

IMPLEMENTATION OF ISLAMIC BUSINESS ETHICS IN PERSIS BANJARAN JAM'IYYAH ENTERPRISES

¹Nurfahmiyati, ²Rini Lestari*, ³Kania Nurcholisah, ⁴Asri Suangga, ⁵Asyifa Nur Azizah, ⁶Wijaya Handoyo, ⁷Dimas Nurjaya

¹⁵⁶Development Economics Study Program, Faculty Economics and Business

²³⁴⁷Accounting Study Program, Faculty of Economics and Business

¹²³⁴⁵⁶⁷Bandung Islamic University

Email: *nurfahmiyati.unisba@gmail.com* and *unirinilestari@gmail.com*

*Corresponding Author: *Rini Lestari*

Abstract

This study aims to determine the application of Islamic business ethics and dimensions based on four traits of the Apostle (Shiddiq, Amanah, Fathonah, and Tabligh) to Jam'iyah Persis Banjaran business actors. The research method is a descriptive qualitative analysis method carried out on independent variables without making comparisons or connecting with other variables to obtain an overview of the research variables. The results showed that the four qualities of the Apostle had been applied very well, especially in Shiddiq and Amanah. The results of processed data showed that the highest average score in Islamic business ethics was 4.58. Judging from the four qualities of the Apostle applied by business actors in Persis Banjaran, the Shiddiq dimension value is the highest, 4.68. Meanwhile, the value of the Amanah dimension is 4.59.

Keywords: *islamic business ethics, business actors, persis.*

1. INTRODUCTION

In online buying and selling, there are violations of Islamic business ethics, namely the existence of sellers who upload images that do not match the original. It is included in the acts of fraud committed by the manufacturer. Fraud acts like this often occur in the digital era (Azizah, 2020) and (A'yun et al., 2021).

Violations in buying and selling groceries at Kedurus Market do not apply the principle of honesty. Groceries traders very less notice this principle because, during trading, they do not express or provide information about the quality of grocery merchandise that consumers will purchase (Syahputri and Suryaningsih, 2022).

Based on the results of observational research and interviews, it shows that the application of business ethics in buying and selling online on Whatsapp, there are still

some customers or sellers who feel disappointed when the goods arrive and do not match the picture or are slightly different from the original (Mulana et al., 2022).

The buying and selling activities of the Prophets contain elements of goodness such as honesty, helping, fairness and responsibility. According to Antonio (2013), in his book, the business run by the Prophet must at least include four traits in him, including (1) *Shiddiq*. *Shiddiq* includes individual intelligence and a sense of responsibility. (2) *Amanah*. *Amanah* is the ability to build interpersonal skills, which will usually be tested when public interests clash with personal interests. (3) *Fathonah*. *Fathonah* represents professionalism, quality, and competence. (4) *Tablighi*. *Tablighi* is a visionary and has good communication skills.

According to Bertens (2015: 20), ethics is a scientific reflection on human behavior from both a good and a bad point of view. The normative aspect is a unique point of view for ethics compared to other sciences which also discuss human behavior. Ethics also does not stop at the concrete, on what is factually done, but it asks about what *must be* done or *not to be* done.

Ethics is closely related to human behavior. The term ethics generally refers to the good and bad of human behavior (Rusli and Alisyah, 2021). Ethics is a guide in making decisions about what can be done and what cannot be done. Often the term ethics is juxtaposed with morals. Ethics comes from the Latin "ethos" which means "custom". Ethics is synonymous with "moral" which also comes from the Latin "mores", which means "custom". In Arabic, the terms ethics and morals have a similar meaning to "akhlak" which is the plural form of the mufrad "khuluq", which means "character", Both can also be interpreted as "custom". The term ethics comes from the ancient Greek language: ethos, which means *custom*, character, customs, morals, character, feelings, attitudes, and ways of thinking (Rusli and Alisyah, 2021).

The research results by Julia et al., (2017) suggest that business actors in the Trusmi batik industry have not fully implemented Islamic business ethics. Islamic business ethics are based on the four characteristics of the Prophet, namely *fathonah*, *shiddiq*, *amanah*, and *tabligh*. However, not all business actors apply Islamic business ethics in the implementation. It happens because of the lack of understanding of business actors regarding Islamic business ethics and the existence of a more dominant economic motive in business competition.

