

Imam Al Ghazali's Perspective on Islamic Business Ethics Concept

Konsep Etika Bisnis Islam Perspektif Al-Ghazali

Nurul Fadila

Universitas Islam Zainul Hasan (UNZAH) Genggong Probolinggo

nurulfadilaevista87@gmail.com

Abstract

Business is a muamalah activity that leaves ethics first, followed by politics. A healthy business is a business based on ethics, providing benefits without harming other parties, a business that can contribute to the welfare of its workers and even the country. As we all know that our role model Prophet Muhammad was a trader who was honest and fair in making business agreements. He never made his customers complain. This article is a literature review. The data collected is a theoretical study related to Al-Ghazali's thoughts on business ethics. Result shown that the business and ethics cannot be seen as two opposites, because business which is a symbol of worldly affairs is also considered an integral part of things that are investment in the hereafter. That is, if business orientation and investment efforts in the hereafter are intended as worship and are complete obedience to God, then business by itself must be in line with moral principles based on faith in the hereafter. According to Al-Ghazali, the code of ethics in economics and business should be prioritizing the morality and social responsibility.

Keywords: *business ethics; Islamic business; Al-Ghazali*

Abstrak

Bisnis adalah kegiatan muamalah yang meninggalkan etika terlebih dahulu, baru kemudian politik. Bisnis yang sehat adalah bisnis yang berlandaskan etika, memberikan manfaat tanpa merugikan pihak lain, bisnis yang dapat memberikan kontribusi bagi kesejahteraan pekerjaannya bahkan negara. Seperti yang kita ketahui bersama bahwa panutan kita Nabi Muhammad adalah seorang pedagang yang jujur dan adil dalam membuat perjanjian bisnis. Dia tidak pernah membuat pelanggannya mengeluh. Artikel ini merupakan kajian kepustakaan. Data yang dikumpulkan adalah kajian teoritis terkait pemikiran Al-Ghazali tentang etika bisnis. Hasil penelitian menunjukkan bahwa bisnis dan etika tidak bisa dilihat sebagai dua hal yang berlawanan, karena bisnis yang merupakan simbol urusan dunia juga dianggap sebagai bagian integral dari hal-hal yang merupakan investasi akhirat. Artinya, jika orientasi bisnis dan usaha investasi di akhirat dimaksudkan sebagai ibadah dan ketaatan penuh kepada Tuhan, maka bisnis dengan sendirinya harus sejalan dengan prinsip-prinsip moral berdasarkan keyakinan pada akhirat. Itulah yang menjadikan kode etik dalam ekonomi dan bisnis menurut Al-Ghazali dilaksanakan dengan mengutamakan moralitas dan tanggung jawab sosial.

Kata Kunci: *etika bisnis, bisnis islam, Al-Ghazali*

Introduction

It is undeniable that business is an attractive sector for the attention of many people, one of the biggest reasons many people are involved in the business world is driven by their desire to gain prosperity in life. So the question that often arises that is related to this mu'amalah activity (doing business) is whether business requires ethics?

The community understands that doing business is a place to seek as much and maximum profit as possible. There is still a lot going on in the business world in order to gain as much profit as possible by justifying any means such as trying to be as effective and efficient as possible to obtain raw materials, raw materials used, raw material processing, workers, operational systems, marketing and distribution. It is not surprising that business people rarely pay attention to social responsibility and ignore business ethics (Saifullah, 2011:127-156).

Speaking of business, business is a muamalah activity that first leaves ethics behind, which is then followed by politics. A healthy business is a business that is based on ethics, provides benefits without harming other parties, a business that can contribute to the welfare of its workers and even the country. As we all know that our role model Prophet Muhammad SAW was a trader who was honest and fair in making business agreements. He never makes his customers complain. He often keeps his promises and delivers ordered items on time. He always shows a great sense of responsibility and high integrity with anyone. His reputation as an honest and true trader has been widely known since he was young. Long before Frederick W. Taylor (1856-1915) and Henry Fayol raised the principles of management as a scientific discipline, the Prophet Muhammad SAW. already implementing management values in life and business practices (Agustianto, 2007:1-2). He has been very good at managing processes, transactions and business relationships with all business elements and parties involved in them. How does he describe managing his business, Afzalul Rahman in the book Muhammad A Trader, reveals:

“Muhammad did his dealing honestly and fairly and never gave his customers to complain. He always kept his promise and delivered on time the goods of quality mutually agreed between the parties. He always showed a great sense of responsibility and integrity in dealing with other people”. He also said: “His reputation as an honest and truthful trader was well established while he was still in his early youth”. (Dzaki, 2019)

The basics of ethics and business management have received religious truth after he was appointed as a Prophet. The inherited principles of business ethics are gaining more and more academic justification in the late 20th or early 21st century.

