

ANALYSIS OF THE RELATIONSHIP BETWEEN BUSINESS OWNERS AND EMPLOYEES IN THE IMPLEMENTATION OF ISLAMIC BUSINESS ETHICS PRINCIPLES IN COMPANIES HDI FAMILY CENTER BANJARBARU

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Abstract

This research aims to analyze the relationship between business owners and employees in applying the principles of Islamic business ethics at the HDI Family Center Banjarbaru. Islamic business ethics emphasizes justice, honesty, mutual respect, cooperation, maintaining honor, as well as the prohibition of riba (usury) and gharar (uncertainty) in business relationships. This research used a descriptive qualitative approach with a field research method at HDI Family Center Banjarbaru. The research results show that the relationship between business owners and employees at HDI Family Center Banjarbaru runs well and in accordance with the principles of Islamic business ethics. Open communication, high trust, solid cooperation, as well as fairness and equality are the keys to building a harmonious relationship between business owners and employees.

Keywords - *Business Owner Relationship, Employees, Islamic Business Ethics*

INTRODUCTION

Islamic business ethics are guidelines that regulate ways of doing business in accordance with Islamic values. This concept is becoming increasingly important to be applied in today's modern business world, where there are many unethical business practices that are contrary to human values. (Yusuf et al., 2023) From an Islamic perspective, business activities are not only seen from the aspect of profit alone, but also consider ethical and moral aspects. (Rasyid et al., 2023) The principles of Islamic business ethics such as honesty, justice, and responsibility can create a conducive, dignified, and prosperous work environment for all parties involved (Anggraini et al., 2023).

One of the important factors in implementing Islamic business ethics is the existence of a good relationship between business owners and employees. A harmonious and mutually respectful relationship can encourage the creation of a positive and productive work atmosphere. In Islamic teachings, employees are seen as work partners who must be treated well and their rights respected. In QS An-Nahl/19:30:

إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَاءِ الْقُرْبَىٰ وَيَنْهَىٰ عَنِ الْبَغْيِ وَيُعَظِّمُ لِعَظْمِكُمْ لَعَلَّكُمْ تَتَذَكَّرُونَ

It means : *Indeed, Allah commands (you) to act justly and do good deeds, to give to your relatives, and Allah forbids evil deeds, evil and enmity. He teaches you so that you can learn.*

Thus, the company has a responsibility to treat workers (employees) as partners who must be treated fairly, provide decent wages, and pay attention to their welfare. From this statement, it can be realized that the importance of the role of workers for a company, therefore workers are the backbone of the company and should get feedback that is commensurate with their role in a company. (Hamid et al., 2023) However, in the midst of economic development and globalization, many challenges have emerged in the relationship between workers and companies. (Yuliani et al., 2023) In Indonesia itself, there are millions of workers working in various industrial sectors, and their relationship with companies is colored by various problems, such as worker exploitation, low or unfair wages, discrimination and inhumane working conditions. As the majority religion in Indonesia, Islam has teachings on various aspects of life including the relationship between workers and companies. (Wajdi et al., 2023) Therefore, by studying more deeply and in detail the teachings of Islam on the relationship between workers and companies in Islamic business ethics to become a guideline for building harmonious, fair, prosperous and mutually beneficial relationships between workers and companies (Pewangi, 2010).

Harmoni Dinamik Indonesia (HDI) is a company engaged in the field of bee-based products.(Kusumadewi et al., 2022) As a business entity operating in a predominantly Muslim community, the application of ethical business principles in managing relationships with employees is very crucial. Established in 1993, HDI and its promising business opportunities in a short time led it to become a business that is oriented towards helping others.(Hidayatullah et al., 2024) Currently, HDI has many operational centers spread throughout the Republic of Indonesia and serves hundreds of thousands of entrepreneurs. HDI Indonesia is known as a company that adheres to a multi-level marketing system that offers a variety of bee products that are rich in health benefits. One of HDI's popular flagship products is the Clover Honey variant and the HDI Origins Bee Propolis supplement.(Muhaimin et al., 2023) In addition to health products, there are also other products from HDI for oral, body, hair, and beauty care. The advantages of bee-based products have provided many benefits, including being used by athletes to improve health and maintain vitality to stay in peak condition. HDI has obtained a product registration certificate from the Food and Drug Supervisory Agency (BPOM) and its products have officially received the trust of the Indonesian Government through KONI (Indonesian National Sports Committee), as a sponsor for Indonesian national athletes competing at the international level by providing HDI natural health foods to improve their health and performance.(Makiah et al., 2022)

