

---

**APPLICATION OF BUSINESS ETHICS THE RASULULLAH'S WAY IN  
BUSINESS DEVELOPMENT AT KOPPONTREN AUSATH PP.  
DARUSSALAM BLOKAGUNG**

**Nurul Inayah, Mira Ustanti, Imam Khusnudin, Imroatun Sholihah**  
Institute Agama Islam Darussalam Blokagung Banyuwangi  
Blokagung, Karangdoro, Tegalsari, Banyuwangi, East Java, 68485, Indonesia  
nurul.inayah@iaida.ac.id

**ABSTRACT**

The purpose of this study was to determine the application of Islamic business ethics in developing business at the AUSATH PP Koppontren PP Darussalam Blokagung. The data analysis tool used in this research is descriptive qualitative. Based on the results of the research and discussion that has been carried out, it can be concluded that the application was carried out to develop business at the AUSATH PP Koppontren. Darussalam has been clearly illustrated in accordance with the business principles exemplified by the Prophet, namely: 1) *Siddiq*; Honest, meaning that the delivery of information about everything that is done from Ausathmart to consumers is conveyed purely without adding lies. 2) Trust; can be trusted to deliver information related to promotions and the condition of the goods correctly and not by coercion. 3) *Fatannah*; smart, meaning that the delivery of information carried out by Ausathmart to consumers must show the intelligence of the Ausathmart unit manager in developing his business. 4) *Tablighi*; delivery of information, promotion and delivery of goods is carried out properly and correctly in accordance with what was conveyed at the beginning and does not harm any party. The implication of the research conducted for managers is to complement the needs of consumers, especially students to make it easier for students not to leave Islamic boarding schools frequently, for other researchers, they can conduct research related to student satisfaction which has never been done before.

**Keywords:** Implementation, Islamic Business Ethics, Koppontren, Islamic Boarding School Business, Students' Consumers

**INTRODUCTION**

Cooperatives have noble values such as honesty, openness, self-help, self-responsibility, democracy, equality, justice, solidarity, social responsibility and concern for others (Al Hikmah, 2011). In the view of Islam, cooperatives are classified as *syirkah/syarikah*. According to Abu Hazim (2013) *Syirkah* according to language means "mixed". Meanwhile, according to *syara'*, the right to the path of *syuyu'* (shared property) is fixed in one thing that is shared by two or more people. This institution is a forum for partnership, cooperation, kinship, and business togetherness that is healthy, good and lawful (Hendar, 2010: 14).

This statement is in accordance with the Islamic boarding school cooperative business principle, which in fact is a cooperative based on Islamic law, namely based on the concept of mutual cooperation and not being monopolized by one of the owners of capital. Likewise, in terms of profits earned and losses suffered, they must be shared equally and proportionately. This principle is in accordance with the word of Allah SWT in the Qur'an Surah Al-Maidah verse 2:

Meaning : " *And help you in (doing) virtue and piety, and do not help each other in committing sins and transgressions. And fear Allah, verily Allah is very severe in punishment*" ( Al-Qur'an Surah Al-Maidah verse 2).

The thought of business ethics emerges on the surface, with the foundation that Islam is a perfect religion and a collection of rules, teachings (doctrines) and values that can lead people in their lives towards the goal of happiness in life both in this world and in the hereafter. Islam is a religion that provides an integrated way of life regarding social, cultural, economic, civil and political aspects. Islam is also a system for all aspects of life, including spiritual systems as well as systems of economic and political behavior (Harahap 2014:230).

Referring to the Qur'an and the practice of market life at the time of the Prophet Muhammad and his companions. Ethics in the practice of Islamic Business are: *Shidiq* (honest), *Amanah* (trustworthy), *Fatanah* (intelligent), and *tabligh* (delivering). In the implementation of Islamic business ethics, there are several business development principles that must be adhered to by business ethics practitioners according to sharia, namely: good intentions, interacting with morality, believing in destiny and being pleased, being grateful, working as worship, maintaining Shari'a rules and establishing Islamic ukhuwah.

