

## Conference Proceedings

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### Implementation of Islamic Business Ethics: A Case Study of Agung Karya Printing Company

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## ABSTRACT

This study aims to analyze the implementation of Islamic business ethics at Percetakan Agung Karya as a practical reflection of the Islamic economic system in the modern era. Using a qualitative approach through interviews and observations, the research reveals that applying Islamic business ethics not only benefits the company internally but also generates positive social impacts for the surrounding community. Percetakan Agung Karya emphasizes values such as honesty, transparency, and social responsibility, demonstrated through the use of high-quality raw materials and its consistent practice of zakat payment. Furthermore, the company upholds justice and avoids prohibited practices in Islam, such as riba and maysir, to maintain integrity and ethical compliance in its business operations. These findings highlight the company's role as a potential model for other enterprises seeking to implement sharia-based business ethics while contributing to broader community welfare.

**Keywords:** *business ethics, honesty, printing*

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## INTRODUCTION

In this day and age, the Islamic economic system offers an attractive and relevant strategy. This method lays a strong foundation for operating the economy fairly by emphasizing moral and ethical ideals in many aspects of life. Islamic economics strongly emphasizes honesty and avoids tactics such as fraud, deception, usury, false oaths, and bribery, unlike methods that focus only on unilateral profit.

The existence of every person depends on the economy to meet their needs and plan their daily activities. There are always economic activities in various fields, including trade, agriculture, industry, and others. Because it is a tool that helps society achieve greater prosperity and quality of life, the economy is therefore an integral aspect of human life.

Islam offers an economic system with positive bargaining power that is relevant in the modern era, emphasizing comprehensive moral and ethical values in daily life. Islam does not justify economic practices that are solely oriented towards unilateral satisfaction without regard for justice, such as cheating, fraud, usury, perjury, and bribery. Islam sets clear boundaries between what is halal and haram, as well as between what is good (thayyib) and destructive (fasid) in economic activities. These boundaries form the basis of ethics that must be applied in business conduct. Therefore, business people need to integrate Islamic moral and ethical values into their business environment.<sup>1</sup>

According to Mustaq Ahmad, proper business conduct is that which is in line with the teachings of the Quran, where its application is not only good in relationships with fellow human beings, but also always remembers and draws closer to Allah SWT. Meanwhile, Puspo Wardoyo, in his book Membentuk

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<sup>1</sup> Mulyawisdawati, R. A. (2019). Implementasi Etika Bisnis Islam di CV Rumah Warna Yogyakarta. *Ijtihad: Jurnal Hukum dan Ekonomi Syariah*, 13(2), 147-167.

Entrepreneur Muslim (Shaping Muslim Entrepreneurs), states that a successful and profitable business must include three basic elements, namely: (a) investing in the best quality, (b) making logical, sound, and rational decisions, and (c) practicing good and ethical behavior. Business practitioners need to realize that their business practices are not value-free. This awareness can encourage them to run their businesses in a halal and lawful manner, by making the right decisions and supporting them with behavior that is in accordance with sharia principles.<sup>2</sup>

The application of moral values in the world of commerce needs to be personally recognized by every business person. In Islam, the purpose of trading is not only to pursue maximum profit, but also to seek blessings. Currently, many entrepreneurs ignore moral and ethical aspects in business, and are more concerned with how to achieve maximum profits. Amidst increasingly fierce business competition, there is one printing company that consistently applies the concept of Islamic business ethics, namely Percetakan Agung Karya.

Therefore, the author intends to analyze this printing company. This printing company is in high demand by the public, as evidenced by the long waiting list of orders that must be completed and is almost always full. Percetakan Agung Karya is one of the businesses that applies Islamic business ethics in its daily operations. With the use of high-quality materials, it is hoped that in the future this printing company will become an example for other printing businesses in terms of implementing Islamic business ethics in Sragen Regency.