Based on the problems that occur in the field, researchers are interested in conducting mini research on "Analysis of the Relationship Between Business Owners and Employees in the Application of Islamic Business Ethics Principles at the HDI Family Center Banjarbaru Company".(Huda et al., 2023) The aim is to determine the relationship between business owners and employees (laborers) in the application of Islamic business ethics principles at the HDI Family Center Banjarbaru.(Makiah, 2021) By studying this, it is hoped that it can provide deeper insight into how the principles of Islamic business ethics can be applied in managing industrial relations fairly and harmoniously.(Faridah et al., 2023)

THEORETICAL BASIS

1. Business Owner

A business owner or often known in English as an owner is an individual or group that owns and manages a business. An owner is someone who owns or holds full control over all aspects of a company's operations. They are responsible for the

success and failure of the business (Yusuf, 2022). Business owners have a vision and mission for their business and are responsible for realizing it. (Miles et al., 2014) The duties and responsibilities of a business owner or owner are to set business goals and strategies, provide the resources needed to run the business, lead and manage employees, make important decisions related to the business, market and sell business products or services, maintain business finances and comply with applicable regulations and laws (Faridah et al., 2023).

In Islam, business owners are those who have an important role in advancing the economy of the people and realizing the welfare of society. (Amalia, 2010) There are several main principles that must be held by business owners in Islam, namely:

- a. Honesty and trustworthiness. Business owners must always be honest in every transaction and trustworthy in managing assets.
- b. Fairness. Business owners must provide fair rights to employees and consumers.
- c. Generosity. Business owners are encouraged to give alms and help others in need.
- d. Social responsibility. Business owners must be responsible for the impact of their business on the environment and society.

2. Employee

According to the 1969 Law on Basic Provisions Regarding Manpower in Article 1, it states that employees are workers who do work and provide the results of their work to the employers who employ them. According to Law No. 14 of 1969 on Basic Manpower, workers are people who are able to carry out work, both within and outside of employment relationships in order to produce services or goods to meet the needs of the community (Wulandari & Mubarak, 2021). Employees in a company have functions and roles that must be carried out, namely as follows:

1. Do the work according to the instructions given.
2. Maintain order and security in the company environment.
3. Responsible for production results.
4. Creating a peaceful working environment in the company.

The National Agency for the Placement and Protection of Indonesian Migrant Workers (BNP2TKI) noted that around 6.5 million Indonesian Migrant Workers work in 142 countries, most of whom work as laborers. The increasing number of Indonesian

Migrant Workers shows the lack of employment opportunities in Indonesia, which requires them to work abroad. Workers who work abroad can contribute to the region, the wages received by Indonesian Migrant Workers can be used as business capital, thus driving the regional economy .(Anshary et al., 2023)

In the Islamic perspective, a laborer or employee is someone who works for someone else for wages. In Islam, laborers or employees are viewed as humans or creatures of Allah SWT who have the same rights and obligations as others. They must be respected, appreciated, and their rights protected. The economic system in Islam has a different view of ethics from other systems.(T. Hidayati et al., 2023) The capitalist system views laborers or employees as just workers and employers or business owners as employers, from this statement it is clear that the difference in status that causes social inequality. While the socialist system views laborers as a party that is highly exploited by the capitalist system.(Wulandari & Mubarak, 2021)

3. Relationship between Business Owners and Employees in an Islamic Perspective

The employment relationship is regulated in an employment agreement or what is called a Joint Work Agreement (KKB). This shows that if there is no employment agreement, there is no employment relationship and no legal consequences between employees and business owners.(Apriyani et al., 2023) This is because in an employment relationship there are rules to maintain the dignity of each party so that a dynamic relationship is established based on rights and obligations.(Mubarak et al., 2023)

Islam has regulated the obligations and rights of an employer or business owner towards workers or employees, and vice versa. Islam also regulates the obligations and rights of a worker or employee to carry out their obligations and claim their rights in accordance with a work agreement based on the principle of benefit. As stated in QS Al-Qashash (28): 26 as follows.