Koppontren AUSATH PP. Darussalam Blokagung is one of the pesantren cooperative institutions that is currently developing in the community, which so far has existed to serve the daily needs of students. From observations, it was found that the AUSATH PP Koppontren. Darussalam Blokagung was founded on June 1, 1994. AUSATH Koppontren is a cooperative owned by the Darussalam Islamic Boarding School foundation, in this Koppontren organization, the management does not appoint a General Manager (GM), but appoints several Managers, each manager overseeing several business units and individually directly under the collective control of the management. This was done because it was difficult to find a General Manager (GM) who was professional and mastered all business fields at once. At the AUSATH PP Koppontren. Darussalam Blokagung has 10 Business Units. Among them are USSPS Ausath, Canteen & Kost Business Unit, Santri Shop Business Unit, Computer Business Unit, Convection Business Unit, Grocery Store Business Unit, ATK\_Net Business Unit, Photography Business Unit, Building Shop Business Unit, and Minimarket Business Unit.

In the course of any company and regardless of its employees, it turns out that it requires standard ethics that become general guidelines for every employee, from the manager level to the level of day laborers. The reason is, in working as a successful team are those who have good behavior. A fair, honest, trustworthy, intelligent, and wise leader is a necessity in any organization, including business organizations. Likewise employees who are honest, tenacious, committed, communicative, able to work together, and agile are the main prerequisites for achieving success in teamwork. Therefore, all those involved in business work require ethics or a set of noble values that have a very significant influence on running the company (Aedy, 2011).

From this background, the main problem in this study can be formulated, namely: how is the application of Rasulullah SAW's business ethics in business development at Koppontren AUSATH PP. Darussalam Blokagung?

## LITERATURE REVIEW

### Islamic business ethics

Principle of Muslims in human life is that Allah SWT is the One and Only God. He is the only God and the creator of the entire universe, as well as the sole owner, ruler and custodian of life and existence which has no equal and equal both in this world and in the hereafter. Meanwhile, humans are creatures of Allah SWT who were created in the best form in accordance with the nature of human existence, namely as caliphs within the framework of serving Him. The contribution of Muslims is very large for the continuity and development of economic thinking in particular and world civilization in general. In line with Islamic teachings about empowering the mind by sticking to the Al-Qur'an and the Prophet's Hadith, economic concepts and theories in Islam are essentially the responses of Muslim scholars to various economic challenges at certain times. This also means that Islamic economic thought is as old as Islam itself (Karim, 2012:9-10).

The emergence of thoughts about Islamic economic concepts and theories put forward by Muslim scholars eventually gave its own color to the world economy. One of the theories that emerged is the characteristics of Islamic business in its business ethics, which is commonly referred to as Islamic business ethics. The definition of Islamic business ethics as referred to is as follows:

### **Ethics**

Understanding the meaning of ethics needs to be compared with morality. Both ethics and morality are often used together and can be exchanged with meanings that are often equated for granted. In general, society, even scientists understand ethics to be the same as "morals". According to Imam Al-Ghazali (juz 3:52) morals are traits that are firmly ingrained within oneself. From there appear good or bad actions spontaneously without requiring thought and consideration.

### **Business**

Business is an activity that leads to an increase in added value through the process of providing services, trading, or managing goods (production). Business is an activity in the form of services, trade and industry to maximize profits. Yusanto and Wijayakusuma (as quoted by Muhammad, 2002: 38) define Islamic business in its various forms which are not limited to the amount of ownership of assets (goods/services) including profits, but are limited in how to obtain them and the utilization of their assets due to halal and haram rules.

According to Skinner (quoted by Tantri, 2011: 4), business is the exchange of goods, services or money that is mutually beneficial or provides benefits. Basically, business has the meaning of "*the buying and service*" (purchasing and selling of goods and services). Meanwhile Raymond E. Glos et.al (in Tantri, 2011: 4) states that business is the sum of all activities organized by people engaged in commerce and industry, providing goods and services for the needs of maintaining and improving their standards and quality of life. In simple terms, business is all activities carried out by one person or more in an organized way to make a profit through the provision of products needed by society.

