

The Application Of Islamic Business Ethics For Inclusive Students In The Perspective Of The Qur'an In Senior High School 6 Muhammadiyah Surakarta

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ABSTRACT

This research aims to analyze, explain, and describe how the application of Islamic business ethics in the perspective of the Qur'an can provide a strong moral foundation for the inclusion of students in running their businesses. It helps them become responsible and ethical business leaders in society. This observation or research uses a descriptive qualitative approach method. The research technique is carried out in the form of data collection through observation, interview, and documentation methods. The results of the research can be described as follows based on the explanation of the theoretical study, the results of the research, and the analysis, which was previously carried out by the author at SMA Muhammadiyah 6 Surakarta. The author can draw conclusions and analysis from the Implementation of Islamic Business Ethics from the Perspective of the Qur'an at SMA Muhammadiyah 6 Surakarta that the implementation of Islamic business ethics from the perspective of the Qur'an can help inclusion 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 business, inclusion students can contribute positively to the business world while following their religious teachings.

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INTRODUCTION

In maintaining the needs of human life, individuals are given the freedom to choose their attitude in sustaining their needs (Hufron et al., 2016). This freedom is inherent in human beings (living creatures) to fulfill their daily needs. Among the various needs, one of the most fundamental is economic needs. To meet these economic needs, individuals are required to work. (Syarnubi, Alimron, & Sukirman, 2023) The development of the job market, which is highly sought after, is the business/trade sector. (Syarnubi, 2019) According to the percentage based on the main fields of employment in 2021-2022, the highest percentage is in trade, business, and services, accounting for 26.19% based on data from 200 samples from the Central Statistics Agency (Kannapadang, 2020).

The business sector has been a widely pursued occupation for human beings, aiming to meet their living needs and achieve prosperity (Fauzi & Andriani, 2023). Even Prophet Muhammad SAW engaged in business during his youth and was known as an honest (al-amin) trader (M. Djakfar, 2012). In his history, the Prophet spent more time on business than his prophethood. (Sukirman, Masnun Baiti, & Syarnubi, 2023) During the 63 years of his life, the Prophet spent his childhood (12 years), engaged in business (25 years), and his prophethood (23 years).

In general, business is an economic activity of individuals or groups structured to produce goods or services to make a profit (Khairudin, 2013). In the era of globalization, business competition is becoming more competitive, and technological advancements influence the progress of the business world. (Nurrahman, Oviyanti, & Syarnubi, 2021) In business, there are ethical qualities or behaviors that a business person/trader should possess, known as business ethics. (Sari, Sukardi, & Syarnubi, 2020) Understanding the religious aspect of ethics is crucial in business (Ha'yati, 2020). Driven by the increasing importance of developing ethical attitudes and behaviors in the business world based on Islamic principles. Islamic business ethics encourage entrepreneurs and business practitioners to operate with integrity, honesty, and social responsibility, prioritizing blessings and mutual well-being (Fitriyani et al., 2020).

Business ethics has become necessary, given the importance of business ethics in Islam as a moral doctrine (Lukman, 2003). This is because business, fundamentally, is not only about pursuing material profits but also immaterial gains. (Sutarmizi & Syarnubi, 2022) Without ethics, business activities may involve practices such as fraud, tampering with weights and measures, and environmental damage (Febriyanti et al., 2022).

وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدْلُوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ

“And do not consume one another’s wealth unjustly or send it [in bribery] to the rulers so that [they might aid] you [to] consume a portion of the wealth of the people in sin, while you know [it is unlawful].” (QS. Al-Baqarah/2:188)

The Quran pays special attention to the business world, as seen in the Quran, by not categorizing business as acquiring wealth unlawfully. (Syarnubi, Alimron, & Fauzi, 2022) Unlawful, according to Sharia, is taking someone else's wealth or the property of others without their consent. It can also be understood as spending and using wealth in its proper place (Mujib & Mudzakkir, 2006). The essence of the Quran's prohibition is not to harm others in seeking their wealth.