## **THEORETICAL REVIEW**

In Indonesia, the term commonly used to describe ethical issues in economics and business is “business ethics,” in line with the English term, Business Ethics. However, in other countries, different terms are often used. For example, in Dutch, the term used is bedrijfsethiek (corporate ethics), while in German, the term is unternehmensethik (business ethics). In English, the term corporate ethics is also sometimes used. Other variations include economic ethics or economic ethics, as well as management ethics or managerial ethics, and organizational ethics. Although there are various terms, they all refer to the study of moral aspects in economic and business activities (Bertens, 2000).

The term ethics comes from the ancient Greek word ethos, which means custom, character, tradition, or way of thinking. According to Webster's dictionary, ethics refers to “the distinctive character, morality, or guiding beliefs of an individual, group, or institution.” Business ethics encompasses the principles that govern business behavior, covering individual, corporate, and societal aspects. In Islam, business ethics are also regulated in the Qur'an, which serves as the main guide for Muslims in conducting business in accordance with Islamic principles (Johan, 2009).

Islamic business ethics in practice must be evaluated based on the extent to which Islamic moral values and norms are applied in the business world. In an era of globalization marked by advances in technology and information, business ethics are often neglected, with society prioritizing personal interests over the common good. This phenomenon shows that moral principles, especially altruism, are increasingly marginalized in the behavior of business actors. Therefore, the measurement of business ethics must be seen as a reflection of morality in current business practices (Muhammad, 2004).

Ethics is a branch of philosophy that studies the good and bad of human behavior. Thinking about morality has now developed into a more concrete study. Since the late 1960s, ethical theory has begun to open up to current and specific topics. In Indonesia, studies on ethical issues in economics and business are increasingly being conducted by experts, including those focused on Islamic economics (Djakfar, 2008).

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<sup>2</sup> Barus, E. E., & Nuriani, N. (2016). Implementasi Etika Bisnis Islam (Studi Pada Rumah Makan Wong Solo Medan). *Jurnal Perspektif Ekonomi Darussalam (Darussalam Journal of Economic Perspec*, 2(2), 125-146.

Business ethics are ethical decisions made by business actors in the utilization of limited resources, as well as the impact caused by such use and production processes. More broadly, business ethics serve to analyze assumptions in the business world and determine how individuals should act in the context of a particular business structure (Azhari Akmal, 2007).

## **RESEARCH METHOD**

This research was conducted at Agung Karya Printing Company. The method used was qualitative, collecting data through interviews and observations at Agung Karya Printing Company. This research was conducted from October to November 2024. The informants involved in this research were: 1 printing company owner and 1 employee. This research was conducted with the aim of observing the implementation of Islamic business ethics at the Agung Karya printing company.

## **RESULT AND DISCUSSION**

### **1. Honesty and Transparency**

Honesty in Arabic is equivalent to the word shiddiq, which means truth and trustworthiness. This means that honesty is when words and actions are consistent with reality or consistent with the truth. The opposite of honesty is kidzb, which means lying or deceit. So, honesty includes consistency between what is said and the facts. This honesty is not only manifested in words, but also in actions, which should reflect what is in the heart. Honesty is the main foundation of a civilized society. Every individual should be honest because honesty can provide inner peace, eliminate fear, and bring justice. In Islam, believers are commanded to uphold justice, be fair witnesses, and avoid hatred so as not to be discriminatory.<sup>3</sup>

According to Sujarweni (2015), transparency is a principle that guarantees access or freedom for the public to obtain information about the implementation of government, including information related to policies, the process of their formulation, implementation, and the results achieved.<sup>4</sup> Meanwhile, according to Wida (2016), transparency is the provision of open, honest, and non-discriminatory financial information to the public, with the view that the public has the right to know comprehensively and openly about the government's accountability in financial management and its compliance with laws and regulations..<sup>5</sup>

Agung Karya Printing Company practices honesty by providing complete and accurate information about their products to customers.

In line with the principle of honesty, Agung Karya Printing Company always uses high-quality raw materials that are guaranteed to be halal and thoyib, in accordance with Islamic standards, so that it can provide the best service to the community.