The discussion about "business ethics" in most of the paradigms of businessmen's thinking feels an interminist contradiction that is self-contradictory, there can't be a clean business, doesn't everyone who dares to enter the business area mean he has the courage to have "dirty hands". Moreover, there is a view that business ethics problems often arise in connection with the life and death of certain businesses, which if "ethical" means the business is threatened with bankruptcy. In a society that is non-normative and hedonistic-materialistic, this view seems to be no longer a secret, because in some ways there is an inherent

connotation that the business world with its various scopes is filled with practices that are not in line with the ethics itself.

As for its relation to the Islamic paradigm of business ethics, the philosophical basis that must be built in the Muslim person is the conception of human relations with humans and their environment, as well as the relationship between humans and their God, which is known as (*hablum minallah wa hablumminannas*). If adhering to this foundation, every Muslim who does business or any activity will feel God's presence in every aspect of his life. This belief must be an integral part of every Muslim in doing business. Because business in Islam is not solely oriented to the world but must have a clear vision of the hereafter. With such a frame of mind, ethical issues in business are an important highlight in Islamic economics (Muhayatsyah: 2019).

In Islamic economics, business and ethics cannot be seen as two things that are contradictory, because business which is a symbol of worldly affairs is also considered as an integral part of things that are investment in the hereafter. That is, if the business orientation and investment efforts for the hereafter are intended as worship and constitute complete obedience to God, then business by itself must comply with moral principles based on faith in the afterlife. Even in Islam, the notion of business itself cannot be limited to world affairs, but also includes all our activities in the world that are "businessed" which are solely intended as worship to gain profit or reward in the hereafter (Kholiq, 2011).

It is very interesting to see how and whether the concept of Islam offers business ethics for the drivers of the economic wheel. The basic philosophy that is an important note for Islamic business is, in every step of human life is the concept of the existence of a human relationship with humans, the environment and humans with God. In other words, business in Islam is not necessarily a manifestation of pragmatic human relations, but furthermore is a manifestation of total worship to Allah SWT.

Therefore, from some of the reviews above, the author will try to discuss "Business Ethics in Al-Ghazali's Perspective". He is a great scholar who some people know himself as a Sufi even though his views on the economy are no longer in doubt.

Theoretical Framework

Al-Ghazali's Biography and Works

1. Al-Ghazali's Biography

Al-Ghazali's full name is Muhammad Ibn Muhammad Ibn Muhammad Abu Hamid al-Ghazali al-Thusi al-Syafi'i, he is famous as the high priest (*hujjah al-Islam*). Al-Ghazali was born in 450 H/1058 AD in a village called Gazalah, Tusia. The village is located in a city of Khurasan, Persia. Al-Ghazali was of Persian descent and had family ties with the Bani Seljuq kings who ruled the Khurasan Jibal, Iraq, Jazirah, Persia and Akhwaz areas. His father was an honest poor man, living from entrepreneurship, worked as a fur cloth weaver or commonly known as wool and often visited the house of pious Ulama to study and do services to them. His father often prayed to Allah SWT so that he would be given a smart and knowledgeable son, however, having not had the chance to witness Allah SWT's answer to his prayer, his father died when al-Ghazali was still a child (Karim, 2006:314).

Since childhood, al-Ghazali was known as a child who loves science and is very diligent in seeking the ultimate truth. Even if you are hit by sorrow, trials and sorrow. After devoting himself to studying science for decades. He visited the city of Baghdad, the capital of the Abbasid Daula, and met with Vizier Nizham Al-Mulk. From him, Al-Ghazali received great respect and appreciation. In 483 H/1090 AD, he was appointed as a teacher at the Nizhamiyah Madrasah. This work was carried out with great success, so that scientists at that time made it the main reference. Apart from teaching, Al-Ghazali also made rebuttals of various spiritual, Islamic, philosophical thoughts, and others. At this time, even though he has become a professor, he still feels emptiness and restlessness within him.