Inclusive students, like other students, also have the potential to become active entrepreneurs and businesspeople in society (Ulwan, 2009). However, inclusive students may face specific challenges in dealing with business dynamics and diverse social environments. (Syarnubi, Fauzi, et al., 2023) Business for inclusive students allows them to learn and develop relevant skills in the business world. (Sukirman, Baiti, Syarnubi, & Fauzi, 2023) It includes management skills, creativity, leadership, and teamwork. (Syarnubi Syarnubi, 2016) Additionally, students with special needs or specific challenges can hone skills that align with their interests and talents (Iskandar, 2018).

Inclusive students allow collaboration and different perspectives in business. (Alimron, Syarnubi, & Maryamah, 2023) Students with diverse backgrounds and varying abilities can provide unique insights that can trigger innovation and creativity in product and service development. However, These interactions can also lead to conflict if they lack emotional stability (Warna, 2017).

Doing business for inclusive students is not just about honing their interests and talents but also requires understanding the behavior and qualities to be implemented when they engage in business and trade (Syarnubi, Martina, 2019). Therefore, it is essential to understand how Islamic business ethics, inspired by the Quran as the holy book for Muslims, can guide in facing modern business situations and addressing complex social issues.

RESEARCH METHOD

This study was a qualitative descriptive study conducted at SMA Muhammadiyah 6 Surakarta. According to Moleong, qualitative research aims to understand phenomena related to what is experienced by research subjects, such as behavior, perceptions, motivations, actions, and others, holistically and through description in the form of words and language in a specific natural context, utilizing various natural methods. Meanwhile, qualitative descriptive research was conducted by collecting, processing, analyzing, and presenting data descriptively. Qualitative descriptive research aims to explore or portray the social situation being studied comprehensively, extensively, and in-depth.

In this study, the research process used a qualitative approach. Qualitative research explores and understands the meanings of individuals or groups regarding social issues (Carew et al., 2020). This approach facilitates researchers in presenting data because it involves direct engagement with

the object under study, providing in-depth observations due to direct involvement in a more comprehensive phenomenon. The completion process utilizes descriptive empirical data that corresponds to field conditions from a specific perspective. Therefore, the researcher directly observes the Implementation of Islamic Business Ethics from the Perspective of the Quran at SMA Muhammadiyah 6 Surakarta.

The data for this research comes from subjects, as Rusmaini (2014) mentioned. According to Sugiyono (2017b), qualitative data sources in research are aimed at not being subjective, and additional information is needed for the intended research. The data obtained by the researcher was accurate and obtained through challenges such as solving problems based on real situations found directly in the field, and it is sourced from the school principal. Furthermore, the source could also be seen from the ongoing leadership process in the classroom and data provided by the interviewees related to the school principal's leadership.

In this study, the required data were collected using several methods. Data in qualitative research are divided into two groups: observation, interviews, and documentation, as stated by Sugiyono (2017a).

- a. Observation involves direct field research at SMA Muhammadiyah 6 Surakarta. The researcher also records what is experienced and felt when directly involved in the field to support the research data. For example, observing student activities and teacher interactions.
- b. Interviews are conducted by the researcher, who poses several questions during the interview sessions to strengthen the data by exploring the information from the interviewees, including students.
- c. Documentation involves presenting facts that support data, such as reports, notes, photos, videos, or voice recordings.

To test the validity of this research, the researcher used triangulation, which involves various measurements to assess the same phenomenon using diverse data, ensuring coherence between different theories and methods, and different perspectives from different researchers (Imam Gunawan, 2013). Data triangulation can be illustrated as using various data sources to obtain different perspectives on the conditions in a single study (Haryono, 2020). The researcher used the triangulation technique in this research by collecting data through observation, interviews, and documentation. The researcher also compared observation, interview, and documentation data with the direct conditions experienced by the researcher in the field.

Somantri (2005) defines "data analysis" as systematically searching and organizing observational notes and others to improve the researcher's understanding of the issues or cases being studied and presented. Data analysis in this study was done by analyzing, organizing, and interpreting data obtained through observation, interviews, and documentation. The researcher sifted through information from the research and made it understandable to others, concluding the research. The researcher used data collection, reduction, presentation, and conclusion-drawing techniques in this study.