قَالَتْ إِحْدَاهُمَا يَا أَبَتِ اسْتَجِرْهُ إِنَّ خَيْرَ مَنِ اسْتَجَرْتَهُ الْقَوِيُّ الْأَمِينُ

Meaning: One of the two women said: "Yes, my father, take him as someone to work (for us), because indeed the best person you can take to work (for us) is someone who is strong and trustworthy."

The employment relationship in Islam is contained in the concept of ijarah. Ijarah is a contract used to utilize something for a certain period of time after paying a certain fee.(N. Hidayati, 2018) It can be interpreted as the ownership of services from an ajir

(person whose labor is contracted) by a *musta'jir* (person who contracts his labor) and the ownership of assets from the *musta'jir* by the *ajir*.(Syaugi & Rahmah, 2021)

The following are some of the main principles of Islamic business ethics that are relevant to labor and company relations, namely:

1. Justice and Welfare

Islam places a strong emphasis on justice and welfare for all parties involved in business relationships, including workers and companies.

2. Honesty

Acting with honesty and integrity is required from all parties involved in a business relationship. Companies must provide information regarding employment contracts, wages, policies, and other matters relating to workers. Workers must also be honest in reporting their performance and not engage in fraud or corruption..(Aini, 2019)

3. Mutual respect

Companies must respect the rights of employees (laborers) and pay attention to their complaints. Employees are expected to comply with all legal regulations and show respect to the company's authority.

4. Cooperation and Mutual Benefit

An effective working relationship with a company must prioritize cooperation and mutual benefit.

5. Maintaining Honor

Companies must maintain the honor and dignity of workers, not harass or treat workers in a degrading manner.

6. Prohibition of Usury and Gharar

In business transactions, Islam prohibits usury (interest) and *gharar* (uncertainty). Companies should not burden workers with excessive loan interest. Employment contracts must be transparent and clear to ensure that no party is disadvantaged.(Irkhami, 2012)

RESEARCH METHODS

This study uses a descriptive qualitative approach through field research. The object of the study is the HDI Family Center Banjarbaru owned by Mrs. Indun Setiawati in Landasan Ulin Utara, Liang Anggang District, Banjarbaru City. The subjects of the study consisted

of 4 people, namely 1 branch manager and 3 female employees. Data sources come from primary data obtained directly from informants, namely branch managers and female employees, as well as secondary data obtained from articles, books, journals, and other media. The data collection methods used are observation, structured interviews, and documentation. Data analysis techniques used include data reduction, data presentation, and drawing conclusions.

RESULTS AND DISCUSSION

Harmoni Dinamik Indonesia (HDI) Family Center Banjarbaru has a branch manager named Indun Setiawati and has 3 female employees who have worked with her for quite a long time, namely Afifah, Dewi and Sri. The HDI Family Center Banjarbaru office is located at Jalan Angkasa Komplek Citra Raya Angkasa Block M No., RT.1/RW.05, Landasan Ulin Utara, Liang Anggang District, Banjarbaru City, South Kalimantan. “Family get family” is the motto adopted by Indun Setiawati and taught to her employees. Through the results of face-to-face interviews (directly) regarding the relationship between business owners and their employees, Indun Setiawati defines the ideal relationship between herself as the owner and her employees, which she calls a team, as having no boundaries, being open, honest, disciplined and communicating. And according to Afifah as an employee at HDI Family Center Banjarbaru, the ideal relationship between owners and employees is mutual respect, appreciation, and trust. Through the results of face-to-face interviews regarding the relationship between business owners and their employees, it can be seen that HDI Family Center Banjarbaru applies the main principles of Islamic business ethics. The principles applied by the owners and employees working at HDI Family Center Banjarbaru are as follows:

