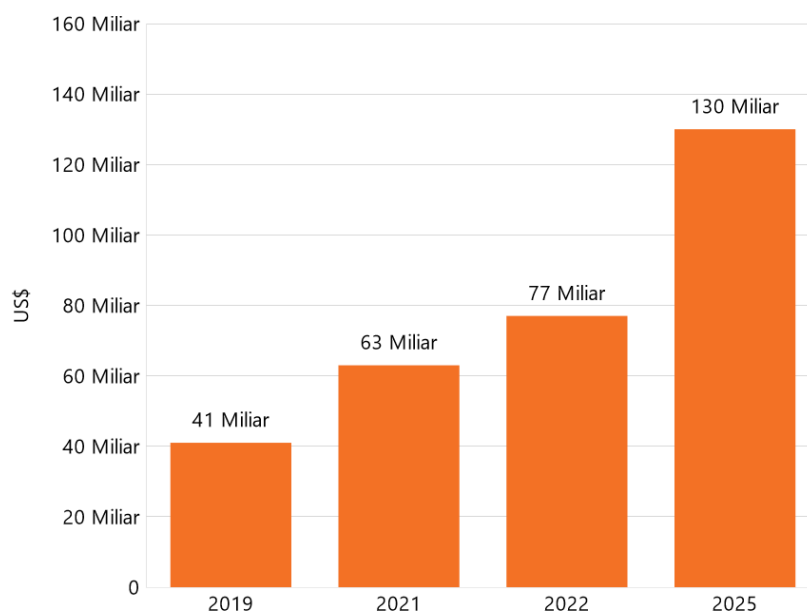
From the point of view of economics, the Japanese case shows that the motivation for economic behavior in pursuing goals that are greater and higher than economics alone (loyalty to norms and good ethical values) is the result of economics succeeding in going beyond the above. The economies of Western countries (such as the United States) are based almost entirely on selfishness and materialism and deny any aspect of spiritualism. So, it can be concluded that everyone often experiences ethical tensions and dilemmas in life when they have to make ethical decisions or business decisions only in accordance with their environment and role responsibilities. Apart from economic logic and the words of

the Prophet Muhammad SAW, making ethical decisions can generate business profits.

### Digital Economy in Indonesia

The development of the digital economy cannot be separated from the influence of technology. Technology can make it easier for people to access services or apply human intelligence, making business mechanisms, manufacturing, and decision-making processes easier. With the presence of this digital economy, it has now changed the existing system structure. In short, the digital economy is the interaction between the development of innovation, advances in information technology, and their impact on the macro and micro economy. The digital economy develops according to five indicators such as knowledge-based employment, globalization, economic dynamism, and technological capacity. Meanwhile, the basic values that are the basis for the development of the digital economy are value creation, products in the form of efficient distribution channels, and stages in the form of personal and customized service.

The digital economy in Indonesia is growing along with the increase in users. Bank Indonesia has noted that from the data sources obtained it has reached 130 million people or 50% of internet users from the total Indonesian population.



**Figure 1. Projected Value of Indonesia's Digital Economy (2019-2025)**

According to sources obtained from databox, Indonesia's digital economy is worth around US\$77 billion in 2022 and could reach US\$130 billion in 2025, with e-commerce as the main driver in the 2022 SEA economy report. Southeast Asian countries based on gross merchandise value (GMV), namely the value of gross sales of goods and services in a certain period. The digital economy is strongly promoted by the government, which is the application of the new economy concept which specifically aims at the transaction of goods and services via the internet or known as E-commerce. Even though consumers and sellers

do not meet in person, transactions still run smoothly. In other words, e-commerce offers convenience in shopping online. The digital economy in Indonesia can indeed have many positive impacts, but this is also a challenge for the government in making policies. The development of the digital economy can enable the emergence of new business models, integration between business sectors, as well as changes to business models in existing sectors. The development of information technology in the 4.0 revolution era has had a significant impact on the Indonesian economy. This development can create new business models and economic actors that are very dynamic, so that they are able to shift traditional economic practices that existed previously (Kumala, 2021). The Indonesian government is committed to community-based economic development as business actors. The number of entrepreneurs will grow to drive the economy and create new jobs. So it is hoped that the use of digital technology can increase the competitiveness of the Indonesian economy.

### **Impact of Implementing Islamic Business Ethics**

The impact of business ethics on a company's business development is usually assessed through six parameters of commercial progress. The application of Islamic business ethics has influenced the marketing aspect, where the company has succeeded in marketing digital products in several provinces on the island of Java. This marketing aspect includes the marketing mix which consists of 4Ps: Product, Price, Promotion and Place. With high product quality, reasonable prices, good promotions and good product distribution, the company has grown and gained customer loyalty both in its hometown and outside the city. The application of Islamic business ethics also has an impact on management and HR aspects in the form of a high level of honesty among HR in all company operational activities. Apart from that, the company owner also instills the values of honesty and responsibility, both in relation to worldly affairs and matters of the hereafter. The application of Islamic business ethics also has an impact on legal aspects as reflected in the beliefs of various groups, including support from regional and central governments. The company was successfully registered with several legal bodies as a standard good company. The application of Islamic business ethics also has an impact on social aspects in the form of contributions made by the company. This can be seen from several employees who come from the company environment and several fostered groups founded by the company owner. The company is also diligent in setting aside income allocated for shodaqoh and zakat.