Finally, after feeling that only a Sufistic life could fulfill his spiritual needs, Al-Ghazali decided to pursue Sufism as his way of life. Therefore, in 488 H/1095 AD, Al-Ghazali left Baghdad and headed to Syria to reflect, read, and write for about 2 years. Then, he moved to Palestine to carry out the same activities by taking a place in the baitul maqdis. After performing the pilgrimage and staying for some time in the city of Alexandria, Egypt, Al-Ghazali returned to his birthplace, Tus, in 499 H/1105 AD to continue his activities, living and worshiping. The exile process lasted for 12 years and during this time, he produced many of his well-known works, such as the Kitab Ihya 'Ulum al-Din. In the same year, at the insistence of the ruler at that time, vizier Fakhr Al-Mulk, Al-Ghazali returned to teach at the Nizhamiyah madrasa in Naisabur.

However, his work lasted only two years. He returned to the city of Tus to establish a madrasa for jurists and mutashawwifin. Al-Ghazali chose this city as a place to spend his time and energy spreading knowledge (Saprida, 2017:165). And after obtaining the essential truth at the end of his life, al-Ghazali died in Tus, on 14 Jumadil Akhir 505 H/1111 AD, before his younger brother, Abu Ahmad Mujid Ad-Din. Al-Ghazali left behind three daughters and a son named Hamid, who died as a child before al-Ghazali's death. It was because of this son that al-Ghazali was later given the title Abu Hamid, namely Hamid's father (Abdullah, 2003:23-24).

2. Al-Ghazali's Works

Al-Ghazali is a very productive scientist and writer. His various writings have attracted the world's attention, both from Muslim and non-Muslim circles. Medieval Western thinkers, such as Raymond Martin, Thomas Aquinas, and Pascal, are suspected to have been heavily influenced by Al-Ghazali's thoughts. After the period of the Hujjatullah, various results of his works which have been translated into various languages, such as Latin, Spanish, Hebrew, French, German and English, are used as references by approximately 44 Western thinkers. Al-Ghazali, is estimated to have produced 300 pieces of paper covering various disciplines, such as logic, philosophy, morals, interpretation, jurisprudence, Al-Quran sciences, Sufism, politics, administration, and economic behavior. However, there are up to now only 84 pieces. Among them are Ihya Ulum al-Din, al-Munqidz min al-Dhalal, Tahafut al-Falasifah, Minhaj Al-'Abidin, Qawa'id Al-'Aqaid, al-Mustashfa min Ibn al-'Usul, Mizan Al-Amal, Misykat al-Anwar, Kimia al-Sa'adah, al-Wajiz, Syifa al-Ghalil, and al-Tibr al-Masbuk fi Nasihat al-Muluk (Karim, 2006:316).

Ethics in Business, Economics and Some Principles in Islam

Business in Islam is not limited in terms of ownership and profit as long as it does not exploit the rights of other people, but business in Islam is limited in terms of how to acquire and utilize its assets, along with the objectives of business in Islam:

First, Target results: Profit-material and non-material benefits, business in Islam apart from generating the maximum possible profit, of course, cannot be separated from non-material gains either from within the company or from the environment/externals such as creating a sense of brotherhood and concern among peers and so on .

Second, Benefit: what is intended is not only to provide material benefits, but can also be non-material. There are three other orientations. Namely, qimah insaniyyah (trying to provide humanitarian benefits), qimah Khuluqiyyah (meaning that noble character must appear in every activity), and qimah ruhiyyah (ie by doing business activities one can get closer to Allah).

Sustainability, business performance must show targets in achieving the expected results so that the company can exist and develop for a long time / not experience bankruptcy.

Third, Blessings, all goals achieved will mean nothing if there is no blessing in them. This means that it does not bring further goodness (Malahayati, 2010:72).

Ethics in terms of Islamic scientific treasures is better understood as morals, Adab, and the philosophy of al-Adabiyyah (Afdawaiza, 2009:5). According to Al-Ghazâlî himself, morals are defined as "Expressions about conditions that settle in the soul, where all behavior originates from it with great ease without the need for thought and contemplative processes, in this case it is good/commendable morals and can also be bad morals if that comes from the soul is a bad deed.