Djakfar (2012), in his research, explains the business ethos of the overseas Madurese in Malang City, which is driven by religion and local wisdom values. The object of research is the students and non-students. The business activities of the santri are based on religious understanding, while the non-students are more likely to apply the values of local wisdom.

In another study, Djakfar (2012) discusses how ethnic Madurese and Minangkabau in Malang City interpret business ethics. Both ethnic groups understand that business is part of worship. Therefore, one must attach importance to Islamic ethical values to obtain lawful and blessed wealth. In terms of the treatment of consumers, the two ethnic groups always try to be transparent and fair. In addition, these two ethnic groups also have a sense of social responsibility towards the surrounding environment.

Amien et al., (2014:2-9) explain that humans as intelligent and religious living beings have social instincts, namely the instinct to gather with each other according to age, language, nation, religion, and even certain schools or beliefs that become their role models. Humans have the character and tendency to always be in the congregation. It shows that humans live in groups. These groups can take the form of an organization. In religion, there are da'wah organizations such as Persis, Muhammadiyah, and Nahdlatul Ulama.

Jam'iyyah is related to efforts to build togetherness in life to realize a positive vision, mission, and goals, for example, the struggle to uphold Islamic law. Therefore, Persis is the name of Jam'iyyah, which is used to direct the spirit of jihad, ijtihad, and tajdid to achieve the vision, mission, and goals of Jam'iyyah and become the philosophical foundation of Jam'iyyah, namely unity in Islamic thought, feeling, sound, and endeavor. who gave the name Persatuan Islam to this jam'iyyah inspired by the word of Allah SWT in Surah Ali Imran verse 103, which means "*And hold on to all of you to the rope (religion) of Allah, and do not fall apart.*" Therefore, the form of Jam'iyyah Persis is to live in the congregation, lead the way, and have anger, as exemplified by the Prophet Muhammad.

In this research, the researcher wants to know how the Islamic Business Ethics is applied by the Jam'iyyah Persis Banjaran business actors and how the dimensions of the Islamic Business Ethics are applied to the Jam'iyyah Persis Banjaran business actors.

2. RESEARCH METHODS

A descriptive qualitative analysis method is carried out on independent variables without making comparisons or connecting with other variables to see how the application and dimensions of Islamic Business Ethics in Jam'iyyah Persis Banjaran business actors are used to obtain an overview of the research variables.

Methods Used

The research method used is *a descriptive survey*. This information is collected directly from the field to determine the respondents' opinion on the object being studied. This study uses primary data collected through interviews with business actors at Jam'iyyah Persis Banjaran and questionnaires to business actors at Jam'iyyah Persis Banjaran.

The data collected will use a likert scale, which is a scale that can use to measure attitudes, opinions, and perceptions of a person or group of people regarding a symptom or phenomenon. The scale that is often used in preparing the questionnaire is the Likert scale, which is a scale that contains five levels of preference answers with the following choices:

Table 1

Table of the Likert

Scale	Answer
1	Strongly disagree (STS)
2	Disagree (TS)
3	Uncertain (RR))
4	Agree (S)
5	Strongly agree (SS)

Research Data Analysis Testing Method

In the form of answers or research problem solving, loaded based on the results of the data testing process, which includes data selection, collection, and analysis. Therefore, the quality of the data depends on how the instruments are used to collect research data and analysis.

According to Creswell (2014), qualitative data analysis is an ongoing process that requires continuous reflection on the data, asking analytical questions, and writing short notes throughout the study.

Data analysis begins with interviews with key informants, namely someone who understands and knows the situation of the research object. After conducting the interview, the data analysis begins with making a transcript of the interview results. After the researcher writes the interview results into a transcript, the researcher must read carefully and reduce the data. Researchers make data reduction by making abstractions, namely taking and recording useful information according to the research context or ignoring unnecessary words so that only the core sentence is obtained. Still, the language is the informant's language.