### **Islam**

The word Islam comes from the Arabic *al-Islam*. The word "*Al-Islam*" also contains its meaning, including in QS Ali Imron: 19: "*Surely the religion (which pleases) in the sight of Allah is only Islam. There is no dispute among those who have been given the Book except after knowledge has come to them, because of envy (which exists) among them. Whoever disbelieves in Allah's verses, Allah is very quick to reckon with Him*" (QS Ali Imron: verse 19).

What can be understood from the verse above is that "*Al-Islam*" is the name of an "*al-din*" (way of life) that is with Allah ('*indallah*'). "*Ad-din*" means "*al-millah*" or "*ash-shirat*" or way of life, it takes the form of beliefs (*Al-'aqidah*) and actions (*Al-'amal*) (Djohar Arifin and Abdul Aziz, 2013:12).

Islamic business ethics is a process and an effort to find out what is right and what is wrong and then of course do things related to products, company services with interested parties with company demands. Studying the moral qualities of organizational policies, general concepts and standards for moral behavior in business, behaving responsibly and morally. That is, Islamic business ethics is a habit or moral culture related to the business activities of a company (Djohar Arifin and Abdul Aziz, 2013: 15 ).

Islamic business ethics are ethical norms based on the Qur'an and Hadith that must be used as a reference by anyone in business activities. In other words, business ethics based on the scriptures and sunnah of Rasulullah SAW, as well as modern business ethics, cannot be seen only in a partial view, but also needs to be seen in terms of its function as a whole (*holistic*). In the sense that Islamic business ethics needs to be positioned as an academic commodity that gives birth to a scientific branch, as well as demands for business behavior in carrying out daily activities (Muhammad Djakfar, 2008:84).

Business practices should be carried out by every human being, according to Islamic teachings that underlie how to develop a business according to shari'ah, according to Hasan Aedy (2011), among others:

### **Good intentions**

Good intentions are the foundation of deeds. If the intentions are good, the deeds are also good, it's better if the intentions are broken, the deeds are also broken. What the Prophet

said was not only for muamalah matters such as entrepreneurial activities. Therefore, all Muslim entrepreneurs are demanded that the economic activities they engage in are always oriented towards seeking the pleasure of Allah alone, as Allah says in QS Al-An'am: 162-163: "Say: verily my prayer, my worship, my life and my death are only for Allah, the Lord of the worlds. There is no partner for Him; and thus is what I was commanded and I am the first to submit myself (to Allah)" (Surah Al-An'am: 162-163).

The more qualified the sincerity of a Muslim entrepreneur in presenting intentions for all of his activities, the more Allah's help and assistance will flow. Thus it can be said that Allah's help goes hand in hand with the preparation of the words (intentions) contained in the heart.

### **Interact with morals**

Morals occupy the top position in the design of Islamic economics, because this is the aim of Islam and the preaching of the prophets, namely to perfect morals . Some of the basic morals that must be possessed by a Muslim entrepreneur include:

#### *Siddiq (honest)*

In developing the assets of a Muslim entrepreneur, he must uphold honesty, which is the main character, which is a means that can improve his business performance, erase sins, and can even lead him to heaven, as Allah says: "O you who believe, fear Allah and speak the truth, Allah will correct your deeds for you and forgive you your sins. And whoever obeys Allah and His Messenger, then indeed he has won a great victory " (Surah Al-Ahzab: 70-71).

Once the importance of honesty is for the trading profession (including entrepreneurship or business), the reflection of this honest nature can be seen when an entrepreneur promotes his wares. Does he promote/explain truthfully or make false statements/swears that can be misleading, as is the case in product/service advertisements that are widely broadcast on television. The majority of advertisements that are loaded do not match the actual reality.

#### *Amanah (Trustworthy)*

Amanah means the position or obligation of a trusted person (al-amin). However, the mandate in general is to guard something, not necessarily property, which must be guarded and conveyed to someone. Such as the mandate to keep company secrets, the mandate in certain jobs or the mandate to provide information to certain parties. The legal basis for maintaining the mandate is contained in QS Al-Anfal: 27: "O you who believe, do not betray Allah and the Messenger (Muhammad) and (also) do not betray the messages entrusted to you, while you know".