- a. Data Collection

The researcher collects data by recording the results of observation, interviews, and documentation that the researcher experienced when directly involved in the field.

- b. Data Reduction

Data reduction involves processing data from the researcher's target obtained from observation, interviews, and documentation.

- c. Data Presentation

The researcher presents data in text containing the results of observation, interviews, and documentation from field data. The researcher must present the data with the hope that everyone can understand the data from the research.

- d. Conclusion Drawing

The conclusion drawn by the researcher when presenting the data must align with the problem formulation data from observation and documentation data obtained by the researcher.

RESULT AND DISCUSSION

A. The Qur'an as a Guide for Business Ethics

In life, we often encounter numerous values that guide how we should live and act in a good manner and serve as the basis for evaluating the morality of our behavior and actions (Siti Khoiriyah, 2020). In business, having a clear and directed vision and mission is essential. It involves seeking profit for worldly economic sufficiency and having a vision and mission for worship, such as giving a portion of the wealth enjoyed from business endeavors to those in need through charity and almsgiving. Trade, business, and commerce can be distinguished into two values: general and specific. In terms of meaning, these values are related to the context of each (Syarnubi, 2019a).

Engaging in business or trade is related to material and immaterial aspects (Hakim, 2016). The Qur'an serves as a guide for ethical demands in life, containing concepts and principles of ethics related to human conduct in politics, economics, social interactions, and trade or business (Syarnubi, 2019b). The Qur'an addresses various actions and behaviors of humans in commerce, providing guidance for believers and Muslims, distinguishing between truth and falsehood, goodness and evil (hudan li al-nas wa bayyinat min al-huda wa al-furqan), as mentioned in Surah Al-Baqarah/2, verse 185.

Several verses in the Qur'an explain business in the context of material transactions. For example, QS. Al-Baqarah/2:275 states that Allah has permitted trade and forbidden usury and commands the recording of debts in transactions.

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقْوَمُونَ إِلَّا كَمَا يَقْوَمُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْأَمْسِ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا
الْبَيْعُ مِثْلُ الرِّبَا وَاللَّهُ الذَّبِيحَ وَالْحَرَامَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ
إِلَى اللَّهِ عَاقِبَةُ الْأَعْيَانِ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ

"Those who consume interest cannot stand [on the Day of Resurrection] except as one stands who is being beaten by Satan into insanity. That is because they say, 'Trade is [just] like interest.' But Allah has permitted trade and has forbidden interest. So whoever has received an admonition from his Lord and desists may have what is past, and his affair rests with Allah. But whoever returns to [dealing in interest or usury] - those are the companions of the Fire; they will abide eternally therein."

In immaterial trade, prioritizing worship over trading or business is emphasized. It involves reading the Qur'an, the book of Allah, performing prayers, and giving alms either secretly or openly, and those who do so will not face any loss. Trade becomes a means of salvation from torment for those who believe, strive, and remain steadfast in the path of Allah, as mentioned in the Qur'an in Surah Fathir/35:29.

إِنَّ الَّذِينَ يَتْلُونَ كِتَابَ اللَّهِ وَأَقَامُوا الصَّلَاةَ وَأَنذَرُوا مِمَّا رَزَقْنَاهُمْ سِرًّا وَعَلَانِيَةً يَرْجُونَ تِجَارَةً لَّن تَبُورَ

"Indeed, those who recite the Book of Allah and establish prayer and spend [in His cause] out of what We have provided them, secretly and publicly, [can] expect a profit that will never perish." (QS. Fathir/35: 29).

The description above explains that, first, regarding business or trade in the Qur'an, the business guidance must have a clear long-term vision, not just seeking momentary profits. In this context, it means seeking genuine profits that positively affect life and the environment. Second, in the Qur'an, there are provisions related to ethics, namely akhlak/khuluq, which means habits, manners, temperament, chivalry, and heroism. The term "akhlak" is found in the Qur'an in the singular form "khuluq," as mentioned in Surah Ash-Shu'ara (26:137).