3. RESULTS AND DISCUSSION

This research was conducted on business actors Jam'iyah Persis Banjaran. Based on the processed questionnaire data, there were forty business actors as respondents in this study, where from the forty respondents, it is known that 36 percent of business actors are in the Party Supplies Services business, 29 fashion businesses, 10 percent sell drinks, 7 percent trade sewing tools, and equipment. Painting and the other 3 percent sell stationery.

General Description of Respondents

Respondents used in this study amounted to 40 respondents. The following is a description of the data of respondents who are 40 business actors of Jam'iyah Persis Banjaran.

First, based on the data collected, most business actors in Persis Banjaran are women by 72 percent and men by 28 percent. This imbalance can result in the performance and condition of business actors being not optimal.

Second, taking into account the age distribution, Jam'iyah Persis Banjaran business actors are at 100 percent of productive age, dominated by the age group of 30-40 years at 44 percent, 19-29 years at 24 percent, 41-51 years at 20 percent, and 52-61 years by 12 percent. However, the age range of these business actors still requires more intense direction and guidance because it is related to recent work experience.

Third, the highest percentage in education for business actors is at the SMA/STM/SMK/MUAMALIN education level at 48 percent, S1 at 36 percent, (SMP, D3, and S2) at 4 percent, and (SD and D2) at 2 percent.

Fourth, based on the old component of trading, 69 percent of business actors have been trading for 1-5 years, 19 percent for 6-10 years, 6 percent for 11-15 years, 4 percent for more than 15 years, and 2 percent for less than five years.

Finally, according to the average monthly expenditure of business actors, the largest percentage is at 31 with an average expenditure of Rp. 1,000,000 – Rp. 2,500,000. On the other hand, the lowest percentage is 4 percent, with an average expenditure of Rp. 10,000,000 – Rp. 20,000,000.

Analysis of the Application of Islamic Work Ethics on Business Actors Jam'iyah Persis Banjaran.

The data description of respondents' responses can be used to enrich the discussion, through the description of respondent response data, it can be known how the condition of each indicator of the variables being studied. Therefore, to make it easier to interpret the variables being studied, the average category of respondent response scores is carried out based on the maximum score range and the minimum score divided by the number of desired categories using the following formula:

$$\text{Category score range} = \frac{\text{Maximum score} - \text{Minimum score}}{\text{Number of categories}}$$

Description:

Maximum score = 5

Minimum score = 1

Number of categories = 5

Then the range of category scores = $\frac{5-1}{5} = \frac{4}{5} = 0.80$

So that the categorical intervals can be arranged as follows:

Table 2
Guidelines for Categorization of Average Respondent's Response

Score Interval	Category
1.00 – 1.80	Strongly Disagree
1.81 – 2.61	Disagree
2.62 – 3.42	Hesitant
3.43 – 4.23	Agree
4.24 – 5.04	Strongly Agree

Source: Data Processed, 2022.

Islamic business ethics is measured through four dimensions, and each has five indicators that reflect it and are operationalized into twenty questions. The following is a recapitulation of the average respondents' assessment scores for each variable dimension of Islamic business ethics, which we present in Table 3.

Table 3
Results of Data Processing Application of Islamic Work Ethics in Jam'iyah Business Actors Persis Banjaran

Moral Indicator	Average Score	Category
<i>Shiddiq</i> (honesty)	4.68	Strongly Agree
<i>Amanah</i> (trustworthy)	4.59	Strongly Agree
<i>Fathonah</i> (intelligent and responsible)	4.54	Strongly Agree
<i>Tabligh</i> (communicative)	4.50	Strongly Agree
Islamic Business Ethics	4.58	Strongly Agree
The gap between the ideal score of	1.42	

Source: Data Processed, 2022.

Based on the average score of respondents' responses, Islamic business ethics is included in the SS category (Strongly Agree), with a score of 4.58. Then, when viewed by dimensions, overall of the four dimensions shows the SS category (Strongly Agree). The magnitude of the resulting gap is 1.42. A gap quantifies ideal or expected conditions, namely if all respondents answered on a scale of 6 (SS). From the average score of 4.58 for Islamic business ethics, it is known that the minimum average is 4.50 on the *Tablighi*, while the maximum average score is 4.68. Furthermore, Islamic business ethics is seen in each question described in Table 4, Table 5, Table 6, and Table 7.