#### *Tolerant*

Tolerance will make it easier for someone to run their business. There are several benefits brought about by tolerance in doing business, including: facilitating transactions, facilitating relationships with prospective buyers, and accelerating capital turnover. Keeping promises

Promising is an easy job, but carrying it out is not as easy as said. Because of this, business people cannot make promises quickly, even when they promise, they have to say insya Allah (Hasan Aedy, 2011).

### **Believe in fate and pleasure**

A Muslim businessman must believe in destiny, good or bad. Imperfect one's faith without believing in God's destiny. After believing in destiny, then he must also remember and be grateful when receiving benefits in his wealth and will not be overly happy.

### **Give thanks**

Entrepreneurs who are always grateful to Allah. Gratitude is a logical consequence of the form of our gratitude for the blessings that God has given so far. The gratitude to God that is meant here is not only spoken, but must also be accompanied by actions, especially for

those who are already sufficient from the results of their efforts, namely by tithe, spend, and give alms.

#### **Work as worship**

Islam positions work as the second obligation after prayer. Therefore, if it is done sincerely, the work is worth worship and will be rewarded. By working, we not only support the people who are in our care, even if we are sufficient, we can give some of our results to help others in need .

#### **Maintain the rules of Shari'ah**

Islam gives us the freedom to run any economic, trade or business business as long as the business (trade) is not included in what is prohibited by Islamic law back to see the shari'ah limitations with regard to this business practice.

#### **Building Islamic brotherhood**

Living in harmony and being good at getting along is anyone's dream. Likewise the ability to communicate and consult in solving problems is something that is very good. For example, by praying in congregation, communication is well established for business people, Managers and employees, always close ranks in carrying out obedience to Allah SWT. And His Apostle.

The Prophet's instructions. Regarding business ethics, there are four things that are the key to success in managing a business, these four things are very important and prominent attitudes of the Prophet Muhammad, and are very well known among scholars, but are still rarely implemented, especially in the business world. including:

#### **Siddiq (honest / true)**

Honest, the basic values are integrity, values, sincerity, assurance, and emotional balance are very energetic attitudes in terms of business. Being honest means always basing words, beliefs, and actions based on Islamic teachings. Always be honest, Allah will record you as an honest person.

#### **Amanah (trusted)**

The attitude of *trust* is the basic value of being trusted, and the values in doing business are trust, responsibility, transparency and timeliness. This attitude is also highly recommended in business activities, honesty and *trust* have a very close relationship, because if someone has been able to act honestly, that person must be *trustworthy* . The purpose of *the mandate* is to return any rights to the owner, not to take anything beyond the rights of others.

#### **Fatannah (intelligent)**

*Fatannah* means having extensive knowledge, values in business have vision, intelligent leaders are aware of products and services and understand something and can explain it, the nature of *fatahan* can be expressed as a life strategy for every Muslim. A Muslim who has intelligence and wisdom will prioritize the afterlife issues compared to worldly matters.

#### **Tablighi (Conveying)**

*Tabligh* characteristics to convey what he received from Allah SWT., to his people without reducing the slightest order he received. The nature of *tabligh* must be communicative and argumentative. If we are entrusted with *trust* by other people, it must be conveyed to those who are entitled to receive it, not to be misused or misused because it is our duty as the people of the Prophet Muhammad, to emulate, convey and apply the attitude of *tabligh* in all aspects, especially in the business world.

## METHODS

This study uses a qualitative method, namely a research procedure that produces descriptive data in the form of written or spoken words from people and observable

behavior. Using primary and secondary data, in this study the subjects in this study were the Cooperatives at the AUSATH PP Koppontren. Darussalam Blokagung. Data collection techniques in this study were: Observation was carried out by way of the researcher coming directly to the place, namely at the AUSATH PP Koppontren. Darussalam Blokagung. Take notes, and involve yourself actively with the subject under study. Interview. In this interview method, researchers used a structured *interview method*. Documentation, in this study the authors collected data through documentation from official documents at the AUSATH PP Koppontren. Darussalam Blokagung. Data Validity Data validity is carried out to prove whether the research being carried out is truly scientific research as well as to test the data obtained. Data validity tests in qualitative research include testing, credibility, transferability, dependability, and confirmability (Sugiyono, 2016: 270).