1. Some Principles in Islam
 - a. God/Tawhid

Based on this principle of monotheism, the implementation of Islamic law is worship and human surrender to the whole of His will (Hakim, 2010: 3). The principle of monotheism should not occur in an attitude of deifying fellow humans and/or other fellow creatures. The principle of monotheism also requires and positions to establish laws in accordance with what was revealed by Allah (Al-Qur'an and Al-Sunnah). Whoever does not judge by Allah's law, that person can be categorized into a group of people who are disbelievers, tyrants and fasiq. Likewise in business, if we understand the meaning of the verse then someone who does business even if it is based on the rules and corridors of the Shari'a, then this is an act of worship.

- b. Balance/Justice

If the principle of justice is related to business activities, an economist should make a balance in these activities. For example, between production and consumption activities.

c. Freedom

The principle of freedom in Islamic law requires that religion/Islamic law be broadcast not based on coercion (QS. Al-Baqarah: 256 and Al-Kafirun: 5), but based on explanations, demonstrations, arguments. Humans who are good with Him are humans who are able to use that freedom in the context of implementing monotheism and balance.

d. Responsibility

In relation to business activities, economic actors are required to think in advance what they want to do, because what we do later must be accounted for, God's Word:

كُلُّ نَفْسٍ بِمَا كَسَبَتْ رَهِيْنَةٌ

“Everyone will be detained for what it has done” (QS. Al-Mudatstsir: 38).

Methods

The approach used in this research is a qualitative approach. According to Kirk and Miller as quoted in a book written by Lexy J. Moleong. Qualitative research is basically based on observations that do not use calculations as a start. Namely, research procedures with descriptive data in the form of written or oral evidence from a person and his behavior.

In essence, this qualitative research is used with the following considerations: First, it must be in accordance with the qualitative method when faced with reality. Second, this method explains directly the relationship between the researcher and the respondent. Third, the method can adapt to many sharpening of the patterns encountered.

In this study, researchers used a type of library research, namely research with various activities related to methods of collecting library data, reading, writing and processing research materials. Library research (library search) is a search that looks for objects that contain various library information, such as books, academic journals, magazines, newspapers, and documents (Sari, 2020). This research is different from other studies that require observation or interviews to collect data.

Thus, the data obtained is in the form of theoretical studies resulting from al-Ghazali's thoughts related to economics, especially those that are directly related to business ethics which are conceptualized in a work and are still used as a pattern of thought in the world of economics and business today.

Result and Discussion

Al-Ghazali's Perspective Concept on Business Ethics

Like the thoughts of previous Muslim scholars, Al-Ghazali's attention to people's lives was not focused on one particular area, but covered all aspects of human life. He conducted extensive Islamic studies to defend the teachings of Islam. Therefore, we do not

find a paper that specifically discusses Islamic economics. His concern in the field of economics is contained in his various studies of jurisprudence, because Islamic economics, in essence, is an inseparable part of Islamic jurisprudence.

However, Al-Ghazali's economic thoughts were based on a Sufism approach because during his lifetime, people who were rich, powerful, and full of prestige found it difficult to accept the fiqh and philosophical approach in believing in Yaum al-Hisab (the day of revenge). the book Ihya Ulum al-Din, al-Mustashfa, Mizan Al'Amal, and al-Tibr al-Masbuk fi Advice al-Muluk. In this regard, Al-Ghazali focuses his attention on individual behavior which he discusses according to the perspective of the Koran, Sunnah, fatwas of companions and tabi'in, as well as admonitions of prominent Sufis of the past, such as Junaid Al-Baghdadi, Dzun Nun Al-Mishri and Harith bin Asad Al-Muhasibi (Abdullah, 2010:215).