1) *Shiddiq*

Based on the table below, the average score on the *Shiddiq*, overall, is 4.68, in other words, the respondents answered Strongly Agree. The mean score based on these questions is at an average index of 4.76. It shows a gap of 1.24 to meet the 1.24 category. The lowest average index is 4.28. While the highest average index is 4.86, where business actors of Jam'iyah Persis Banjaran in trading have applied honesty to consumers, as reflected in the results of respondents who stated that traders did not commit fraudulent actions in giving change.

Table 4
Recapitulation of Respondents' Responses to Islamic Business Ethics
Dimensions *Shiddiq*

Statement	Answers Category					Total	Index Average
	5 SS	4 S	3 RR	2 TS	1 STS		
Traders spread their wares openly.	17 34%	31 62%	1 2%	1 2%	0 0	50 100%	4.28 (SS)
Traders provide information related to merchandise that is sold as-is without deceit.	38 76%	12 24%	0 0	0 0	0 0	50 100%	4.76 (SS)
Traders are honest in providing answers to questions buyer.	34 68%	16 32%	0 0	0 0	0 0	50 100%	4.68 (SS)
The trader does not reduce the scale or replace goods that the buyer has selected.	40 80%	10 20%	0 0	0 0	0 0	50 100%	4.80 (SS)
Merchants are not cheating in returning money to consumers.	43 86%	7 14%	0 0	0 0	0 0	50 100%	4.86 (SS)
Average <i>Shiddiq</i>							4.68 (SS)

Source: Data Processed, 2022.

Description: SS = strongly agree ; S = agree; RR = doubtful; TS = disagree; STS = strongly disagree

The conditions for applying this shiddiq trait are also found in research by Trisnawati et al., (2021). Trisnawati research et al., (2021) explained that *Shiddiq* or honesty at Waroeng Steak and Shake Boulevard Branch had been implemented well. This is reflected in business actors who guarantee good and halal food ingredients, use good quality meat, choose trusted and Muslim suppliers, and include MUI Halal certificates to ensure the halalness of products sold to consumers.

Siddiq is one of the characteristics of the Prophet, which means honesty. The Prophet Muhammad SAW mandated his people to always behave honestly in daily life, as Ubaidillah Ibn Shamit ra, Rasulullah SAW said, "*Guarantee me six things from you,*

I guarantee for you is heaven, these six things are: when you speak, to be honest, keep your promise when you make a promise, if you are trusted, carry out the trust, guard your privates (from disobedience), keep your gaze (from everything that is forbidden to see) and hold your hands (from taking what is forbidden)." (Narrated by Imam Ahmad).

The nature of the Prophet Muhammad's Shiddiq from a Sharia business perspective is also explained in Nafiuddin research (2018) that he has set an example of the practice of Shiddiq (integrity and honesty) in all aspects of life, including in business activities. Therefore, according to Nafiuddin (2018), the nature of Shiddiq is still very relevant to modern business ethics.

2) Amanah

Table 5

**Recapitulation of Respondents' Responses to Islamic Business Ethics
Based on the Dimensions *Trustworthiness***

Statement	Answers Category					Total	Index Average
	5 SS	4 S	3 RR	2 TS	1 STS		
Traders in doing their business always keep their promises.	30 60 %	20 40%	0 0	0 0	0 0	50 100%	4.60 (SS)
Traders in conducting their business do not control the market alone.	20 40%	30 60%	0 0	0 0	0 0	50 100%	4.40 (SS)
Traders in conducting their business do not hoard goods.	28 56%	22 44%	0 0	0 0	0 0	50 100%	4.56 (SS)
Traders in conducting their business do not practice usury.	36 72%	14 28%	0 0	0 0	0 0	50 100%	4.72 (SS)
Traders always guarantee the cleanliness of their traded business.	33 66%	17 34%	0 0	0 0	0 0	50 100%	4.66 (SS)
Average Amanah							4.59 (SS)

Source: Data Processed, 2022.

