

## Implementation of Islamic Business Ethics for Inclusive Students in Qur'anic Perspective

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### ABSTRACT

The development of the world of work that is in great demand is the world of business / trade in percentage terms based on the main job business fields in 2021-2022, the highest percentage is in trade, business. In the development of business activities from the past until now, it is important to know that Islamic business ethics in the perspective of the Qur'an encourages entrepreneurs and business people to operate with integrity, honesty, and social responsibility, while prioritizing blessings and mutual benefit based on the verses of the Qur'an. This observation or research aims to analyze, explain and describe the implementation of Islamic business ethics from the Qur'anic perspective can provide a strong moral foundation for inclusion students in running their business. This helps them become responsible and ethical business leaders in society. This observation or research uses a descriptive qualitative approach method. This observation or research aims to analyze, explain and describe the implementation of Islamic business ethics from the perspective of the Qur'an can provide a strong moral foundation for inclusion students in running their business. This research uses a descriptive qualitative approach method. The research technique carried out in the form of data collection through observation, interview and documentation methods. The results of the study can be described as follows based on the presentation of theoretical studies, research results and analysis, which previously had been held observations made by the author at SMA Muhammadiyah 6 Surakarta. By understanding and applying Qur'anic principles in their business, inclusion students can contribute positively in the business world while living a life that is in accordance with their religious teachings.

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### INTRODUCTION

In maintaining the needs of life, humans are given the freedom to choose an attitude in defending their needs. From this discretion and freedom, it is human nature (living things) to fulfill their daily needs. Of the many needs among the most basic / basic needs are economic needs, to meet human economic needs are required to work. The development of the world of work which is in great demand is the world of business / trade in percentage based on the main job business

fields in 2021-2022, the highest percentage is in trade, business and services of 26.19%. from the data of 200 samples of the central statistics agency (Statistik, 2013).

In the development of business activities from the past until now, it has become a job that is widely occupied by humans, to meet the needs of life and achieve prosperity. Even the prophet Muhammad SAW pursued business in his youth, he was also known as an honest trader (al-amin) (Nata, 2012). In his history, the Prophet spent his lifetime trading longer than his apostolic period. In the age of Rasulullah for 63 years spent childhood (12 years), trading period (25 years) and apostolic period (23 years). In general, business is an economic activity of a structured individual or group effort to produce goods or services with the aim of making a profit (Syam, H. M., Yuniati, U., Meilinda Hardi, N., & Tabroni, 2021). In the era of Globalization, business competition is increasingly competitive and technological developments affect the progress of the business world. In doing business, there are things related to the nature or good behavior that must be possessed by a businessman / trader, namely business ethics. understanding of ethical diversity is needed in doing business. Encouraged by the increasing importance of developing ethical attitudes and behavior in the business world based on the principles of Islam. Islamic business ethics encourages entrepreneurs and business people to operate with integrity, honesty, and social responsibility, while prioritizing blessings and mutual benefits (Lukman, 2018)

Given the importance of business ethics in Islam is a moral teaching, business ethics is something that has become a necessity that blends with business (Syarnubi, 2019). This is because business in essence is not only pursuing profits in the form of material alone but also immaterial. Without ethics, business activities will become activities that are free from the values of behavior and morals of business people / traders. In this case, there will be fraudulent practices, reduction of scales, and environmental damage.

وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدْخِلُوا بِهَا إِلَى الْحُكْمِ لِتَأْكُلُوا فَرِيقًا مِنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ

*"And let not some of you eat of the wealth of others among yourselves by unlawful means, and let not your property be brought before a judge, that you may eat of the wealth of others by way of sin, while you know."* (QS. Al-Baqarah/2:188)

The Quran gives special attention to the world of business which is seen in the Quran by not classifying business as obtaining wealth by false means. Batil according to Shara' is taking someone else's or another party's property in a way that the owner of the property does not agree with. It can also be understood as spending wealth and using wealth in its place (Yuniar et al., 2021). The essence of the Quranic prohibition is not to harm other parties in wanting their property. Inclusion students, like other students, also have the potential to become entrepreneurs and business people who are active in society. However, inclusion students may face special challenges in dealing with the dynamics of business and diverse social environments. Business for inclusive students provides an opportunity for students to learn and develop relevant skills in the business world (Setiawan, E., & Apsari, 2019). These include management skills, creativity, leadership, and teamwork. In addition, students with specific needs or challenges also have the opportunity to hone skills that match their interests and talents.