The owner of Agung Karya Printing Company regularly pays zakat mal for his business, not only as a religious obligation, but also as a form of social responsibility and commitment to supporting the welfare of the community, especially those in need. By paying zakat, the owner hopes that his business will provide broad benefits and bring blessings to himself and the surrounding environment. This also reflects the values of transparency and honesty in running a business, where every asset and profit is calculated honestly to ensure that zakat obligations are fulfilled appropriately.

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<sup>3</sup> Nizar, M. (2018). Prinsip Kejujuran Dalam Perdagangan Versi Islam. *Jurnal Istiqro*, 4(1), 94-102.

<sup>4</sup> Sujarweni, V. W. (2015). Akuntansi Sektor Publik.mYogyakarta: Pustaka Baru Press.

<sup>5</sup> Wida. (2016). Akuntabilitas Pengelolaan Alokasi Dana Desa (ADD) di Desa-desa Kecamatan Rogo Jampi Kabupaten Banyuwangi . Skripsi Program S1 Studi Akuntansi Fakultas Ekonomi Universitas Jember .

The work culture at Percetakan Agung Karya also emphasizes spiritual principles and integrity. When the call to prayer sounds at noon, all work activities are temporarily suspended so that employees can perform congregational prayers at the At-Taqwa Mosque. This practice is not only to fulfill religious obligations, but also to strengthen the values of honesty and togetherness in the work environment, by providing special time for employees to worship without feeling rushed. Through this activity, the company strives to build a work culture that values the balance between worship and work, instills integrity in every aspect of the business, and ensures that every business action is based on the principles of transparency, honesty, and blessing.

## **2. Fairness and Social Responsibility**

The principle of justice means creating a situation where no party is disadvantaged by another, or a condition of mutual consent. Balanced and fair behavior in business has been explained in the substance of business treasury so that Muslim entrepreneurs perfect their measurements when measuring and weighing with the correct scales, because this is praiseworthy behavior and brings good results.<sup>6</sup>

Social responsibility can be defined as the obligation of companies to design policies, make decisions, and take actions that benefit society. However, some argue that social responsibility is the overall contribution of the business world to sustainable development.<sup>7</sup>

The concept of justice in the view of the Qur'an contains a meaning of balance that points to the essence of the perfection of human creation, both physically and mentally. In the context of the law of creation, justice is a natural human trait and is also universal in nature. Therefore, a sense of justice will arise in every individual, and when justice is not upheld, reactions will arise not only from the external environment, but also from within the human being themselves.

Social and economic justice in the view of the Qur'an emphasizes human equality and avoids inequality arising from economic problems. Wealth should not be used arbitrarily; owners must consider balance so as not to be stingy or wasteful. Wealth should not circulate only among the rich because the poor have a right to it. Hoarding wealth without any social function is a grave mistake, because true wisdom arises when a person uses their wealth for the common good. The Qur'an acknowledges differences in wealth, but people should not be treated based on material possessions. This teaching encourages liberation from poverty because there are many religious obligations related to wealth. However, because human abilities vary, the Qur'an establishes the principle of mutual assistance in order to achieve equitable social justice and mutual prosperity.<sup>8</sup>

Agung Karya Printing is committed to maintaining consistent product quality and quantity, as well as ensuring timely order completion in accordance with deadlines agreed upon with customers. Although it does not currently have any business partners, this business places customer trust as its top priority. Employees are paid regularly every Saturday as a form of appreciation for their performance and to fulfill their rights in accordance with Islamic principles. The business also avoids unfair competition practices by not disparaging other MSMEs and focusing on the principle of "talk less, work more" in order to achieve optimal results.

The owner and all employees have expertise in their respective fields, enabling them to produce high-quality products that meet customer needs. In conducting its business activities, this business always prioritizes the interests of the community, striving to provide the widest possible benefits to the people.

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<sup>6</sup> Juliyan, E. (2016). Etika bisnis dalam persepektif islam. *Ummul Qura*, 7(1), 63-74.

<sup>7</sup> Fatmawatie, N. (2017). *Tanggungjawab sosial perusahaan*. STAIN Kediri Press..