Description: SS = strongly agree; S = agree; RR = doubtful; TS = disagree; STS = strongly disagree

In Table 5, it can be seen that the average *Amanah* of 4.59 respondents stated Strongly Agree with the items in the statement above. The mean score in each of these statements is 4.60. It shows a gap of 1.40 to meet the 1.40 category. The lowest average index is 4.40, which means that many business actors of Jam'iyyah Persis Banjaran do not dominate the market alone. Meanwhile, the highest average index is 4.72, where traders carrying out their business do not practice usury, meaning that business actors have implemented an attitude of *Amanah* by not doing activities that can harm others. Therefore, the results of the research can support the nature of this trust by Rahayu (2021) that the nature of trust needs to be instilled in students as early as possible because it will have an impact on the future, where students can carry out responsibilities honestly and trustworthy and can avoid deviant behavior such as corruption. Similarly, our research shows that the trustworthy behavior of Jam'iyyah PC Persis Banjaran business actors can encourage them not to practice usury that can harm others or in the sense that they can be honest under any circumstances.

The nature of *Amanah* is a trait that a manager or leader should have, as is the nature of the Prophet, who has even received the title of *Al-Amin*, namely being trustworthy. What is meant by *Amanah*, in this case, is everything that is entrusted to the Prophet Muhammad, including aspects of life, religion, politics, and economy. In the Qur'an Surah Al-Ahzab, verse 72 also explains the importance of having the nature of *Amanah* that every human being must carry as follows:

Meaning: "Indeed, We have put forth a mandate to the heavens, the earth, and the mountains, so all of them are reluctant to carry that trust, and they are afraid that they will betray it and the people will carry the mandate. Verily, man is very ordinary and stupid." (Surat al-Ahzab: 72).

The verse above states that every human being has a mandate that must be accounted for by Allah SWT. The nature of the trust possessed by the Prophet has provided evidence that he is a person who can be trusted and can maintain trust and maintain confidentiality. And also able to convey something that must be conveyed. As a leader, the Prophet Muhammad was attentive to the needs and desires and listened to all the community's complaints. As a leader, he strives always to give the best for the community.

3) Fathonah

Table 6
Recapitulation of Respondents' Responses to Islamic Business Ethics
Based on *Fathonah*

Statement	Answers Category					Total	Index Average
	5 SS	4 S	3 RR	2 TS	1 STS		
Traders in conducting their business provide adequate information on goods.	22 44%	28 56%	-	-	-	50 100%	4.44 (SS)
Traders in conducting their business prioritize customer satisfaction.	34 68%	16 32%	-	-	-	50 100%	4.68 (SS)
Traders in conducting their business maintain good relations with other traders.	31 62%	19 38%	-	-	-	50 100%	4.62 (SS)
Traders are consistent in providing services to buyers.	26 52%	24 48%	-	-	-	50 100%	4.52 (SS)
Traders can consistently maintain the quality of their merchandise even though the unstable price	23 46%	26 52%	-	1 2%	-	50 100%	4.42 (SS)
Average <i>Fathonah</i>							4.54 (SS)

Source: Data Processed, 2022.

Description: SS = strongly agree; S = agree; RR = doubtful; TS = disagree; STS = strongly disagree

In Table 6 above, the overall average score of the *Fathonah* is 4.54, which is included in the SS category (Strongly Agree). The mean score for these statement items is 4.52. It shows a gap of 1.48 to meet the 1.48 category. The lowest average index is 4.42. While the highest average index is 4.68, which means traders prioritize customer satisfaction in trading. In line with research by Rahayu (2021), that intelligence is related to a person's behavior, seen in how he treats other people, how to manage time and how to manage assets that apply.