Inclusive students enable collaboration and different perspectives in business. Students with diverse backgrounds and different abilities can provide unique insights that can spark innovation and creativity in product and service development (Misdar et al., 2017). Doing business or trading for inclusive students is not only about honing their interests and talents but there needs to be an understanding of the behaviors, and traits that will be implemented when they do business and

trading. Therefore, it is important to understand how Islamic business ethics, inspired by the Qur'an as the holy book for Muslims, can be a guide in dealing with modern business situations and facing complex social issues.

## METHODS

### 1. Type of Research

This research is a descriptive qualitative research at SMA Muhammadiyah 6 Surakarta. According to Moleong, qualitative research is a type of research that intends to understand phenomena about what is experienced by research subjects such as behavior, perceptions, motivations, actions and others holistically and by means of descriptions in the form of words and language, in a special natural context by utilizing various natural methods. Meanwhile, descriptive qualitative research is research conducted by collecting, processing, analyzing, and presenting data descriptively. Qualitative descriptive research aims to explore or portray the social situation to be studied thoroughly, broadly, and deeply (Lexy J. Moleong, 2018).

### 2. Research Approach

In this research, the research process uses a qualitative approach. Qualitative research is an approach with the aim of exploring and understanding the meaning of individuals or groups regarding social problems (Creswell, 2014). This approach makes it easier for researchers to present data because they are directly involved with the object to be studied, and have in-depth observations because they are directly involved in a more comprehensive phenomenon. The process of solving a problem uses empirical data that is descriptive and in accordance with field conditions through a point of view. Therefore, the researcher sees directly the Application of Islamic Business Ethics from the Qur'anic Perspective at SMA Muhammadiyah 6 Surakarta.

### 3. Research Data Sources

The data source obtained in this data sources that have a qualitative nature in research are sought not to be subjective as well, this is because there is a need for additions to the research in question. The source of data obtained by researchers is an accurate source of data using challenges such as working on questions in accordance with what is actually found directly in the field and sourced from the principal (Moleong, 2017). Furthermore, the source can also be seen from the state of the leadership work process that is being carried out in the classroom and the data provided by the sources related to the principal's leadership

### 4. Qualitative Data Collection Methods

In this research, the necessary data will be organized into several data collection methods. Data in qualitative research is divided into 2 groups, namely observation, interviews, and documentation (Creswell, 2017).

- a. Observation, by conducting field research directly at SMA Muhammadiyah 6 Surakarta. Researchers also took notes related to what was experienced and felt when they were directly in the field to support the data in the research. Examples such as observing student activities and teacher interactions.
- b. Interviews, where on the occasion of the interview the researcher asked several questions to strengthen the data by digging up the data from the intended sources, namely Inclusion Students.
- c. Documentation, with the documentation, it has been stated that there are facts that corroborate the data, these facts are in the form of report materials, notes, photos, and video or sound recordings.

## 5. Qualitative Research Data Validity

In testing the validity of this study, researchers used triangulation, which is using various measurements to assess the same phenomenon with the use of diverse data, which will certainly involve coherence between different theories and methods, as well as different researcher perspectives. Data triangulation can be illustrated as the use of multiple data sources in order to obtain different perspectives on conditions within a single study. In this research, researchers used triangulation techniques by collecting data by observation, interview, and documentation (Miles, 2014). Researchers also compared observation, interview, and documentation data to the direct circumstances experienced by researchers in the field.

## 6. Qualitative Data Analysis

Data analysis as a step of systematically searching and tidying up observation notes, and others in order to increase the researcher's understanding of the problem or case being studied and presented. Data analysis in this study was carried out by analyzing, organizing, and interpreting data obtained through observation, interviews and documentation. Researchers can filter what information is the result of their research and is easily understood by others and draw conclusions about their research (Sugiyono, 2017). In this study, researchers used analysis techniques from data collection, data reduction, data presentation, and conclusion drawing.

### a. Data Collection

Researchers collected data by recording the results of observations, interviews, and documentation that researchers experienced when they went directly to the field.

### b. Data Reduction

Data reduction is carried out by researchers by processing data that is included in their research targets from the results of observations, interviews, and documentation from the data owned by researchers.

### c. Data Presentation

Presentation of data conducted by researchers in the form of text containing the results of observations, interviews, and documentation from field data. Researchers must also present their data with the hope that everyone can understand the data from their research.

