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Implementation of Islamic Business Ethics on the Advancement of Modern Industrial Technology 4.0

Dwinda Fatima Ishak, Juleha
Sekolah Tinggi Ekonomi Dan Bisnis Syariah (STEBIS) Indo Global Mandiri
Email: fatimadwinda02@gmail.com, utetutet927@gmail.com

Abstrak

Kemajuan teknologi 4.0 telah membawa transformasi besar dalam dunia bisnis atau entrepreneurship, sehingga memicu pertanyaan tentang bagaimana penerapan etika bisnis yang berjalan dan berkembang dalam konteks Islam. Artikel ini memiliki tujuan untuk menyelidiki implementasi etika bisnis dalam Islam pada era teknologi industri 4.0. Dengan menggabungkan prinsip-prinsip Islam tentang keadilan, transparansi, kesejahteraan bersama, dan lain-lain agar jalannya bisnis dapat memperoleh panduan yang kuat untuk bertindak secara etis yang sesuai dengan syariat Islam dengan ketentuan Allah. Studi kasus tentang perusahaan teknologi yang dibuat sebagai contoh untuk mengintegrasikan nilai-nilai Islam dalam praktik bisnis juga diuraikan untuk memberikan pemahaman yang lebih mendalam tentang aplikasi konsep etika bisnis islam dalam praktik. Dengan mempertimbangkan pandangan Islam tentang inovasi, keadilan, dan tanggung jawab sosial, penelitian ini menyimpulkan bahwa implementasi etika bisnis dalam Islam dapat mempromosikan kemajuan teknologi 4.0 yang berkelanjutan dan berkah jika berjalan sesuai dengan ketentuannya.

Kata kunci: *Etika, Bisnis, Islam, Industri 4.0*

Abstract

Technological advances 4.0 have brought about major transformations in the world of business or entrepreneurship, thus triggering questions about how to apply business ethics that work and develop in an Islamic context. This article aims to investigate the implementation of business ethics in Islam in the industrial technology era 4.0. By combining Islamic principles of justice, transparency, mutual prosperity, etc., business operations can receive strong guidance to act ethically in accordance with Islamic law and Allah's provisions. A case study of a technology company created as an example for integrating

Islamic values in business practices is also outlined to provide a deeper understanding of the application of Islamic business ethics concepts in practice. By considering Islamic views on innovation, justice and social responsibility, this research concludes that the implementation of business ethics in Islam can promote sustainable and blessed technological progress 4.0 if it runs according to its provisions.

Keywords: *Ethics, Business, Islam, Industry 4.0*

Introduction

The era of the Industrial Revolution 4.0 technology transformation has fundamentally changed the business landscape, affecting the way we work, interact, and do business. However, behind rapid technological advances, business moral and ethical values remain important, especially in the context of Islamic religious policy. Islam as a comprehensive religion not only provides spiritual guidance, but also offers strong business ethics principles that fit the demands of the times at present. In the 4.0 era, where business transactions are no longer limited by geographical boundaries and information moves rapidly, it is important for Muslim businessmen to understand and apply Islamic business ethics principles wisely.

The term business ethics first appeared in the 1970s in America, in the 1980s in Europe, and in the 1990s in Asian states. Nevertheless, it is worth noting that it is true that long before that, precisely in the 14th century, the Prophet Muhammad saw introduced ethics in business. (Rahmani et al., 2023). Business ethics studies what is good/bad, right/wrong in the world of business based on the principles of morality. (Silviyah & Lestari, 2022).

The foundation of Islamic economics is based on three perceptions, namely: faith, leadership and justice. If someone interprets Islamic economics as a whole then he must understand Islamic economics in these three aspects. The first aspect is monotheism (Marianingsih & Fawahan, 2023). The concept of monotheism, namely the oneness of Allah, remains the core principle of Islamic business ethics. Tauhid reminds us that all business actions must be carried out with awareness of the existence of Allah, which covers all aspects of life, including business. If you have monotheism in the way of Allah, Allah will make all matters easier, including business matters. Apart from that, other

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principles such as justice, transparency and shared prosperity also remain relevant and important to be integrated into business practices in the 4.0 era.