Data Analysis Tools. In analyzing the data, the analytical technique used in this study is an *interactive model*, which consists of four components, namely data collection, data reduction, data presentation, conclusions and data verification. (Miles and Huberman, 1992: 104).

## RESULTS

The establishment of KOPPONTREN AUSATH began with several thoughts and considerations from caregivers and all boarding school administrators to establish an institution that specifically deals with the economic sector of Islamic boarding schools, with the hope that it can improve the economy of Islamic boarding schools and the surrounding community and can help the performance of education management in improving human resources and quality. education, because administrators in the education sector can concentrate more on their fields. Therefore, in the 1990s, all the caretakers and administrators of the Darussalam Islamic boarding school agreed to establish an Islamic boarding school business institution which was later named AUSATH.

In the next development at the caretaker's initiative in 1994, AUSATH was registered with government agencies so that it was legal and obtained a permit to operate a business or legal entity. In February 1994 AUSATH officially became a business institution in the form of a Cooperative with the name KOPPONTREN AUSATH and already has a legal entity with Number 7762/BH/II/1994. Aside from being an economic empowerment, KOPPONTREN AUSATH is also a place that can educate students in the field of Cooperatives, because Islamic boarding schools are not only religious education institutions, but also educate students to be independent, improve skills in business ventures, train mentally, manage organizations or *companies*. who are truly professional and able to answer challenges in the current era of globalization.

Koppontren Ausath is a cooperative owned by the Darussalam Islamic Boarding School Foundation, in this Koppontren organization, the management does not appoint a General Manager (GM), but appoints several Managers, each manager overseeing several business units and is directly under the supervision of the management collectively. This was done because it was difficult to find a General Manager (GM) who was professional and mastered all business fields at once.

Considering that the members' meeting is the holder of control and determines the journey of the Koppontren Ausath, the Ausath Koppontren holds regular member meetings at the closing of the books every year. The RAT conducted by the Koppontren is always attended by cooperative officials at the district level, because on this occasion apart from deciding on programs and reports, the management also asks for guidance from the officials who are present.

Vision And the Ausath Koppontren Mission

#### **Vision**

To become an exemplary cooperative that is able to build a more trustworthy, fair, beneficial and prosperous community economy for as many people as possible (rahmatan lil 'alamin) and is able to provide benefits in this world and the hereafter.

**Mission:** (1) Serving students and the community in economic activities; (2) Providing all the needs for worship, office needs, school and household needs; (3) Providing sharia pattern savings and loan services; (3) Providing the needs of various Islamic handicraft products; (4) Providing economic education and training needs

#### **Minimarket Business Unit**

To improve the economy in the retail sector, the Ausath Koppontren in Mid 2017 Established a Minimarket named "Ausathmart", which provides various kinds of goods and food to serve the needs of students, the community and also members in their daily needs, this is a manifestation of the improvement of the business unit shop for students who are more advanced in keeping up with economic developments.

#### **History of Ausathmart**

The Ausathmart business unit was established on September 7 2017 and was inaugurated by Nyai Hj. Mahmudah Hisyam by cutting the ribbon and attended by all Darussalam Islamic Boarding School caretakers along with Koppontren management, Islamic Boarding School administrators, and representatives of the Darussalam Blokagung Islamic boarding school students.

The number of students at Darussalam Blokagung Islamic Boarding School is increasing from year to year. The more students there are, the more students' needs will increase. For this reason, the AUSATH Koppontren established the Ausathmart Business Unit which aims to make it easier for students to meet their needs. Because Ausathmart is the first Minimarket that was established in the Darussalam Islamic Boarding School Area, Ausathmart always tries to meet all the needs needed by Darussalam students, especially female students and residents around the Islamic boarding school (Dewi Lestari, 2018).

Ausathmart is a jointly owned business unit. The capital to start the business is from Islamic boarding schools in the form of the Ausathmart building, from the caregivers in the form of cash, and from Koppontren itself, namely in the form of human resources. Establishment, management and development are carried out by santri, and are also aimed at santri. Therefore, the method of development is also according to the thoughts of the santri (Fathul Amin, 2018).