### d. Drawing conclusions

The conclusions drawn by researchers on the presentation of their data must be in accordance with the problem formulation data in the observation and documentation data that researchers get.

## FINDINGS AND DISCUSSION

### A. The Qur'an as a Guide to Business Ethics

In life we often encounter so many values that provide guidance on how we live, act well, as well as the basis for assessing whether our behavior and actions are good or bad. In doing business, we must have a clear and directed vision and mission because it is not only taking profits solely for the sake of world economic sufficiency but also has a vision and mission to worship such as infaq and shadaqah to give some of the wealth we enjoy from the results of business efforts to people in need (Syarnubi, 2022). In general, trade, business, and commerce can be divided into two kinds of values, namely general values and specific values, in terms of meaning here have a relationship with the context of each. Doing business/trading is not only related to material things but also to immaterial nature. The Qur'an as a guide to ethics or ethical demands of life and contains ethical concepts and principles related to the interests in

producing good attitudes for human action, in the fields of politics, economics, social, and trade or business (Anggara et al., 2023). In the Qur'an there are various actions and human behavior in trading. Because the Qur'an is a book of guidance for human beings, believers and Muslims and also as a book of ethics. distinguishing between truth and falsehood, between good and bad (hudan li al-nas wa bayyinat min al-huda wa al-furqan), as in surat Al-Baqarah/2 verse 185.

In this case there are several verses in the Qur'an that explain business with a material context, namely QS. Al-Baqarah/2: 275, in the verse explains that Allah legalizes buying and selling and forbids usury, and orders to write down debts and receivables in transactions. (Departemen Agama RI, 2016)

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقْوَمُونَ إِلَّا كَمَا يَقْوَمُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ۚ ذَٰلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا ۗ وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا ۗ فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَىٰ فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ ۗ وَمَنْ عَادَ فَأُولَٰئِكَ أَصْحَابُ النَّارِ ۗ هُمْ فِيهَا خَالِدُونَ

*"Those who eat (take) usury cannot stand but as one who is possessed by a demon because of insanity. That is because they say that buying and selling is the same as usury, whereas Allah has justified buying and selling and forbidden usury. And as for those to whom the prohibition of their Lord has come, and they have ceased (from usury), then to them belongs what they had taken (before the prohibition came); and their affair is (up to) Allah. But whoever returns (to usury), those are the inhabitants of Hell; they will abide therein." (QS. Al-Baqarah/2: 275)*

In the context of immaterial trade, prioritizing worship over trading or doing business. Then read the Qur'an the book of Allah, perform prayer services, give alms secretly or openly and those who know no loss Trade saves from torment by believing, jihad and beristiqomah in the way of Allah, as in the Qur'anic verse QS. Fathir/35: 29.

إِنَّ الَّذِينَ يَتْلُونَ كِتَابَ اللَّهِ وَأَقَامُوا الصَّلَاةَ وَأَنْتَفَعُوا بِمِمَّا رَزَقْنَاهُمْ سِرًّا وَعَلَانِيَةً يَرْجُونَ تِجَارَةً لَّن تَبُورَ

*"Indeed, those who always read the book of Allah and establish prayer and spend part of the sustenance that We bestow upon them secretly and openly, they are hoping for a business that will not lose" (QS. Fathir / 35: 29).*

In the description of the explanation above, it explains that, first, related to business or trade in the Qur'an, business guidance must have a clear business vision for the long term / future, not just looking for momentary profit, in this case seeking real good profits has good consequences for life and the environment. Second, in the Qur'an there are provisions related to ethics, namely akhlak/khuluq which means habits, character, character, chivalry, courage (Soraya et al., 2022). The existence of the word morals in the Qur'an is found in the singular form, namely khuluq, which is found in Surah al-Syu'ara verse 137.

إِنَّ هَٰذَا إِلَّا خُلُقُ الْأَوَّلِينَ

In Tafsir Al-Mukhtashar / Markaz Tafsir Riyadh, under the supervision of Shaykh Dr. Shalih bin Abdullah bin Humaid (Imam of the Grand Mosque) according to him, the religion we adopted is nothing but the religion, morals and customs of the ancients. The word khuluq awwalin, intended and understood by Muhammad 'Ali as-Sabuni has the meaning of the khufarat of the ancients. While al-Maraghi interprets with the customs of those who become the basis of religion (Syarnubi Syarnubi, 2019).