1. Justice and Welfare

Islam places a strong emphasis on justice and welfare for all parties involved in business relationships, including workers and companies. Workers' wages must be fair and meet the requirements for a decent living. A humane and safe working environment is essential. Companies are required to treat all employees (workers) equally and without discrimination. Through the interview results, as a business owner, Indun Setiawati always treats all her employees fairly, such as by sharing equal bonuses, sharing equal working hours, and always paying attention to the welfare of her employees by inviting and always communicating so that her

employees can be open to her. Likewise with her employees, Dewi said that with open communication and an understanding of employee rights, this justice and welfare were obtained while working at HDI.Family CenterBanjarbaru.

2. Honesty

Acting with honesty and integrity is required from all parties involved in a business relationship. Companies must provide information regarding employment contracts, wages, policies, and other matters relating to workers. Workers must also be honest in reporting their performance and not engage in fraud or corruption. Through the results of the interview, by being transparent about salaries, bonuses and work contracts and so on to employees, it is honesty applied by Indun Setiawati. Likewise, according to Sri, the transparency carried out by Indun Setiawati on work contracts, salaries and bonuses is always informed and sent to employees in the form of files.

3. Mutual respect

Islam emphasizes how important it is for employees (laborers) and companies to respect each other. Companies must respect the rights of employees (laborers) and pay attention to their complaints. Employees are expected to obey all legal regulations and show respect to the company's authority. Through the interview results, Indun Setiawati again discussed her motto, namely "family get family" which means that everyone is family, so they will be treated like family. And according to Afifah, by respecting each other's opinions during discussions or meetings, it can build mutual trust and respect.

4. Cooperation and Mutual Benefit

Effective working relationships with companies must prioritize cooperation and mutual benefit. Both parties must work together to achieve common goals. The income generated by the company must be shared well with all parties. Through the interview results, Indun Setiawati stated that her cooperative relationship with her female employees was very good and mutually beneficial. What she emphasized most was honesty, as long as everything is based on honesty then everything will go well. For HDI female employeesFamily CenterBanjarbaru, whether for Afifah, Sri and Dewi, their cooperative relationship is very good, they cooperate by looking for new consumers and following up customers.

5. Maintaining Honor

Companies must maintain the honor and dignity of workers, not harass or treat workers in a degrading manner. Companies must respect workers' rights and treat them with full respect and appreciation. At HDIFamily CenterBanjarbaru, both business owners and employees, they all show politeness, respect, and mutual appreciation for the contributions of fellow employees and business owners.

6. Prohibition of Usury and Gharar

In business transactions, Islam prohibits usury (interest) and gharar (uncertainty). Companies should not burden workers with excessive loan interest. Employment contracts must be transparent and clear to ensure that no party is disadvantaged. Through the interview results, Indun Setiawati stated that HDI products have been certified by MUI and Halal and have been recognized by the Indonesian government. So it can be concluded that HDI products are clearly far from usury or gharar. Afifah added that in this company it can be ascertained that there are no elements of usury or gharar because the buying and selling system in this company uses the same price and if it meets the target, a bonus will be given and the products in HDI are clear.

CONCLUSION

This journal analyzes the relationship between business owners and employees in implementing the principles of Islamic business ethics at Harmoni Dinamik Indonesia (HDI) Family Center Banjarbaru. The journal's findings indicate that the relationship between business owners and employees at HDI Family Center Banjarbaru is going well and in accordance with the principles of Islamic business ethics. This is indicated by several indicators, namely:

1. Open and transparent communication: Business owners and employees at HDI Family Center Banjarbaru communicate openly and transparently. They respect and value each other's opinions.
2. High trust: Business owners and employees at HDI Family Center Banjarbaru trust each other. They are confident that each other will work well and responsibly.
3. Solid cooperation: Business owners and employees at HDI Family Center Banjarbaru work well together to achieve common goals. They help and support each other.

4. Fairness and equality: Business owners and employees at HDI Family Center Banjarbaru are treated fairly and equally. They have the same rights and obligations.

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