إِنْ هَذَا إِلَّا خُلُقُ الْأَوَّلِينَ

"(Our religion) is nothing but a customary way of the ancients." (Surah Ash-Shu'ara/26:137).

In the interpretation of Al-Mukhtashar/Markaz Tafsir Riyadh, under the supervision of Sheikh Dr. Shalih bin Abdullah bin Humaid (Imam of Masjidil Haram), he mentions, "Our religion is nothing but the religion, morality, and customs of the ancients." The term "khuluq awwalin" means the traditions of the early people (Duryat, n.d.). Meanwhile, al-Maraghi interprets it as the customary practices of those who form the basis of religion (Sutiono et al., 2017).

Fazlur Rahman, as quoted by Hendar, emphasizes that the Qur'an is a book of ethical teachings, principles, and moral exhortations and not merely a document containing laws. The

Qur'an serves as a guide that consistently emphasizes moral pressures. The Qur'an aims to establish an ethical social order based on morality, transparency, and justice (Alimron et al., 2023). The systematic formulation of Qur'anic ethics addresses various comprehensive human problems, especially in business and trade, by providing religious rulings that emphasize what is prohibited (haram) and permissible (halal). However, it may need more involvement in business traditions' facts and realities. Therefore, a specific approach is needed to systematically state the ethical values of the Qur'an as a life guide related to business/trade, as suggested by Hendar.

Ethics is essential to enable humans to live cooperatively, protecting justice, human interests, and the surrounding environment (Syarnubi, 2020). By understanding and applying the ethical principles of business outlined in the Qur'an, inclusive students can conduct their businesses with high integrity and morality. (Arisca, Karoma, Syarifuddin, & Syarnubi, 2020) They can establish a business that succeeds materially and reflects Islamic values in their business aspects. The Qur'an contains various teachings and principles that can guide inclusive students in conducting their businesses with integrity, justice, and morality. (Ali & Syarnubi Syarnubi, 2020)

B. The key principles of business ethics in the Qur'an

In the above explanation, the Qur'an serves as the general basis for the principles of Islamic business ethics by teaching ethics in business with the inclusion of teachings on monotheism. In this discussion, we will briefly outline some key principles of ethics in the Qur'an.

Tauhid (Monotheism):

The moral foundation of the Qur'an for believers is rooted in Islamic theology, which serves as the fundamental ethics and teaches insights into religious and social relationships among humans. (Nurlaila, Halimatussakhidiah, Ballianie, Dewi, & Syarnubi, 2023) In several aspects of tauhid, Islam, as written in the Qur'an, explains that tauhid is a central concept that emphasizes Allah (God) as the center of everything, and humans are obligated to obey Him. This concept of tauhid contains implications for teachings based on Islam with values and norms emphasizing that the purpose of human life is nothing but to worship God.

قُلْ إِنَّ صَلَاتِي وَنُسُكِي وَمَحْيَايَ وَمَمَاتِي لِلَّهِ رَبِّ الْعَالَمِينَ

"Indeed, my prayer, my rites of sacrifice, my living, and my dying are for Allah, Lord of the worlds."
(Qur'an, Al-An'am/6:162)

Humanity's Relationship with God

The verse emphasizes the connection of human life with God in all aspects, merging with God in social, cultural, economic, and political aspects that lead humans to a harmony that is appropriate and consistent. In the principle of tauhid, humans believe that God entrusts all material possessions. (Fauzi, Andriani, Romli, & Syarnubi, 2023) The concept of tauhid involves believing in the unity of the world and the hereafter, guiding a businessperson to seek not only material profits but also eternal, immaterial ones. (Fitriyani, Dwi, Mansur, & Syarnubi, 2020)

Quoting from (Aziz, 2018), the "Imitation of God's Ethics" is the basis for human improvement. He mentions five ethics of God as the basis for forming human morality:

- a) Rahman (Compassionate)
- b) Barr (Magnificent)
- c) Ghafur (Forgiving)
- d) Rahim (Merciful)
- e) Ihsan (Goodness)

As stated in Al-Fatihah, tauhid has been the fundamental basis for creating a social order based on morality (ethics), justice, honesty, exploitation of people with low incomes, and fair play in trade since the beginning. The moral-religious message that forms the theological-ethical foundation is tauhid.