Fazlur Rahman, quoted from Hendar, factually the Qur'an is a book of ethical teachings, principles and moral appeals, and not just a document containing laws. The Qur'an appears as a guide that from beginning to end always provides a moral emphasis. It can be understood that the purpose of the Qur'an itself is to promote an ethical social order based on morality, transparency and justice. In the systematic formulation of Qur'anic ethics in answering various comprehensive humanitarian problems, especially on the issue of mauamalah-business (trade), and also establish religious fatwas that emphasize haram and halal, so that it does not involve the facts and reality of what kind of business traditions and how. In this case, said Hendar, a special treatment is needed to systematically state the ethical values of the Qur'an as a guide to life in relation to business/trade. Ethics are needed so that humans can live cooperatively in protecting justice and the interests of humans and also the surrounding environment. By understanding and applying the principles of binsi ethics contained in the Qur'an, inclusive students can run their businesses with integrity and high morality (Syarnubi et al., 2023). They can build a business that is not only materially successful, but also reflects Islamic values in all aspects of their business. This is because the Qur'an contains various teachings and principles that can guide inclusion students in running a business with integrity, justice and morality.

## B. Key Principles of Business Ethics in the Qur'an

In the explanation above, the Qur'an becomes the general basis of Islamic business ethics principles by teaching about ethics in business with the teaching of tawhid in it. In this discussion will be briefly described some key principles of ethics in the Qur'an.

### 1. Tawhid

The Foundation of Qur'anic Morality for the Believers Islamic theology is the basis of fundamental ethics as well as teaching insights about religion and social relations between fellow human beings in several aspects of tawhid. In Islam, written in the Qur'an, it explains that monotheism is a central concept that contains that Allah (God) is the center of everything, and human beings are obliged to obey Him. In this concept of tawhid, it contains the implications of teachings based on Islam with the values and norms that exist in Islam that the purpose of human life is none other than to worship God (Siregar & Siregar, 2018).

قُلْ إِنَّ صَلَاتِي وَنُسُكِي وَمَحْيَايَ  
وَمَمَاتِي لِلَّهِ رَبِّ الْعَالَمِينَ

"Verily, my worship, my life and my death are for Allah, the Lord of the Worlds." (QS. Al-An'am/6: 162)

Humans with God have a relationship in all aspects of life united with God in social, cultural, economic, and political that will push humans into a wholeness that is appropriate, consistent in themselves always supervised by God. In the principle of tawhid, it leads humans to believe that all the possessions in their grasp are only entrusted by God. In the principle of tawhid believes in the unity of the world and the hereafter, this will lead a businessman not only to seek metaerial benefits but also immaterial which is eternal and eternal (Shihab, 2009).

Quoted from (Sadali, 2020) says that "Imitation of God's Ethics" is the basis for human improvement. He mentions five divine ethics as the basis for human moral formation, namely:

- a) Rahman (Compassionate)
- b) Barr (Breeder)
- c) Ghafur (Forgiving)
- d) Rahim (Merciful)

#### e) Ihsan (Kindness)

It has been described in the Qur'an in Surah Al-Fatihah that Tawheed has been the fundamental basis for creating a social order based on morality (ethics), justice, honesty, exploitation of the poor, and dirty games in trade. In this case, the message of religious morality (ethics-religion) which is the foundation of ethical-theology is tawhid. By knowing the principle of tawhid in Islamic business ethics, inclusion students are able to implement it to the concept of business and trade, for them the principle of tawhid provides guidance on how to have ethics and how to behave well to customers accompanied by verses of the Qur'an which are a source of guidance in behavior.

The limitations they have are not an obstacle for them to enter the business world (Prihatin et al., 2017). Inclusive students have the right to gain knowledge as well as a proper, open, and respectful education for different backgrounds and conditions. In this case, inclusion students strengthen the foundation of tawhid through Islamic business ethics by running a business and trading paying attention to behavioral values with the guidance of the verses of the Qur'an, there are several positive things that can happen to inclusion students in carrying out the concept of tawhid, namely: (Ahmad Syar'i, 2020)

- a) Awareness of the Oneness of God: Through business or trading the understanding of the principle of tawhid, the inclusion students can internalize the belief in Allah SWT. They can feel that doing business is part of worship and that Allah always witnesses the actions they take.
- b) Application of High Business Ethics: The foundation of tawhid teaches the values of honesty, justice, and kindness in doing business. Inclusive students can apply business ethics based on the principles in the Qur'an, and make their business a way of practicing the Islamic values in the Qur'an in their daily lives.
- c) Compliance with Sharia Law: The principle of tawhid encourages inclusive students to comply with sharia laws in doing business, namely, the prohibition of usury (interest), fair trade, and the prohibition of haram elements. By applying sharia law in their business is a form of obedience to Allah.