4) *Tabligh*

Table 7
Recapitulation of Respondents' Responses to Islamic Business Ethics
Dimensions *Tabligh*

Statement	Answers Category					Total	Index Average
	5 SS	4 S	3 RR	2 TS	1 STS		
Traders in their business apply the consensual principle.	26 52%	22 44%	1 2%	1 2%	-	50 96%	4.46 (SS)
Traders in their business always explain the defects of goods to buyers.	24 48%	26 52%	-	-	-	50 100%	4.48 (SS)
Traders convey the advantages and disadvantages of merchandise.	26 52%	23 46%	-	1 2%	-	50 100%	4.48 (SS)
Traders can build good communication with consumers and other fellow traders.	24 48%	26 52%	-	-	-	50 100%	4.48 (SS)
Traders can provide good service to consumers.	30 60%	20 40%	-	-	-	50 100%	4.60 (SS)
Average <i>Tabligh</i>							4.50 (SS)

Source: Data Processed, 2022

Description: SS = strongly agree; S = agree; RR = doubtful; TS = disagree; STS = strongly disagree

In Table 7, the overall average score of the *Tabligh* is 4.50, which is included in the SS category (Strongly Agree). The mean score for these statement items is 4.48. It shows a gap of 1.52 to meet the 1.52 category. The lowest average index is 4.48. Meanwhile, the highest average index is 4.60, meaning traders prioritize the best service for consumers.

This is in line with the word of Allah SWT, which explains the law of *tabligh* as stated in the QS. Al-Maidah verse 67 means: "O Messenger, convey what has been sent down to you from your Lord." Therefore, every human being should fear Allah SWT and let them speak the truth as it is written in Surah An-Nisa verse 9, which means: "And fear Allah those who, if left behind them weak children, for which they are

concerned for their (well-being). Therefore, let them fear Allah and let them speak the truthful words.” In relation to the interpretation of this research, the business actor of Jam'iyyah PC Persis Banjaran, has provided the best service for consumers by conveying information that consumers need to know before buying a product.

The research results of Trisnawati et al. (2021) also show that the implementation of the Tabligh attitude, which is equivalent to leading the service by the employees of Waroeng Steak and Shake Boulevard Branch by attaching an Islamic label in running their business so that consumers feel safe.

Regarding the triangulation of the application of Islamic business ethics to *Jam'iyyah* Persis business actors in Banjaran, the opinion of the head of the economic bidgar, namely Mr. Ro. According to him, these business actors have applied all the characteristics of the Prophet SAW in buying and selling activities. Materials about Islamic business ethics were obtained from recitations held in the Persis Banjaran PC environment and formal and non-formal education. This statement is from the interview excerpt below:

“...If the question is whether the business actors in the Banjaran branch of Jam'iyyah Islamic Unity can already practice Islamic business ethics, isn't that right? In my opinion, that was yesterday's position when there was a workshop on Islamic business ethics. I think it was a moment for strengthening, a moment to refresh Islamic business ethics, which is ideally done because basically, business actors are in the Jam'iyyah of Islamic Unity, even though they are not directly held special training or workshops on Islamic business ethics, the Jam'iyyah residents are already accustomed to participating in recitations, both formal and informal education related to this matter. So, in my opinion, most of them already know scientifically.”

Furthermore, Mr. Ro also said there was no longer any element of lying in the business being carried out, such as subtraction, magrib, maisyir, gharar, and usury. The presentation is based on the following interview excerpt:

“...For example, about Islamic business ethics, the mother gave an example that it should not be related to reducing the scales, that's common. That was a ban. I'm sure that no one has done anything like that or that it is related to Islamic business ethics that the position should not influence people excessively with elements of lies, i believe that the position is abandoned if the fatwa is clear in black and white that it is prohibited. Including the relationship with muamalah in financial or non-financial institutions, the ethical relationship must avoid maghrib, maishir, gharar, and usury. It's the same thing, most of the Jam'iyyah members of the Islamic Union, especially business people, already know about it and have made connections with it the majority.

In addition to the Chair of the Economic Bidgar, there is also the opinion of the deputy secretary of PC Persis Banjaran, Mr. Ag. Mr. Ag thinks that the business actors of Jam'iyyah Persis Banjaran have applied the four characteristics of the Apostle in their buying and selling activities. Applications are associated with the dimensions of *shiddiq*, *amanah*, *fathonah*, and *tabligh*. He also said that communication must be considered to understand business actors regarding aspects of production and distribution operations. As excerpts from the interview below:

Regarding Jam'iyyah business actors, especially in Jam'iyyah circles, the most related skills or abilities that must be honed are communication or Tabligh, as Pak Roni said earlier, in selling or influencing to be able to buy goods. Or communication of that nature can explain the product, like that. Sometimes some sides need to be perfected, say the ability to communicate with potential customers. If it's Shiddiq and Amanah, I hope; hopefully, many of the terms were strengthened by studies, and recitations, which are common in jam'iyyah circles. Lastly, the one related to Fathonah. Now, the point is more underlined about communication with business actors' understanding of aspects of production and distribution operations.