<sup>8</sup> Nurudin, A. (1996). Konsep Keadilan dalam Al-Qur'an dan Imlikasinya terhadap Tanggung Jawab Moral. *Al-jami'ah* No.59

### **3. Prohibition of Maysir, Riba, and Gharar**

The term maysir is generally defined as gambling. Linguistically, the term maysir comes from the word “yasara,” which means gentleness or drawing lots using arrows. According to Muhammad Ayyub, “maysir” is a form of activity that aims to gain profit through games of chance. People involved in gambling seek to obtain something that should not be obtained or lose opportunities if they hope to gain profits easily without giving a fair return.<sup>9</sup>

Allah SWT explains the prohibition of gambling in Q.S Al-Maidah verse 90, which reads:

يَا يُهَا الَّذِينَ آمَنُوا إِنَّمَا الْحُكْمُ وَلِلْمَيِّسِرِ وَلَا أُنْصَابُ وَلَا زُلْمٌ رِّجْسٌ مَّنْ عَمِلَ الشَّيْطَنَ فَأَتَيْتُهُمْ لِعَذَابًا فَلَمْ يَخُونُونَ

Meaning: “O you who believe! Intoxicants, gambling, (sacrificing to) idols, and casting lots with arrows are abominable works of Satan. So avoid them so that you may prosper.” (QS. Al-Ma'idah 5: Verse 90)

Gharar refers to elements of uncertainty, deception, or actions that have the potential to harm others. According to Habiburrahman and Rudi Arahman, gharar is anything that can deceive humans, such as wealth, luxury, position, and lust. Nova Khairunisa adds that an agreement or contract contains gharar if there is an element of uncertainty in the value of payment or delivery of the object of the agreement, which has the potential to harm one of the parties.<sup>10</sup>

In linguistic terms, gharar means danger or actions that involve risk to oneself. The term “fiqh gharar” has three different meanings. First, gharar refers to a situation that cannot be ascertained or determined. Second, gharar relates to products with unclear specifications. Third, gharar can encompass both of these meanings, namely uncertainty and unclear specifications simultaneously.<sup>11</sup>

Most academics argue that gharar encompasses uncertainty or unclear outcomes. Gharar is considered a type of transaction that is prohibited in Islam because it contains elements of uncertainty, speculation, and doubt. Taufik and Masjono define gharar sales as all forms of transactions that involve uncertainty or speculative elements such as gambling. Many examples of modern transactions fall into this category. Imam Nawawi emphasizes that Islamic law prohibits gharar as one of the elements in a contract. According to Imam al-Qarafi, gharar is a contract that has no certainty of outcome, such as the sale and purchase of fish that are still in the pond.<sup>12</sup>

Allah SWT shows the prohibition of gharar in Q. S. Al-Baqarah verse 188 which reads:

وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِإِلَيْ طَلْ وَثَدْلُوا بِهَا إِلَى الْحُكَمَ لِتَأْكُلُوا فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ بِلَا يَرْأُمُ وَأَنْتُمْ عَلَمُونَ

Meaning: “And do not consume one another's wealth unjustly, nor bring it before the judges with the intention of consuming part of other people's wealth through sin, even though you know it is wrong.”

According to Nahjul Balaghah, one night, Ash'ats bin Qais brought a bottle of honey that had been smeared with something to Ali bin Abi Thalib, hoping to win his case before Imam Ali by giving him this gift. However, Imam Ali immediately rejected it and said firmly, “Have you come to distract me

<sup>9</sup> Dewi, R. P. (2023). Larangan MAGHRIB (Maysir, Gharar, Riba) dalam Transaksi Jual Beli Kajian Ekonomi Islam. EJESH: Jurnal Of Islamic Economics and Social, 1(1), 23-33.

<sup>10</sup> Hilyatin, D. L. (2021). Larangan Maisir dalam Al-Quran dan Relevansinya dengan Perekonomian. MAGHZA: Jurnal Ilmu Al-Qur'an dan Tafsir, 6(1), 16-29.

<sup>11</sup> Shohih, H. (2021). Perspektif Hukum Islam Mengenai Praktik Gharar Dalam Transaksi Perbankan Syariah: Indonesia. Dialogia Iuridica, 12(2), 69-82.