## 2. Balance

With balance, we believe that Allah created everything in a balanced state that is fair or harmonious.

الَّذِي خَلَقَ سَبْعَ سَمَاوَاتٍ طِبَاقًا ۗ مَا تَرَىٰ فِي خَلْقِ الرَّحْمَٰنِ مِن تَفَٰوُتٍ ۗ فَارْجِعِ الْبَصَرَ ۗ هَلْ تَرَىٰ مِن فُطُورٍ

*"Who has created the seven heavens in layers. You will not see in the creation of the Most Gracious Lord anything unequal. So look again and again, do you see anything unbalanced?" (Al-Mulk/67:3).*

The need for balance or justice is emphasized by Allah by mentioning that Muslims are a wasathan ummah, a people who have togetherness, dynamism, have clear directions and goals, and the existence of an arbiter or justifier (Arzaq, 2023). The existence of the principle of balance or justice in characteristics, with this the principle of character is dynamic where conditions are constantly changing which will be carried out by every Muslim. *"He has exalted the heavens, and He has created the scales (of justice and balance) so that you may not transgress in them; establish the scales with justice and do not diminish them."* (QS. Ar-Rahman/55: 7,8,9)

In the meaning of Surah Ar-Rahman verses 7, 8, and 9, it is understood that balance is a basic concept that is sunnatullah. Therefore, the importance of balance in the business world for

Muslim business people is due to the balance in obtaining benefits in the world and also the hereafter, by realizing actions that are determined by themselves and others in a worldly welfare and salvation in the hereafter (Nabilah, 2016). For inclusion students, knowing the principles of business ethics in Islam has a great influence. For inclusion students with this balance principle they are able to balance between doing business to gain material and immaterial benefits. In implementing this principle of balance in doing business, inclusion students provide justice in their business, one of which is by measuring the scales, being fair in serving customers. There are several things that inclusion students get in implementing this balance principle in doing business, namely:

- a) Trust Management: The concept of ownership and management to Allah SWT can help inclusion students to treat their business with high responsibility. Inclusion students can run a business with strong transparency and accountability principles.
- b) Social Empowerment: with business inclusion students can provide benefits to the community and help people in need, it is a form of good deeds that can bring rewards.

### 3. Free Will

Freedom in Islam is not only freedom that is loose within the rules that have been outlined by the provisions of Allah SWT, in the Qur'an and the Sunnah of His Messenger. Freedom of choice in anything and any condition including doing business freedom in business contributes to the provisions of Shari'a which prioritizes related to ethics or called morals.

Freedom is the most important part of Islamic business ethics, but in the collective interest freedom does not harm. In Islam all the potential possessed by the individual there is no limit to the opinion of a person who encourages himself to have all the potential he will have. To control human lust that tends to constantly fulfill personal needs is controlled by social obligations, such as shodaqah, infaq, and zakat (Febriyanti et al., 2022). Allah gives humans the freedom to choose an occupation that is able to fulfill human personal needs by upholding the applicable sharia in the Al-Qura'an and As-Sunnah. In this case, the influence of the principle of free will for inclusive students in interpreting their business is: (Supriadi & Ismawati, 2020)

- a) Income and Financial Independence: doing business can provide inclusive students with a side or additional source of income. This can help them fulfill their basic needs and be able to overcome financial problems in their daily lives.
- b) Spiritual Awareness: By doing business, there is an awareness of God and their relationship with Him, it can be an important part and fulfillment of the needs of the hereafter, this is because by having free will in doing business it will create an awareness that every action is an act of worship and must be done with good intentions, for example: giving alms, zakat, and shadaqah.