The application of Islamic business ethics also has an impact on environmental impact aspects in the form of companies that do not have any negative impacts at all. Due to the company's success in utilizing all parts of digital products so that they can be processed optimally. This is the company's effort to minimize unwanted things such as hackers. The application of Islamic business ethics also has an impact on financial aspects as can be seen from the company's progress and good business prospects. In fact, the turnover obtained by the company can still be managed better or developed with a better and more professional system. This research shows that in general the company has

implemented business ethics and produced a positive impact on operational processes. These results are not exactly the same as previous research considering that the object of study and the theoretical basis referred to are not the same. Applying Islamic business principles to digital products can have a major impact on service quality, customer awareness and compliance measures, transaction security, and social responsibility.

### **Sharia Economic Business Challenges in the Future Digital Era**

The growth rate of a company is influenced by many factors. These two factors come from within and from outside. Both factors that can support the progress and development of a business and those that can hinder the progress of a company. The parameters for applying Islamic business ethics can also be used to measure the progress of a business. These parameters include marketing, management and HR, legal, social, environmental, and financial impacts. Among the indicators for assessing a company's development, financial aspects are usually used as parameters as a benchmark for assessing the level of progress of a company. To evaluate whether a company is profitable, it is necessary to analyze and evaluate the company by calculating the benefits and costs required throughout the business. One of the components required in analyzing the level of business progress is the level of cash flow. These parameters can be realized well if a business company can be successful in the previous five stages. Without the five things above, there is little chance of creating good cash flow or money circulation in a company. Good cash flow in a company can be a parameter for measuring the level of development of a company. If a company has healthy and good cash flow, then it is likely that the company can grow and develop well.

In the era before 4.0, economic competition was seen when large and small companies competed, often large companies would monopolize the market, but in the current digital era it can be the opposite, giant companies will lose competitiveness if they are unable to produce new innovations for certain consumers. The large or small size of a company is not a guarantee for survival, but agility or shrewdness in reading opportunities and playing with technology is the key to developing quickly. This means that the digital world greatly influences the ups and downs of our economy, even the ups and downs of a company are determined by its astuteness in reading markets based on digital data.

Currently, many young people are a group that is said to be very enthusiastic about pursuing digital-based businesses. Many of them are successful in various digital-based businesses ranging from culinary, fashion, influencers, YouTubers, etc. which continue to experience significant growth. This cannot be separated from their astuteness in exploring social media as well.

Facebook, Instagram, and YouTube are currently popular. Digitalization makes it very easy for entrepreneurs to brand their products and market them. In other words, digital economy users should prioritize the principles of trust and honesty, especially in terms of payments using online systems to institutions that are trusted to be safe and halal, such as sharia banking.



In the development of the digital economy in Indonesia, there are several sectors that are considered to have the potential to advance the economy, including: first, the financial sector. The financial sector is one of the most flexible sectors experiencing development along with advances in Information and Communication Technology (ICT). In providing services to its customers, the banking industry is one industry that prioritizes the use of technology, information, and communication. Such as SMS banking, mobile banking (m-banking) and internet banking (i-banking) services, which in recent years have become one of the service products provided by banks. Many people are starting to flock to use these digital-based services because they have experienced the many benefits and conveniences they provide. Apart from that, many startup business actors are growing and experiencing significant development in Indonesia, causing the emergence of various financial application services which make it easier for business actors to meet capital requirements, such as fintech. (Kumala, 2021)

Culture, tourism, and creative economy sectors. We can see simply that the tourism sector and the creative economy sector are closely related to culture. We can see this combination during cultural attractions at tourist attractions where tourists, both local and foreign, can mingle with local culture. Indirectly, they of course introduce local works which become souvenirs as drivers of the creative economy which are worth buying. From here, various creative economic ideas will emerge because of tourist attractions, such as the process of making batik manually which can attract tourists. Meanwhile, looking at the disadvantages, such as the lack of labor absorption, in several large companies, digitalization has made them prioritize profit orientation by cutting production costs to make them more efficient. For example, work in a factory or motor vehicle industry that employs employees to assemble. Now it has been replaced by smart robots with sophisticated and organized digital technology. This is why the use of production machines can be said to be superior to human resources as production machines. This is where the role of MSMEs in the era of digitalization can be a solution for young individuals who excel and are able to absorb the workforce.

## **CLOSING**

### **Conclusion**

In the era before 4.0, economic competition was seen when large and small companies competed, often large companies would monopolize the market, but in the current digital era it can be the opposite, giant companies will lose competitiveness if they are unable to produce new innovations for certain consumers. The large or small size of a company is not a guarantee for survival, but agility or shrewdness in reading opportunities and playing with technology is the key to developing quickly. This means that the digital world greatly influences the ups and downs of our economy, even the ups and downs of a company are determined by its astuteness in reading markets based on digital data.

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