His views are focused on ethics, for Al-Ghazali the concept of business-economics in Islam, he expressed in logical-analytical ways, as well as in a modern context which is still up to date in his masterpiece, namely Ihya 'Ulum al -Din", he explained how the evolution of the creation of the market (Muhammad, 2004:15). Al-Ghazali has discussed the disadvantages of the barter system and the importance of money as a means of exchange and unit of account for goods and services. He likens mirror money (PPEI, 2004:110). Another concept of his thinking is around "socio-economics, which he calls "Islamic social welfare", which is based on the concept of maslahat or social welfare or utility (common good), namely a concept that includes all human activities and creates a close relationship between individuals. with society, which is very difficult to tear down and which has been longed for by contemporary economists (Zarqa, 1980:14). His thinking about 'social welfare' (maslahah) is based on 5 (five) basic goals (maqashid al-Syar'iyah), namely: religion (al-Din), life or soul (al-Nafs), family or offspring (al- Nasl), wealth or wealth (al-Mal), and intellectual or reason (al'Aql), he focuses (mahallu martyr) on the guidance of revelation, the main purpose of human life is to achieve happiness in this world and the hereafter (maslahat al- Din wa al- Dunya) (al-Ghazali, tt:219).

Another concept of Al-Ghazali's thought is economic-business thinking in the concept of morality in economic-business behavior (business ethics). Therefore, for more details, the author will explain some of the concepts of his economic (business) thinking, as follows:

1. Honesty of Exchange and Market Evolution

The market is a meeting place for buyers and sellers in conducting a transaction. The process of transactions arising in the market due to demand and supply to determine prices and profits on goods to be sold or to be purchased, according to al-Ghazali, in every sale and purchase transaction must be done in a way that is good, right and honorable. This is because traders on the Day of Judgment will be held accountable and resurrected like the perpetrators of major sins, except traders who fear Allah, do good and are honest. In trading activities there are usually positive and negative activities carried out by traders. Negative activities that are prohibited by religion is the hoarding of goods. Hoarding of goods is a criminal activity against social and

moral deed, because it is a shortcut to eat other people's assets in a false way (Supriyatno, 2005:47).

2. Production

Production is an activity to create or add value to an item to meet needs. In Al-Ghazali's thought, the focus is on the types of production activities that are in accordance with the principles of Islamic economics, including:

a. The production of basic necessities is a social obligation.

In this production activity someone performs activities to create something to meet needs. Al Ghazali in this concept of production considers work as part of one's worship. If the workers have carried out their work activities properly and correctly in accordance with Islamic teachings and the group of workers has produced goods and can meet the needs of the community, then the obligations of the community have been fulfilled.

b. Production Hierarchy

In the concept of al-Ghazali, the production hierarchy is divided into 3 groups, namely:

- Basic industry, namely industrial activities which process materials for human survival, such as agriculture for food, construction for housing, state activities such as infrastructure, especially to facilitate production activities for basic goods needs and to increase cooperation in production.
- Supporting activities, namely industrial activities that are additional in nature to basic industries, such as utilizing forest resources, steel, mining etc. for production activities.
- Complementary activities, namely industrial activities whose role is to complement basic industrial activities such as milling and burning of agricultural products (Sholahuddin, 2007:37-38).

c. Production stages, specialization, and its interrelationships

In goods production activities, there are a lot of sequences that must be done to achieve goods that are ready for consumption, the chain of a production is a very well-known idea. In al-Ghazali's ideas regarding specialization and relatedness or dependence, this emphasizes cooperation and coordination to obtain maximum production results. Al-Ghazali also emphasized that competition in production is normal as long as it remains within the corridors of the Islamic religion whose goal is mutual safety. Competition usually occurs in the acquisition of basic goods for basic needs for the basic needs of society. Usually competition also arises due to obtaining luxury goods. However, Al-Ghazali also emphasized that competition should not lead to jealousy and violate the rights of others (Sholahuddin, 2007:37-38).

3. Barter and Evolution of Money

a. Barter problems and the needs of money

Bartering is a process of exchanging goods without the intermediary of money, the objects used are goods.

In al-Ghazalie's thought, someone sometimes needs something that is not owned, but has things that are not needed. This has been said to be inefficient because of the differences in the characteristics of the goods. Al-Ghazalie asserts that the evolution of money occurs because of agreements and habits, where there will be no society without the exchange of goods and no effective exchange without equivalence.

b. Useless money and hoarding are against divine law

In this case money will have value if used in exchange. Because at that time according to al-Ghazalie that one of the purposes of gold and silver was used as money. And at that time society hoarded coins. This hoarding activity is against religion.