### 4. Responsibility

Responsibility in Islam has a multiple nature both at the individual level and with the organizational and social levels carried out together. According to Sayyid Qutub in (Malta et al., 2022). Islam has the principle of balanced responsibility in the form of its scope, between body and soul between a person and his family, between individuals and groups or societies, Society and other societies The Qur'anic perspective of business can have a significant positive impact on responsibility for inclusion students. The Qur'an teaches that every individual has moral and ethical responsibilities in the actions and decisions they take (Mardeli, 2011). As stated in the Qur'an, responsibility encompasses moral, ethical, social and economic dimensions. Inclusive



students must get adequate education and get guidance in running their business responsibly with Islamic principles. With the knowledge of Islamic business ethics in doing business, inclusion students are not only successful in terms of material but also reflect the moral values that exist in Islam. The following is the influence of Islamic business ethics in the Qur'anic perspective:

- a) Responsibility towards God: The Qur'an teaches that every individual will be held accountable for their actions in the afterlife. In doing business, Inclusion students have the responsibility to run their business with honesty, and justice because all actions taken will be accounted for before God.
- b) Responsibility towards fellow humans: the importance of behaving fairly and empathizing with fellow humans which has been emphasized in the Qur'an. In doing business, inclusion students have a responsibility to treat customers, employees, and business partners with fairness, respect, and kindness.
- c) Avoidance of Haram elements: The Qur'an prohibits haram elements in business or trade such as Riba (interest) and unfair trade. Inclusive students must understand the prohibition and conduct business in accordance with the principles described in the Qur'an.

##### 5. Ihsan

Ihsan is a concept in Islam that reflects the highest level of behavior of a Muslim. Or in other terms it is often heard as "kindness" or "generosity". In the source of the hadith of the Apostle narrated from Bukhari and Muslim according to Beekun ihsan is doing deeds that benefit others, without any obligation that requires worship and doing good as if seen by Allah, but if you are unable to then rest assured Allah sees it because Allah is the All-Seeing (Ermayani, 2015).

The Qur'an has verses related to the truth in running a business, namely the perfection of measures and scales, including as in the *verse* "And perfect the measure when you measure, and weigh with a true balance. That is better for you and better for the result." (QS. Al-Isra'/17: 35). Then there are His words that explain justice, "And perfect the measure and weigh justly. We do not impose a burden on anyone except what he can bear. And when you speak, be just, even if he is your relative, and fulfill the promise of Allah. That is what Allah has commanded you so that you may remember". (QS. Al-An'aam/6:152).

In the principle of ihsan in Islamic ethics, business becomes an activity of goodness for a Muslim, this is because in doing business preferring to the afterlife awards obtained rather than worldly awards that are only material, by doing business preferring halal to haram or bathil. In this case the principle of ihsan is the main principle in Islam which teaches that life in the world is not only fulfilling formal obligations, but also by living a series of meaningful, honest, and kind lives. Ihsan creates the basis for getting closer to Allah SWT by making the world a place to practice high values and morals.

A business that is run with the principle of ihsan is a business that is done with sincerity, integrity, and kindness. The following are some of the implementations made by inclusion students in running a business with Islamic business ethics from the perspective of the Qur'an:

- a) Doing Business with Kindness: the Qur'an encourages a person to do business with good intentions to provide benefits to customers, society, and fellow humans, not only to seek worldly benefits, but also in the hereafter, this reflects the attitude of ihsan.

- b) Maintaining Product or Service Quality: businesses reflect *ihsan* by maintaining the quality of the products or services they offer. They must provide the best quality to customers and not disappoint them.
- c) Integrity and Honesty: *ihsan* in business also includes integrity and honesty. Inclusion students conduct their business honestly, avoiding unethical actions, and by providing quality products or services.

The development of the world of work that is in great demand is the world of business / trade in percentage based on the main job business fields in 2021-2022, the highest percentage is in trade, business and services of 26.19% of the data of 200 samples of the central statistics agency (BPS, 2020).

In the development of business activities from the past until now, it has become a job that is widely pursued by humans, to meet the needs of life and achieve prosperity. Islamic business ethics encourage entrepreneurs and business people to operate with integrity, honesty, and social responsibility, while prioritizing blessings and mutual benefit (RI, 2011). Business for inclusive students provides opportunities for students to learn and develop relevant skills in the business world, Students with diverse backgrounds and different abilities can provide unique views that can spark innovation and creativity in product and service development.