It needs to be understood that, in facing the challenges and opportunities offered by technology 4.0, Islam provides a solid foundation for achieving true success in business, by paying attention to spiritual and moral values. The aim of this research is to investigate the implementation of business ethics in Islam in the era of technology 4.0. By combining Islamic principles of justice, transparency, mutual prosperity, etc. so that businesses can obtain strong guidance to act ethically. And the author provides an example by presenting a case study about a technology company that integrates Islamic values in their business practices which is also described to provide a deeper understanding of the application of this concept in practice. The author hopes that readers can take advantage and implement this article in the Business aspect with the concept of Islamic Sharia, so that both the author and readers are able to pursue the blessings of Allah's blessing.

Method Research

This research method uses a qualitative approach to understanding phenomena associated with the Implementation of Islamic Business Ethics in the advancement of modern technology 4.0. This approach was chosen because it allows researchers to gain a deep understanding of the context, perception, and experience of individuals involved in the phenomenon being studied. Qualitative research emphasizes the nature of socially constructed reality, the intimate relationship between the researcher and the subject and the situational constraints that form the investigation. (Bado, 2021).

Result and Discussion

1. Business Ethics

Ethics is a set of moral principles or standards of behavior that govern how one should act in different situations. Ethics encompasses considerations of what is right and wrong, as well as how we should interact with others and the world around us (Aravik, 2020). Business is an effort made by human beings to satisfy a need or something with the concept of trade. Business ethics is also understood as imposing religious norms on the business world, putting in place ethical codes of business professions, revising economic systems and laws, improving skills to meet demands. (Syariah & Ilmu, n.d.). So business ethics is a way that is used and applied in business activities, covering all aspects relating to companies, individuals, as well as society. Business ethics in Islam is based on the principles of Shariah that govern business behavior. Some of the main concepts in Islamic business ethics include: Taqwa (Ketakwaan), Fair (Keith), Trust (Kefah), Ihsan (Kejan), Halal and Haram, Qana'ah (Self-fulfillment), Tasamuh (Reverence), and Oriented to Common Well-Being (Ramadhany, et.al, 2023).

2. Islamic Business

According to the Indonesian Great Dictionary, business means commercial enterprises in the world of trade (Darussalam, 2020). (Masykuroh, 2020). Islam is a monotheistic religion centered primarily around the Quran, a religious text believed by Muslims as a sacred book and the word of God as revealed to Muhammad, the first and last Prophet of Islam. So Islamic Business is an activity based on Islamic Shariah.

In Islamic business, the main goal is not only to seek financial profits, but also to pay attention to the concept of halal, morals and the welfare of the people and society as a whole. The following are several things related to Islamic business: Taawun or helping each other, Tawakal or surrendering to Allah as well as Halal and Thayyib. By implementing these principles, it is hoped that we can provide benefits and contributions to the business world so that we can create a business that is in accordance with the path of Allah. So it can be said that Islamic business ethics is a process and effort to know what is right and wrong which is used to determine the attitude to do things that are right and pleasing to the company's products, services and to parties interested in the company's demands (Aravik& Zamzam, 2020).

3. Principles of Islamic Business Ethics

Islamic business ethics have a significant impact in shaping responsible and ethical business behavior. In the application of Islamic Business Ethics, there are principles of Islamic Business Ethics that must be adhered to by business people in the business world so as to produce a business that is pleasing to the path of Allah. The principles of Islamic Business Ethics include:

a. Tawhid

Tawhid is a central concept in Islam that emphasizes the oneness of God. It is the principle of belief that God is the only God worthy of worship, without allies or partners in His power, power, and existence (Aravik, et.al, 2021). The essence of tawhid in Islam is a unanimous surrender to the will of Allah, both regarding worship and muamalah, in order to create a pattern of life in accordance with the will of Allah (Aqbar & Iskandar, 2021).

b. Justice

Fairness in Islamic business refers to the fair and balanced treatment of all parties involved in business transactions. This includes equal treatment of all people, without discrimination based on race, religion, or social status. Fairness also demands fair and proportionate revenue sharing to all parties involved in the business (Aravik, et.al, 2022).

c. Transparency

Transparency in Islamic business refers to openness and honesty in all aspects of business. This includes providing clear, honest and accurate information to all relevant parties, including consumers, employees, shareholders and the general public.