Application to Inclusive Students

Without limitations for inclusive students, knowing the principles of tauhid in Islamic business ethics allows them to implement them into the concepts of business and trade. For these students, the principle of tauhid guides ethical behavior towards customers, supported by verses

from the Qur'an as a source of guidance in behavior. (Febriyanti, Ismail, & Syarnubi, 2022). Their limitations are not obstacles to entering the business world. Inclusive students have the right to receive an open education that appreciates differences in backgrounds and conditions. In this context, inclusive students strengthen the foundation of tauhid through Islamic business ethics by conducting business while adhering to the values guided by Qur'anic verses.

Positive Outcomes for Inclusive Students:

- a) Awareness of the Unity of Allah Through business or trade, inclusive students can internalize their belief in Allah by understanding the principle of tauhid. They can feel that their business efforts are part of worship, and Allah always witnesses their actions.
- b) Application of High Business Ethics The foundation of tauhid teaches values of honesty, justice, and goodness in business. Inclusive students can apply business ethics based on the principles in the Qur'an and make their businesses a way to practice Islamic values in their daily lives.
- c) Compliance with Sharia Law, The principle of tauhid, encourages inclusive students to adhere to Sharia laws in business, including avoiding interest (usury), fair trade, and refraining from prohibited elements. By applying Sharia laws in their business, they demonstrate obedience to Allah.

1. Balance

With balance, believing that God created all things in a state of balance that is just or harmonious.

الَّذِي خَلَقَ سَبْعَ سَمَاوَاتٍ طِبَاقًا مَّا تَرَى فِي خَلْقِ الرَّحْمَنِ مِنْ تَفَافُوتٍ فَارْجِعِ الْبَصَرَ هَلْ تَرَى مِنْ فُتُورٍ
"which has created seven multi-layered skies. You never look at the creation of the Most Gracious God something disproportionate. So look back and forth, do you see anything disproportionate?" (QS. Al-Mulk/67:3)

Allah emphasizes the need for balance or justice by mentioning that Muslims, as *wasathan* people, are people who have togetherness and dynamism, have clear directions and goals, and there is a mediator or justification (Zaroni, 2019). There is a principle of balance or justice in characteristics, and this principle of character is dynamic, where conditions are constantly changing and will be carried out by every Muslim. (Hawi, 2018)

"He has lifted the heavens, and he has created scales (justice and balance), that you may not exceed the limits in the scales. Hold them up justly, and do not reduce them." (QS. Ar-Rahman/55: 7,8,9)

In the sense of Surah Ar-Rahman verses 7, 8, and 9, it is understood that balance becomes the concept of *daasar*, which is *sunnatullah*. Therefore, the importance of balance in the business world for Muslim businessmen is due to the balance in gaining profits in the world and also the Hereafter by realizing the actions set by themselves and others in worldly welfare and salvation hereafter (Jalaluddin and Usman Said, 1999) For students, inclusion by knowing the principles of business ethics in Islam has a great influence. (Hartati, Achadi, & Mirza Naufa, 2022) For inclusion, students with this balance principle can balance between doing business and achieving material and immaterial profits. In implementing this principle of balance in doing business, inclusion students provide fairness by measuring on scales and being fair in serving customers. There are several things that inclusion students get in implementing this balancing principle in doing business, namely: Trust

- a) Management: The concept of ownership and management to Allah SWT can help inclusion students treat their businesses with high responsibility. Inclusion students can run businesses with strong principles of transparency and accountability.
- b) Social Empowerment: Inclusive student businesses can benefit the community and help people in need; they are benevolent practices that can bring rewards.