Based on the research results obtained from the field regarding the implementation of Islamic business ethics from the Qur'anic perspective for inclusion students at SMA Muhammadiyah 6 Surakarta, it is known that the implementation of Islamic business ethics from the Qur'anic perspective can help inclusion students in building a business that is materially successful and at the same time reflects high moral and ethical values in accordance with Islamic teachings. Meanwhile, (Rangkuty & Zulmi, 2020) in his thesis entitled "Business Ethics in Al-Quran Perspective in Thematic Interpretation Study", explains that business in Al-Qura'an is not only material, but also immaterial. With the intention that business must present aspects of faith, worship, and good morals. With a business concept that avoids falsehood, and injustice such as usury, fraud, reducing scales, corruption, bribery, *gharar* and others. Meanwhile, (Suryaman, 2020) emphasizes that the implementation of ethical and moral values in business should be sourced from Islamic teachings, particularly the concept of *tawhid*, which can provide a positive foundation for creating a business environment that is in accordance with religious values as well as the objectives of *sharia* in safeguarding faith, reason, and wealth.

Both studies emphasize the importance of business ethics in the Islamic context, but with an emphasis on different aspects. Baedowi emphasizes more on the source of life value from *tawhid* and the positive power system it produces (Khairudin, 2013). Holistic business that includes material and immaterial aspects, with a focus on faith, worship, and good morals.

In general, both agree that businesses should reflect Islamic values, avoid business practices that are considered contrary to religious teachings, and promote sustainability and justice. Although the approach and focus are different, both contribute to a better understanding of how the implementation of business ethics can be realized from an Islamic perspective. From the discussion of this research results, the implementation of Islamic business ethics from the Qur'anic perspective is expected to shape inclusive students into business actors with integrity, fairness, and responsibility.

## CONCLUSION

Based on the results of research on the implementation of Islamic business ethics from the perspective of the Qur'an for inclusive students at SMA Muhammadiyah 6 Surakarta, it can be concluded:

- a) The Qur'an as a guide to Business Ethics, the Qur'an appears as a guide that from beginning to end always provides a moral emphasis. It can be understood that the purpose of the Qur'an itself is to emphasize an ethical social order based on morals, transparency and justice. In the systematic formulation of Qur'anic ethics in answering various comprehensive humanitarian problems, especially on the issue of mauamalah-business (trade), and also establish religious fatwas that emphasize haram and halal, so that it does not involve the facts and realities of what kind of business traditions and how. By understanding and applying Based on the principles of business ethics contained in the Qur'an, inclusive students can run their businesses with integrity and high morality. They can build a business that is not only materially successful, but also reflects Islamic values in their business aspects. This is because the Qur'an contains various teachings and principles that can guide inclusive students in running a business with integrity, justice and morality.
- b) Key Principles of Business Ethics in the Qur'an, In the explanation above, the Qur'an becomes the general basis of Islamic business ethics principles by teaching about ethics in doing business:
  1. Tawhid: The Foundation of Qur'anic Morality for the Believers Islamic theology is the basis of fundamental ethics as well as teaching insights about religion and social relations between fellow human beings in several aspects of tawhid. inclusion students reinforce the foundation of tawhid through Islamic business ethics by running a business and trading paying attention to the values of behavior with the guidance of the verses of the Qur'an.
  2. Balance: The need for balance or justice is emphasized by Allah by mentioning that Muslims are a wasathan people, a people who have togetherness, dynamism, have clear directions and goals. For inclusion students with this balance principle, they are able to balance between doing business to gain material and immaterial benefits.
  3. Free will: Allah gives humans the freedom to choose a job that is able to fulfill human personal needs by upholding the applicable sharia in the Al-Qura'an and As-Sunnah. For free will inclusion students in This will create an awareness that every action is an act of worship and must be done with good intentions, for example: giving alms, zakat, and shadaqah.
  4. Responsibility: Community and other Societies The Qur'anic perspective of business can have a significant positive impact on responsibility for inclusion students. The Qur'an teaches that every individual has moral and ethical responsibilities. knowledge of Islamic business ethics in doing business the inclusion students are not only successful in terms of material but also reflect the moral values that exist in Islam.
  5. Ihsan: Ihsan is a concept that exists in Islam by reflecting the highest level in the behavior of a Muslim. Or in other terms it is often heard as "kindness" or "generosity". Ihsan creates the basis for getting closer to Allah SWT by making the world a place to practice high values and morals.

This research concludes that the implementation of Islamic business ethics from a Quranic perspective can help inclusive students build businesses that are not only materially successful, but

also reflect high moral and ethical values. By understanding and applying Quranic principles in their businesses, inclusion students can contribute positively in the business world while living a life that is in accordance with their religious teachings.

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