<sup>12</sup> Arifin, S. (2010). Gharar dan risiko dalam transaksi keuangan. TSAQAFAH: Jurnal Peradaban Islam, 6(2), 312-334.

from the religion of Allah? Even if Allah gave me all the power of the seven heavens and everything beneath them, I would not take a single grain of wheat from an ant to oppose Him. Your world seems no more meaningful to me than an insect eating a leaf. What should Ali do with something that is fleeting and temporary.<sup>13</sup>

In addition to prohibiting bribery, this verse also emphasizes that one should not spend one's wealth on futile pleasures, such as gambling or other useless games.

Imam Shadiq as narrated that the Quraish often engaged in games where they bet their wives, children, and wealth. As a result, they lost everything they bet. Allah then forbade them from such acts.

According to Abu Bakar Jabir Al-Jaza'iry, usury is an addition that has certain characteristics. Wahbah Zuhaili refers to the opinion of Ibn Rifah, who states that usury includes the taking of certain assets beyond what is borrowed and the addition of value to transactions involving gold, silver, and various types of food. Additionally, in the Shafi'i view, usury is defined as an exchange agreement that lacks clear equivalence according to Islamic law at the time the agreement is made, including if there is a delay in the exchange. Meanwhile, Hanbali scholars describe usury as "the addition of something specific." In the view of Hanafi scholars, usury is defined as "the addition of wealth as a substitute in a transaction involving the exchange of wealth."<sup>14</sup>

As stated in the word of God in Q. S. Al-Baqarah verse 275:

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يُقْرَبُونَ إِلَّا كَمَا يُقْرَبُ الْدُّيُونُ بِتَنَبَّهِ الشَّيْطَانُ مِنَ الْمُسْنَدِ إِلَيْهِ ذَلِكَ بِأَنَّهُمْ قَاتُلُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَنَّ حَلَالَ اللَّهِ الْبَيْعَ وَحْرَمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِّنْ رَّبِّهِ فَأَنْتَوْلِي فَلَمَّا مَا سَلَفَ وَمَرَّةٌ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْنَابُ النَّارِ هُمْ فِيهَا حَلَدُونَ

"Those who consume (transact with) usury cannot stand, except like one who stands staggering because of demonic possession. This is because they say that buying and selling is the same as usury. Yet, Allah has made buying and selling lawful and has forbidden usury. Whoever receives a warning from his Lord (regarding usury) and then stops, what he has already obtained is his, and his matter is with Allah. Whoever returns to it—those are the dwellers of the Fire; they will abide therein forever".

Agung Karya Printing Company is run based on Islamic principles, which means it does not involve usury or harmful interest, and is free from gharar or uncertainty that could harm other parties. In addition, this business avoids all forms of gambling or speculation that are prohibited, so that every transaction is carried out with transparency, fairness, and in accordance with the principles of halal. Agung Karya Printing is committed to always maintaining integrity and blessings in every business step, so that it can provide sustainable benefits for all parties involved.

To provide a clearer understanding, the following table shows a comparison between the theoretical concept of Business Ethics and its implementation in practice at Percetakan Agung Karya, Sragen. This table will help illustrate how business ethics principles are applied in the company's operations.

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<sup>13</sup>Ramadhina, Z. Z. (2021). Keabsahan Transaksi Jual Beli Gharar

<sup>14</sup> Romdhoni, A. H., Tho'in, M., & Wahyudi, A. (2012). Sistem Ekonomi Perbankan Berlandaskan Bunga (Analisis Perdebatan Bunga Bank Termasuk Riba Atau Tidak). Jurnal Akuntansi Dan Pajak, 13(01)