2. Free Will

Freedom in Islam is not only freedom that escapes within the rules outlined by the provisions of Allah Almighty in the Qur'an and the Sunnah of His Messenger. (Harto Kasinyo, 2018) Freedom in choosing in any condition, including doing business, freedom in business

there is a contribution to the provisions of shari'a, which is very prioritizing related to ethics or morals. (Malta, Malta, Syarnubi Syarnubi, 2022)

Freedom is the most important part of Islamic business ethics, but in the collective interest, freedom does not harm. (Syarnubi, Martina, & Khodijah, 2019) In Islam, there is no limit to the potential of an individual who pushes himself to have all the potential he will have. Human passions that tend to meet personal needs constantly are controlled by social obligations, such as shodaqah, infak, and zakat (Handoko, 2020). Allah gives man freedom in choosing a job that can meet the needs of the human person by upholding the Sharia that applies in the Qur'an and the Sunnah. (Syarnubi Syarnubi, 2019) In this case, the influence of the free will principle for inclusion in interpreting their business is:

- a. Income and Financial Independence: Doing business can provide inclusive students with a source of side or additional income. It can help them meet their basic needs and overcome financial problems daily.
- b. Spiritual Awareness: By doing business, there is an awareness of God and their relationship with Him, which can be used as an important part and fulfillment of the needs of the hereafter. This is because having free will in business will create an awareness that every action is a charity and must be done with good intentions, for example, almsgiving, zakat, and sadaqah.

3. Responsibility

Responsibility in Islam is multiplied at the individual level and carried out at the organizational and social levels together. (Syarnubi, 2020) According to (Sayyid Qutub), Islam has a principle of accountability balanced in its scope, between body and soul, between a person and his family, between individuals and groups or socials, Society and other societies. (Syarnubi Syarnubi, 2023) The Qur'anic perspective on business can have a significant positive impact on responsibility for inclusion students. (Syarnubi, 2022) The Qur'an teaches that every individual has moral and ethical responsibilities in their actions and decisions (Syahrizal, 2018). As contained in the Qur'an, responsibility includes moral, ethical, social, and economic dimensions. Inclusive students should receive adequate education and guidance in conducting their business responsibly with Islamic principles. With the knowledge of Islamic business ethics in doing business, inclusion students are successful in terms of material and verifying moral values that exist in Islam. Here is the influence of Islamic business ethics from the perspective of the Qur'an:

1. Responsibility Towards Allah: The Qur'an teaches that individuals will be held accountable for their actions in the Hereafter. In doing business, Inclusion students have a responsibility to conduct their business with honesty and justice because all actions taken will be accountable before God.
2. Responsibility towards fellow human beings: The importance of behaving justly and empathizing with fellow human beings has been emphasized in the Qur'an. Inclusion students are responsible for treating customers, employees, and business partners with fairness, respect, and kindness when doing business.
3. Avoidance of Haram elements: The Qur'an prohibits haram elements from being used in business or trade, such as Riba (interest) and unfair trade. For inclusion, students must understand the prohibitions and conduct business according to the principles explained in the Qur'an.

4. Ihsan

Ihsan is a concept that exists in Islam and reflects a Muslim's highest level of behavior. Alternatively, in other terms, it is often heard with "kindness" or "generosity." In the source of the hadith of the Messenger narrated from Bukhari and Muslim, according to Beekun ihsan is to do actions that benefit others, without any obligation that requires worship and doing good as if seen by Allah, but if unable, then rest assured Allah sees it because Allah is the All-Seeing (Nurhakim, 2019).

The Qur'an has verses related to the truth of running a business, namely the improvement in measures and scales, including in the verse."

Perfect the measure when you measure, and weigh it with the right balance. That's the main thing (for you), and the better the result." (QS. Al-Isra'/17:35). Then there is His word that explains justice,

"And perfect the measure and scale fairly. We do not carry a burden on anyone, only on their ability. And when you say, then do justice, even if he is (your) relative, and fulfill God's promise. Such is what God commandeth you to remember." (QS. Al-An'aam/6:152).