The human resources or managers involved in the Ausathmart unit are 4 people who happen to be the Chairperson, Laeliyatul Fadilah as input of goods, Nofia Nur Hanifah as arrangement of goods, and Dewi Lestari as Cashier. The Ausathmart unit is supervised by a manager IV, namely Agus H. Adib Faizi Hisyam who is assisted by the secretary and treasurer of the AUSATH Koppontren, namely Hasyim Musyafa and Fathul Amin. In essence, Ausathmart employees are female students.

## **DISCUSSION**

### **Application of Rasulullah SAW's Business Ethics in Business Development at Koppontren AUSATH PP. Darussalam Blokagung**

Business ethics in the way of Rasulullah SAW in its application there are several principles that must be prioritized by business people. The four pillars of character or *attitude* then develop into a business system that is *Siddiq, Amanah, Fathanah, and Tabligh*, which are guidelines for business success of all time. The application of Islamic business ethics by Koppontren AUSATH PP. Darussalam Blokagung in developing its business are as follows:

### ***Shiddiq (honest)***

The answers from the informants regarding honesty in developing a business are an absolute must, because honesty is the key to achieving a higher and better degree materially and in the sight of God Almighty. Not only that, honesty is the main pillar for running a business so that consumers are maintained so they can return to the Ausathmart unit, and increase purchases from before.

This honesty is applied to anyone, honest nature will be trusted by others. Honesty with consumers can increase income, because a businessman/business that acts honestly then the businessman/business will be liked by potential customers who want to buy their needs, because by way of word of mouth or verbally informing friends or other consumers. And on another occasion I will be happy to invite friends to shop at that place, this is also in accordance with Islamic teachings which oblige everyone, especially Ausathmart, to act honestly.

Based on the principle, Ausathmart must uphold the value of honesty, so it is mandatory for them to explain what are the shortcomings of the goods they sell, so that buyers are not disappointed or hurt after buying the goods being sold. The form of honesty on the part of Ausathmart in developing its business can be seen in the way Ausathmart conveyed to the Board of Islamic Boarding Schools, Board of Islamic Boarding Schools to all Heads of Dormitories, and Heads of Dormitories conveyed to all its residents. Everything in Ausathmart is explained and described according to reality.

The ethical aspects that will be applied by the informants to develop business at Ausathmart are very thick with Islamic boarding schools, the informants are also aware of the importance of honesty, especially when applied to the situation of people who buy and sell, therefore not only skills in managing their business, creativity, enthusiasm, knowledge of how to manage finances, but *religious* aspects also participate in driving the wheels of the economy in the AUSATH PP Koppontren. Darussalam Blokagung, especially the Ausathmart unit itself.

Shiddiq forms behavior not to cheat, to sell goods by stating the reality of the merchandise, not to reduce the measure or scale. Describe the state of the product in modern business by stating the state of the product, expiry and composition. Products that have shiddiq components have a long life and are sought after by consumers. This is what will give birth to satisfied consumers and become repeat customers.

### ***Trustworthy (trustworthy/trustworthy)***

Trust is returning any rights to the owner, not taking anything beyond his rights and not exceeding the rights of others. Allah commands that Muslims fulfill *mandates* to people who are entitled to receive them and if they decide on a matter they should be fair. Honest and *trustworthy* have a very close relationship, because if someone has been able to act honestly, that person must be *trustworthy* (trusted).

Ausathmart's success and luck lies in how he applies a trustworthy attitude, so that customers really trust him. If the item has a defect, we have to explain where the defect is located and in our unit normally if there is a defective item I put it separately from the good one. Then it's normal if a buyer asks why the item was separated, I say that it has a defect. Items like this, if there are customers who want. Automatically the price is different from the good ones (Laeliya, 2018).

Traders who have been trustworthy *means* that they have provided information and its actuality to customers, one of which is by keeping promises. The form of *the mandate* from Ausathmart in developing its business is as we have discussed above, that Ausathmart conveys it to the Islamic Boarding School management, Islamic Boarding School administrators to the Head of the Dormitory, and the Head of the Dormitory conveys it to all its residents. what is contained in it is the nature of *trust*. If one of the parties cannot convey it properly, then that party cannot be said to be *trustworthy*.