c. Counterfeiting and depreciation of money

The citizens' standard commodity money is filled with metal, one coin has the same value as the value of the coin. Counterfeiting money is not only an individual sin but has the potential to harm the general public. However, if the mixing of metals in coins is a government policy and can be known by all people, then this is acceptable or permissible.

d. Prohibition of riba

Riba is a dangerous misuse of the function of money, as hoarding of goods for individual interests. At that time there were two ways that interest or usury appeared hiddenly, just as interest appeared when there was an exchange of gold for gold, flour for flour with different amounts or at different times. If within the specified time and do not immediately return the item, there will be a request to increase the amount of the commodity. If the number of commodities needed is not the same, the excess given in the exchange is called riba fadl (usury which is due to excess or additions in the process of exchanging goods and according to al-Ghazali the two forms of transaction are haram (Sholahuddin, 2007:37-38).

4. The Role of the State and Public Finance

State and religion are pillars that cannot be separated from an orderly society. Religion is the foundation and the leader who represents the state is the propagator or protector of society.

Economics is the science that studies human behavior to allocate natural resources efficiently. The relationship between Islam and the economy is that Islam regulates the economy by applying the teachings of the Koran on how to regulate an economy. Economics for Muslims is one part of the Islamic ideological and ethical system. therefore the Islamization of the economy is only possible to occur effectively and comprehensively in other areas of life.

In the concept of al-Ghazali the economic function is focused on (mahallu martyr) on increasing economic prosperity with fair and balanced regulations, creating peace, security and preserving the regional stability of a country. In addition, the state must create conditions of internal and external security, to increase prosperity

and economic development. Al hisbah is a supervisory institution that is used by many Islamic countries to monitor harmful market practices such as false advertisements, flawed contracts, transactions of illicit goods and so on (Supriyatno, 2005:47).

Main Thoughts of Al-Ghazali Regarding Ethics in Business

1. Al-Dunya Mazra'tul Akhirah, is his idea which means all the hard work done in this world is not only for a moment's life, but more than that, namely the essential life in the hereafter.
2. Values of Goodness, in economic and business practice Al-Ghazâlî provides recommendations so that economists or Islamic businessmen pay attention to moral issues in doing business, for example: always improve intentions for the sake of Allah, also in running a business not only staying away from what is forbidden, but always protecting oneself from syubhat act.
3. Far from Riba, In the Al-Quran Surah Al-Baqarah: 275, riba is clearly forbidden:

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

“Those who consume interest¹ 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 Allāh 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 Allāh. But whoever returns [to dealing in interest or usury] - those are the companions of the Fire; they will abide eternally therein” (QS. Al-Baqarah: 275).

4. Some ethical deviations in a business activity:
 - Goods and Price Manipulation
 - Tathfif (Cheat in the Scales)
 - Use of Counterfeit Money
 - Hoarding (Ihtikar)

Conclusion

Ethics can be defined as moral principles that distinguish what is good and what is bad. Ethics is a field of science that is normative because of its position as a message that determines what an individual should do or not do. In the business world, ethics refers to management or organizational ethics (habits). In the realm of Islamic thought, ethics is understood as morality in carrying out every activity. This is related to manners in doing something.

In economic activity, business is one of the urgent activities in achieving economic goals. Business runs as a process that has become a routine in the daily life of individuals or groups in order to gain profit. It aims to meet the needs as well as the desires of the individual or group.

The presence of ethics in business is considered as a corridor for the continuation of these economic activities so that they remain in accordance with the rules. This means that ethics limits the space for business so that the orientation is not only about how to get profit (profit oriented) but can also benefit the surrounding environment.

Al-Ghazali is one of the leading Islamic thinkers who pays more attention to economic (business) activities in society, including hierarchies and their characteristics in the corridor of social obligations to the welfare of society. He is of the opinion that work is not only aimed at fulfilling wants and needs, but also as a concrete activity that has the value of worship. This can only be achieved by implementing the right procedures in doing business. This is related to the fulfillment of the principles that contain the value of benefit in the work ethic.

Al-Ghazali also highlighted the existence of state institutions which are considered to have an important role in regulating market stability. The state has a role to monitor adverse market practices. He also believes that the government is to create internal and external security conditions to enhance stability and conducive economic development.

Thus, business ethics according to al-Ghazali's view is a code of ethics in the economic and business system that is implemented by prioritizing morality and social responsibility.

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