According to the principle of *ihsan* in Islamic ethics, business is a good activity for a Muslim. This is because in business, more choose the afterlife awards obtained by worldly awards that are only material, while doing business prefers *halal* *kemenag*, which is *haram* or *bathil*. In this case, the *ihsan* principle becomes the main principle in Islam, which teaches that living in the world is not only fulfilling formal obligations but also living a series of meaningful, honest, and benevolent lives. (Wulandari, Misdar, & Syarnubi, 2021) *Ihsan* created the basis for getting closer to Allah SWT by making the world a place to practice high values and morals. (Misyuraidah, Misyuraidah, & Syarnubi, 2017)

A business that is run with the principle of *ihsan* is a business that is carried out with sincerity, integrity, and kindness. (Yanti, Hawi, & Syarnubi, 2021) Here are some implementations carried out by inclusion students in conducting business with Islamic business ethics from the perspective of the Qur'an:

1. Doing Business with Kindness: The Qur'an encourages a person to do business with good intentions to benefit customers, society, and fellow human beings, not only to seek worldly gain but also in the Hereafter. It reflects the attitude of *ihsan*.
2. Maintaining the Quality of Products or Services: where businesses reflect that they maintain the quality of their products or services. They must provide the best quality to customers and satisfy customers.
3. Integrity and Honesty: Integrity in business also includes integrity and honesty. Inclusion students conduct their businesses honestly, avoid unethical actions, and by delivering quality products or services.

CONCLUSION

Based on the research findings on the Implementation of Islamic business ethics from the perspective of the Qur'an for inclusive students at SMA Muhammadiyah 6 Surakarta, the following conclusions could be drawn

a. The Qur'an as a Guide for Business Ethics

The Qur'an emerges as a guide that consistently emphasizes moral pressures from beginning to end. It aims to establish an ethical social order based on morality, transparency, and justice. The systematic formulation of Qur'anic ethics addresses comprehensive human problems, particularly in business transactions (trade), and establishes religious rulings emphasizing what is permissible (*halal*) and forbidden (*haram*). By understanding and applying the ethical principles contained in the Qur'an, inclusive students can conduct their businesses with high integrity and morality. They can build businesses that succeed materially and reflect Islamic values in their business aspects.

b. Key Principles of Business Ethics in the Qur'an

In the above explanation, the Qur'an serves as the general basis for the principles of Islamic business ethics by teaching ethics in business with the inclusion of teachings on monotheism. Here is a summary of some key principles:

1. Tauhid (Monotheism) is the concept that Allah is the center of everything, and humans must obey Him. Inclusive students strengthen the foundation of tauhid through Islamic business ethics by conducting business while adhering to the values guided by Qur'anic verses.
2. Balance Allah emphasizes the need for balance or justice, stating that Muslims are a balanced community with unity, dynamism, clear direction, and goals. Inclusive students, guided by the principle of balance, can balance between conducting business to achieve material and immaterial profits.

3. Free Will Allah grants humans the freedom to choose a job that meets personal needs while upholding the prevailing Sharia in the Qur'an and Sunnah. For inclusive students, free will in business creates an awareness that every action is an act of worship and must be done with good intentions, such as charity, zakat, and shadaqah.
4. Responsibility Business, from the perspective of the Qur'an, can have a significant positive impact on responsibility for inclusive students. The Qur'an teaches that every individual has moral and ethical responsibilities. Knowledge of Islamic business ethics helps inclusive students succeed materially and reflect Islam's moral values.
5. Ihsan (Excellence) Ihsan is a concept in Islam reflecting the highest level of a Muslim's behavior. It involves acts of "goodness" or "generosity." Ihsan provides the foundation for getting closer to Allah SWT by making the world a place to practice high values and morals.

This study concluded that implementing Islamic business ethics from the perspective of the Qur'an can help inclusive students build businesses that are not only materially successful but also reflect high moral and ethical values. By understanding and applying the principles of the Qur'an in their business practices, inclusive students can positively contribute to the business world while living lives following their religious teachings.

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