Can be trusted by business partners, success, including the community and the State, applying an attitude of openness and trustworthiness, conveying what is, will bring trade in achieving profits and blessings that are approved by Allah SWT. That is the true meaning of *trust*.

***Fathanah (intelligent)***

*Fathanah* means understanding something and being able to explain it, *Fathanah* can also be interpreted as ingenuity or wisdom. The nature of *Fathanah* can be expressed as a life strategy for every Muslim. A Muslim who has intelligence and wisdom will prioritize the afterlife issues compared to worldly matters. One of the business principles of the Prophet Muhammad, namely *fatahan* which means smart. In this case *fatahan* includes two elements, namely: *Fatahan* in terms of trade administration/management, means that matters relating to activities must be recorded or recorded neatly so that they can maintain their *trust* and *shiddiq*. This sort of thing makes it easier to apply the *fatahan attitude*. So that in trading business, administration is orderly.

*Fatahan* in terms of capturing the tastes of buyers related to goods and assets. In this case the Prophet Muhammad gave an example of not taking too high a profit compared to other merchants.

We can also see the form of *fatahan* from *Ausathmart* in developing its business from the way it is delivered by *Ausathmart*, the Board of Islamic Boarding School and the Head of the Dormitory. The form of intelligence is the emergence of an idea to carry out this strategy. Because it needs to be felt that by using this strategy, the interest of buyers (students) will increasingly influence the benefits that will be obtained by the *Ausathmart* unit. *Fatahan* attitude is very important for business people. Because this *fatonah* attitude is related to marketing, how to get the goods sold quickly and bring profits, how to get buyers interested and buy these goods.

***Tablighi (conveying)***

The nature of *tabligh* means conveying something. If you are a leader in the business world, you must be able to convey the vision and mission to your subordinates and business relations properly and correctly.

*Ausathmart* parties providing good service to customers must be balanced between rights and obligations, because if one of these is not fulfilled it means that one of them, both *Ausathmart* and the buyer feel disadvantaged. So that no one feels harmed unilaterally, these two things must be understood between rights and obligations must be balanced, no coercion is allowed in transactions. The form of *Tabligh* in developing business at *Ausathmart* is very clear from how *Ausathmart* works together with Islamic Boarding School administrators to convey the vision & mission that has been made. Furthermore, the board of the Islamic Boarding School conveys the vision & mission to the head of the hostel and then to the residents of the hostel. All submissions are carried out properly and correctly in accordance with what has been conveyed at the beginning. This is done so that there is no feeling of disappointment and regret from all parties, especially buyers (students).

If he becomes a marketer, he must be able to convey the advantages of his product honestly, only then can he become a good communicator, patient in dealing with customers, not easily angry and disappointed. So that we can all be accepted as wise business partners. Basically, in running a business, they have implemented Islamic business ethics in developing their business, which is done by following the example of the Prophet Muhammad. This is also proof that whatever way the original *Ausathmart* unit does according to the business ethics of Rasulullah SAW means that it has carried out responsibilities in a business or business and obedience to Allah in carrying out His commands and prohibitions will bear sweet fruit in the future, we are all planning but God is the one who decides.

In the above explanation it is known that the implementation was carried out to develop business at the AUSATH PP Koppontren. Darussalam has been clearly illustrated in accordance with the business principles exemplified by Rasulullah SAW.

### CONCLUSION

Based on the results of the research and discussion that has been carried out, it can be concluded from the business development strategy according to Islamic business ethics as exemplified by Rasulullah Koppontren AUSATH PP. Darussalam Blokagung, The application was carried out to develop business at the AUSATH PP Koppontren. Darussalam has been clearly illustrated in accordance with the business principles exemplified by Rasulullah SAW, namely: (1) Siddiq; the delivery of information carried out by Ausathmart to consumers, namely the board of the Islamic Boarding School and then the head of the hostel conveyed to the residents of the hostel, especially students, delivered purely without adding lies; (2) Amanah; the delivery of information carried out by Ausathmart to the board of the Islamic boarding school and the head of the hostel, then the head of the hostel conveyed it to the residents of the hostel in particular, it was conveyed correctly and not by coercion; (3) Fatanah; the delivery made by Ausathmart to the board of the Islamic boarding school and the head of the hostel, then the head of the hostel conveyed to the residents of the hostel, especially the students, this shows that the intelligence of the Ausathmart unit is in developing its business; (4) Tabligh; the delivery of information carried out by Ausathmart to the board of the Islamic boarding school and the head of the dormitory then conveyed to the students, all submissions were carried out properly and correctly in accordance with what was conveyed at the beginning and did not harm either party.