4. CONCLUSION

Data processing results show that the highest average score in Islamic business ethics is 4.58. Judging from the four characteristics of the Apostle applied by business actors in Persis Banjaran, the value of the *Shiddiq* is the highest, which is 4.68. *Shiddiq* includes individual intelligence and a sense of responsibility. This trait describes sufficient knowledge about the product being traded and the responsibility of producing the goods being traded. In addition to the nature of *Shiddiq*, business actors also have a high value on the character of *Amanah*. *Amanah* is the ability to build interpersonal skills, which will usually be tested when public interests clash with personal interests. This attitude illustrates that Persis Banjaran business actors pay more attention to public interests than personal interests, in other words, they will not harm consumers.

Based on the interview results, the four characteristics of the Apostle (*Shiddiq*, *Amanah*, *Fathonah*, and *Tabligh*) in Islamic business ethics have been implemented well by Persis Banjaran business actors. However, the thing that must be considered is communication on understanding business actors' aspects of production and distribution operations.

5. BIBLIOGRAPHY

- Amien, S., Mukhtar, E., Abdurrahman, M., Kamiluddin, U., Truna, DS, Anas, DW, Kusnadi, K. (2014). Guide to Living in Congregation at Jam'iyyah Persis. Bandung.
- A'yun, QA, Chusma, NM, Putri, CN, & Latifah, FN (2021). Implementing Islamic Business Ethics in Online Buying and Selling Transactions on Popular E-Commerce in Indonesia. *Darussalam Islamic Banking Journal (JPSDa)*, p 166-181.
- Azizah, M. (2020). Applying Islamic Business Ethics in Online Buying and Selling Transactions at the Shopee Online Store. *Humani (Law and Civil Society)*, p 83-96.
- Bertens, K. (2015). *Ethics*. Yogyakarta: Kanisius.
- Creswell, JW (2014). *Research Design Qualitative, Quantitative, and Mixed Approaches*. Yogyakarta: Student Library.
- Djakfar, M. (2012). *Business Ethics, Capturing the Spirit of Heaven's Teachings and the Moral Message of Earth's Teachings*. Jakarta: Self-Help Spreader.
- Julia, A., Nurfaahmiyati, & Hafiz, M. (2017). Applying Islamic Business Ethics in Business Competition in the Batik Handicraft Industry - Cirebon Regency. Nafiuddin. (2018). Understanding the Nature of the Prophet Muhammad SAW Siddiq Sharia Business Perspective. *Journal of Islamic Business and Management*. p 116-126. Bandung.
- Rahayu, AQ (2021). The Characteristics of the Prophet SAW as the basis for character education. 41st DIES Natalis National Seminar. p 19-26.
- Rusli, M., & Alisyah, MR (2021). Applying Islamic Business Ethics in the Digital Age (Study on Bukalapak.com). *Ats-Tsarwah*, p 30-51.
- Sakdiah. (2016). Characteristics of Leadership in Islam (Philosophical Historical Studies) The Characteristics of the Prophet. *Al-Bayan Journal*. p 29-48.
- Syahputri, TF, & Suryaningsih, SA (2022). Applying Islamic Business Ethics in the Sale and Purchase of Basic Food Transactions at the Surabaya Kedurus Market. *Journal of Islamic Economics and Business*, p 146-159.
- Tamara, T. (2012). *Cultivating Islamic Work Ethic*. Jakarta: Human Echo.
- Trisnawati, E., Wahab, A., Habbe, H. (2021). Implementing Trade Ethics with Siddiq, Tabligh, Amanah, Fathanah Characteristics at Waroeng Steak and Shake Boulevard Makassar Branch. *Journal of Economics and Business*, p 177-183.