Transparency makes it possible to build trust and maintain integrity in the business (Aravik, et.al, 2021).

d. Common Welfare

Common welfare (maslahah) is the concept underlying the principles of Islamic business ethics. It refers to efforts to achieve well-being not only for a particular individual or group, but also for society as a whole. Common welfare emphasizes the importance of paying attention to common interests, building cooperation, and reducing social inequality.

e. Balance

Balance in the principles of Islamic business ethics refers to a fair and non-discriminatory attitude towards individuals. This principle encourages equal treatment of all people, regardless of status or background. Islamic business ethics must pay attention to behavior and safeguard serious consequences for human welfare. This aspect emphasizes the importance of good relationships to ensure the welfare of others, for example relationships with consumers or business partners that are mutually beneficial (Hasan, 2020).

f. Free will

In the context of Islamic business ethics, the concept of free will or "iradah" refers to the human ability to make choices and decisions free from coercion or external pressure. However, this freedom does not mean absolute freedom, but is limited by the rules and values laid down by Allah in the teachings of Islam. In Islam, free will coexists with the concept of destiny or qadar, which is the belief that everything has been ordained by Allah. However, this belief does not negate people's freedom to make choices and take responsibility for their actions (Aravik, et.al, 2021).

g. Responsibility

In Islamic business ethics, responsibility (or "mas'uliyyah" in Arabic) has a broad meaning. It includes social, moral, and religious responsibilities that business people must adhere to in carrying out their activities. By understanding and internalizing this

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responsibility, Islamic business people are expected to conduct their business with integrity, honesty, and concern for all parties involved as well as the surrounding environment. It also helps create businesses that are sustainable, oriented towards shared welfare, and provide benefits to society at large (Aravik, et.al, 2023).

h. Ihsan

The principle of Ihsan or kindness related to the attitude of merchants in serving and treating consumers. The polite, friendly, generous and patient attitude that merchants have towards their consumers will make an impressed attraction that will provide positive things, but if on the contrary an attitude that is disrespectful, unfriendly, impatient and distinguishes their treatment of consumers, it will look and impress negatively for these merchants (Wati et al., 2021).

By applying the principles of Islamic business ethics in the use of technology, it is expected that businesses can contribute positively in creating justice, goodness, and mutual welfare in the era of Technology 4.0.

4. Implementation of business ethics in Islam in the era of technology 4.0

Industry 4.0 is a term used to describe the fourth industrial revolution that is happening today, this industry is characterized by the use of sophisticated technology. The concept of Industry 4.0 involves the development of digitally connected and integrated production systems, with more accurate and real-time data collection. The main characteristic of this industrial revolution is the incorporation of information and communication technology in the industrial field. The emergence of the industrial revolution caused changes in various sectors. If originally it required quite a lot of workers, but now everything can be replaced with the use of technological machines (Purba et al., 2021).

Implementing business ethics in Islam in the era of Technology 4.0 requires an approach that is consistent with technological developments and social changes taking place. It is capable of pushing humans forward so as not to fall behind in the path of technology that is already moving in various fields. Here are some possible implementation strategies:

1). Compliance with the Sharia Principles in Technology: Companies and entrepreneurs must ensure that the technology used complies with the principles of Shariah, such as validity, justice, and truth. For example, in the development of online applications or platforms, it is necessary to make sure that the products or services offered are not contrary to the principle of shariah.

2). Transparency and Integrity: In the use of technology, transparency and integrity must be highlighted. The information provided to the user must be honest and accurate. Business practices such as fraud, data manipulation, or misleading information should be avoided. Building Integrity in Financial Reporting is an important topic in the world of business and finance. (Ramadhani, n.d.).

3). Concern for Privacy and Data Security: In the era of Technology 4.0, privacy and data security are becoming increasingly important issues. Companies need to ensure that customer or user data is properly protected and not misused. Concern for privacy and data security is part of the principles of justice and trust in Islam.