### LIMITATION

The research has limitations on:

The research object is in the pesantren environment, especially in PP. Darussalam who owns the Aushat Koppontren, specifications for the Aushatmart business. The research subjects were Aushatmart managers, who were PP students. Darussalam Blokagung Banyuwangi. And the focus of the discussion is on Islamic Business Ethics as exemplified by Rasulullah SAW.

### REFERENCES

- Aedy, Hasan. (2011). *Theory and Application of Islamic Business Ethics*, Bandung: Alfabeta
- Al-Hikmah, 2011, <https://alhikmah.ac.id/koperasi-dalam-islam/> Translation of the Koran, 2018
- Anonymous, [https://www.academia.edu/8665059/There\\_are\\_some\\_definition\\_development\\_efforts\\_according\\_to\\_para\\_ahli](https://www.academia.edu/8665059/There_are_some_definition_development_efforts_according_to_para_ahli).
- Arifin, Djohar. And Aziz, Abdul. (2013). *Islamic Business Ethics*. Yogyakarta: Deepublish.
- Atmaja, Agam Santa. (2014). " *Analysis of the Application of Business Ethics in the Perspective of Islamic Economics*" (a case study of Muslim traders at the Kaliwungu Kendal morning market). This thesis is published. Semarang: Faculty of Islamic Economics and Business, Walisongo State Islamic Institute Semarang. (On line). <http://http://eprints.walisongo.ac.id/2689/> , accessed 15 August 2018).
- Baidan, Nasrudin. & Aziz, Erwati. (2014). *Islamic Ethics in Doing Business*, Yogyakarta: Learning Library.
- Fadilah Haris, <http://harrisfadilah.wordpress.com/2012/04/17/pengembangan-usaha> (accessed on: 05 April 2018 at 11.00 WIB).
- Farid, Muhammad. & Zahro, Amilatuz. (2015). *Analysis of the Application of Islamic Business Ethics in the trade of cattle in the sand animal market, the journal Iqtishoduna*, (Online), Vol. 6 No. 2. <http://ejournal.iaisyarifuddin.ac.id/index.php/iqtishoduna/article/view/39> , (accessed on 16 August 2018).

- Ghozali, Imam, Ikhyah 'Ulumuddin juz 3:52
- Gitosudarmo Indriyo. (2010). *Introduction to Business*, Yogyakarta: Student Libraries, Understanding Strategy
- Hendar. (2010). *Management of Cooperative Companies*, Jakarta, Definition of Cooperatives
- Kurniawan Albert. (2014). *Research Methods for Economics & Business*, Bandung
- Nurussabariyah. & Ernawati, Akib. (2016). Determinants of the Application of Islamic Business Ethics in Kendari, *Journal of Equilibrium*, (Online), Vol. 4, Number 1. (<http://journal.stainkudus.ac.id/index.php/equilibrium/article/download/1799/pdf>, accessed 17 August 2018).
- Sabariah Ethics. (2013) *Strategic Management* , Jakarta, Definition of Strategy and the stages of Strategic Management
- Setiawan. (2016). *Strategy for Honey Bee Business Development for the Setia Jaya Farmers Group in Rambah Jaya Village, Bangun Purba District, Rokan Hulu Regency*, 3(1): 8-9
- Sugiyono. (2004). *Business Research Methods* , Bandung: Alfabeta
- Sugiyono. (2016) *research methods* , Bandung: Alfabeta Press
- Zain, Ibnu Aby by Syekh Al-'Allamah Muhammad bin Qasim al-Ghazi.(2016). *Fathul Qarib 3 Languages*, Kediri: Zamzam Source of Knowledge



*Shariah Economics,  
Islamic Banking  
and Finance*