Islamic Business Ethics in Theory	Implementation of Islamic Business Ethics
<p>Honesty and transparency</p> <ol style="list-style-type: none"> <li>1. Raw material quality</li> <li>2. Zakat</li> <li>3. Worship</li> </ol>	<ol style="list-style-type: none"> <li>1. Using high-quality raw materials that are guaranteed halal and thoyib, in accordance with Islamic standards, to provide the best service.</li> <li>2. Business owners regularly pay zakat mal as a religious obligation and social contribution, hoping that their business will bring widespread benefits and blessings to the community.</li> <li>3. At the time of the zuhur call to prayer, all activities are temporarily stopped so that all employees can perform congregational prayers at the mosque.</li> </ol>
<p>Justice and Social Responsibility</p> <ol style="list-style-type: none"> <li>1. Trust and confidence</li> <li>2. Timely salary payments</li> <li>3. No disparagement of other MSMEs</li> <li>4. Expertise in the field of printing</li> <li>5. Prioritizing the interests of the community</li> </ol>	<ol style="list-style-type: none"> <li>1. Maintain the quality and quantity of products on time according to the deadlines agreed upon with customers.</li> <li>2. Employees are paid on time every week on Saturdays.</li> <li>3. This business avoids disparaging other MSMEs and focuses on the principle of talking less and working more for maximum results.</li> <li>4. With their respective expertise, the owners and employees produce quality products that meet customer needs and prioritize the interests of the community.</li> <li>5. This business prioritizes the interests of the community so that its benefits are felt by many people.</li> </ol>
<p>Prohibition of Gambling, Uncertainty, and Usury</p> <ol style="list-style-type: none"> <li>1. Avoidance of MAGHRIB practices (gambling, uncertainty, and usury)</li> </ol>	<ol style="list-style-type: none"> <li>1. This business is conducted without involving usury and gharar practices, and avoids all forms of gambling or speculation that are prohibited.</li> </ol>

## **Implementation of Islamic Business Ethics: A Case Study of Agung Karya Printing Company**

### **Conference Proceedings of the 4<sup>th</sup> International Conference on Finance, Business, and Banking (ICFBB)**

Islamic business ethics play a very important role in maintaining the sustainability and reputation of Percetakan Agung Karya, both in the short and long term. We have communicated these principles to the company, which has resulted in the following positive impacts:

#### **1. Increased Consumer Trust**

With a strong commitment to Islamic business ethics, Percetakan Agung Karya has gained greater trust from consumers. This trust is the main foundation for building long-term relationships and customer loyalty, which are invaluable in maintaining business sustainability.

#### **2. Fair and Transparent Work Environment**

The application of Islamic business ethics creates a fair and transparent work environment. This increases employee satisfaction, builds motivation, and ultimately has a positive impact on team productivity. Employees who feel valued tend to perform at their best.

#### **3. Compliance with Laws and Regulations**

Islamic business ethics practices help companies comply with applicable laws and regulations. Thus, companies are able to avoid the risk of lawsuits and other financial losses that may arise from violations.

#### **4. Social and Environmental Responsibility**

Islamic business ethics not only focus on company profits but also involve social and environmental responsibility. Percetakan Agung Karya has a positive impact on the community and the surrounding environment through beneficial and sustainable actions.

#### **5. Investment for Long-Term Financial Sustainability**

Although the implementation of Islamic business ethics may require an initial investment, companies will enjoy long-term financial benefits. These can include an improved reputation, reduced legal risk costs, and maintaining customer loyalty.

Overall, the implementation of Islamic business ethics at Percetakan Agung Karya has had a significant impact on consumer reputation and trust, harmonious relationships with employees, legal risk mitigation, business sustainability, and the achievement of long-term financial gains.

## **CONCLUSION**

Based on the theoretical description, research results, and discussion regarding the Implementation of Islamic Business Ethics at Agung Karya Printing Company, this journal concludes that Islamic business ethics principles such as honesty, transparency, fairness, and social responsibility can be applied in real business operations. Agung Karya Printing is an example of the implementation of these principles by maintaining product quality, paying zakat regularly, and building a work culture that values the balance between worship and work. This business also avoids practices that are prohibited in Islam, such as usury, gambling, and uncertainty, with the aim of maintaining integrity and blessings in every aspect of the business. This principle not only benefits the company but also provides social benefits to the wider community.

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