4). Using Technology for Common Welfare: Technology can be used to improve shared well-being. For example, companies can develop technologies that facilitate access to health services, education, and economics for disadvantaged communities. It is in accordance with the principle of goodness (ihsan) in Islam.

5). Business Ethics Education and Awareness: It is important to improve understanding of Islamic business ethics among business owners, management, and employees. Training and education programmes can help to strengthen awareness of the principles of Shariah in business.

6). Corporate Social Responsibility: Companies must fulfil their social responsibilities by integrating Islamic values into their corporate social responsibility (CSR) programmes. These can be programmes that focus on empowerment, education, or

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general well-being. CSR is the corporate constitution for sustainable development and by managing the impact of the impact generated by the company, which has a variety of responsibility to all stakeholders around the area including the community, the consumer, and the environment, in all the operational aspects of the three aspects that are economic, social, and environmental. (Solissa et al., 2023).

7). Sustainable Innovation: Innovation in technology must be directed to deliver long-term and sustainable benefits to society and the environment. Companies need to consider the social and environmental impact of every technological innovation they launch.

By integrating the principles of Islamic business ethics in their business practices, companies can create a sustainable, responsible, and beneficial business environment for society at large in the industrial era 4.0. This will enable them to achieve true success, which is based not only on material gain, but also on spiritual and moral well-being.

5. Case studies of technology companies integrating Islamic values in business practices

XYZ Technology Company that Integrates Islamic Values in Business Practices. XYZ Technology Company is a company engaged in the development of mobile applications to facilitate inclusive financial services for underserved communities. The company has a strong commitment to integrating Islamic values in every aspect of its operations and product development.

a). Justice

XYZ Company ensures fairness in every financial transaction carried out through its application. They offer financial products and services that comply with sharia principles, such as mudharabah and musyarakah contracts, which are fair and beneficial for all parties involved.

b). Transparency:

Company XYZ implements high transparency in its operations. They provide their app users with clear and accurate information about the costs, risks and benefits of every financial transaction they make. In addition, companies openly publish their financial reports and corporate social responsibility to the public.

c). Shared Prosperity:

Company XYZ consistently strives to create shared prosperity in their business. They offer affordable and easily accessible financial services for underprivileged communities. Apart from that, the company also provides free financial training and education to help increase financial literacy among the public.

d). Corporate Social Responsibility:

XYZ Company is active in carrying out corporate social responsibility. They donate part of their profits to humanitarian programs, such as humanitarian aid, education and health. They also collaborate with charitable institutions to help reduce poverty and improve community welfare.

e). Continuous Innovation:

XYZ Company continues to innovate to improve their services and provide greater benefits to society. They develop new features in their applications to make access to financial services easier, as well as increase the security and privacy of user data.

By integrating Islamic values into their business practices, XYZ Technology Company not only managed to gain financial benefits, but also made significant contributions to creating social well-being and economic justice in societies. It is a real example of how can be a container to apply Islamic values in modern and sustainable business practices.

Conclusion

Based on the above description, the authors conclude that: Importance of compliance with the Sharia Principles, amid rapid change in Industry 4.0, business

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operators must continue to give priority to adherence to Sharia principles in every aspect of their operations, including the use of technology and product development. Justice, Transparency, and Common Welfare are the principles of Islamic business ethics that justice, transparency and shared welfare must be integrated into business practice in the era of Industry 4.0. It ensures that not only focus on material gain, but also pay attention to social and moral interests. Using technology for good, technology must be used to enhance shared well-being and benefit the community.

Companies must innovate by paying attention to the social and environmental impact of the technologies they develop. Corporate Social Responsibility (CSR) must also be strengthened in the era of Industry 4.0. Companies must ensure that their business activities make a positive contribution to society and the environment. In an Industry 4.0 era characterized by rapid technological advances, the implementation of Islamic business ethics is becoming increasingly relevant and important to business operators. Thus, implementing Islamic Business Ethics in Industry 4,0 is not only vital to ensuring long-term business success, but also to building a more just, sustainable, and moral society. By upholding Islamic values in their business practices, companies can be agents of positive change in creating a more ethical and sustainable business environment in this challenging era.

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