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**ARTIFICIAL INTELLIGENCE AND BUSINESS ETHICS IN MODERN
SOCIETY INFERRED FROM THE TEACHINGS OF HOLY PROPHET PBUH**

Dr Wajid Ali

Assistant Professor

Department of Islamic Studies

Superior University Faisalabad Campus.

wajidali.fsd@superior.edu.pk

Prof. Dr. Matloob Ahmad*(Corresponding Author)

Islamic Studies Department the University of Faisalabad

dr.matloobahmad906@gmail.com

Hafiz Muhammad Gulzar Ramzan

M.Phil Scholar Department of Islamic Studies Superior University Faisalabad Campus

allama.qari.gulzarramzan@gmail.com

Abstract

Artificial Intelligence is a field of science concerned with building computers and machines that can reason learn out in such way that would normally require human intelligence or that involves data whose scale exceed that human can analyze. Artificial Intelligence eliminate human errors during tasks and deliver more precise and dependable results. Artificial Intelligence boosts productivity by optimizing processes and reducing time and resources. Artificial Intelligence is dire need for present age because it is the age of science. Artificial Intelligence process and analyze large volume of data quickly gave personalization solutions based on customer data. Healthcare and other element which are improving day by day through artificial intelligence. Artificial Intelligence offer numerous benefits including task automation improve efficiency reduce human mistakes and enhance customer satisfaction. Business Ethics can play very important role to improve economy. Business Ethics refer to implementing appropriate business policies and practices with regard to arguably controversial subjects. In market business Ethics including accountability, care, respect, honesty, healthy competition, loyalty, transparency and respect for value of law

The prophet Muhammad PBUH encouraged businessmen to give in charity and help those in need .He said, O Marchants! There are five things which no one associated with trade should do tell lies, break promises,conceal facts ,refuse reasonable requests and stop reasonable credit.The foundation of business ethics according to Holy Prophet

Muhammad PBUH said the buyer and the seller have the option of cancelling or conforming the bargain useless they separate and if they spoke truth and made clear the deficits of goods then they would be blessed in their bargain. In Modern Society it is need fair pricing and avoiding exploitation fulfill commitments. The Holy Prophet Muhammad PBUH used to give people their rights and urge others to do like is. The motive of Muslim business person to give benefits to others. The Holy Prophet Muhammad PBUH forbade blocking a trading caravan. The person of Muhammad PBUH before becoming a Prophet and Apostol was known as the person with noble character as businessman. The impact of applying business ethics to the Prophetic teachings do not hoard goods to obtain high profit. The principle of volunteering or mutual liking needs to be applied in business ethics.

Keywords: Artificial Intelligence, Business Ethics, Modern Society Boosts Productivity Healthcare, Customer Satisfaction, Honesty, Expolition, Mutual Understanding

Importance of Artificial Intelligence

Artificial Intelligence's importance and subsequent components have been known for a long time. They are being seen as tools and techniques to make this world better. And it's not like you have to go through to be able to use these fancy tech gadgets. You can look around, and I'm sure most of your work is smoothed out by artificial intelligence. Its importance lies in making our life easier. These technologies are a great asset to humans and are programmed to minimize human effort as much as possible. They can operate in an automated fashion. Therefore, manual intervention is the last thing that can be sought or seen during the operation of parts involving this technology. Business ethics plays a critical role in ensuring that businesses are conducted in a manner that is fair, just, and beneficial to all stakeholders. In Islam, business ethics are deeply rooted in the teachings of the Qur'an and the Sunnah (the practices and sayings of Prophet Muhammad, peace be upon him). The principles of honesty, fairness, trust, and justice are emphasized throughout Islamic teachings, which provide guidance for all aspects of business conduct.

Importance of Business Ethics in Islam:

The Qur'an and Sunnah emphasize truthfulness and honesty in trade and business dealings.

In business, this means being honest about products, services, and financial dealings, ensuring there is no deception or fraud. Islam encourages fairness in all business transactions.

Justice is a central theme in both the Qur'an and Sunnah. Allah commands believers to be just in all their dealings.

Quran Says:

يَا أَيُّهَا الَّذِينَ آمَنُوا كُونُوا قَوَّامِينَ بِالْقِسْطِ شُهَدَاءَ لِلَّهِ وَلَوْ عَلَىٰ أَنْفُسِكُمْ أَوِ الْوَالِدِينَ وَالْأَقْرَبِينَ

*"O you who have believed, be persistently standing firm in justice, witnesses for Allah, even if it be against yourselves or parents and relatives."*¹

In business, this means ensuring that all parties are treated fairly, including employees, customers, and suppliers.

This highlights the importance of transparency and ethical dealings. In business, this means that both employers and employees have a responsibility to each other and to the community to act with integrity and trustworthiness.

¹ Surah Al-Nisa, 4:135.

Prohibition of Riba (Usury) and Gharar (Uncertainty): Islam strictly prohibits certain forms of financial dealings that are exploitative, such as *riba* (usury) and *gharar* (excessive uncertainty or ambiguity). The Qur'an says:

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

*"Those who consume riba will not stand except as stand one whom the Devil has driven to madness by (his) touch. That is because they say: 'Trade is just like riba,' but Allah has permitted trade and has forbidden riba"*²

This prohibits charging interest on loans or engaging in transactions that involve unfair advantage or uncertainty, which are harmful to the welfare of others.

Concern for Social Welfare: Islam encourages businesses to consider their social and environmental impact. The Qur'an speaks about the importance of charity and helping others:

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي كُلِّ سُنْبُلَةٍ مِائَةٌ

*"The example of those who spend their wealth in the way of Allah is like that of a grain of wheat that grows seven ears, with a hundred grains in each ear."*³

Therefore, businesses are encouraged to give back to society through charity and sustainable practices.

The Quran, although not a scientific text in the modern sense, offers various insights that are relevant to environmental changes and the human relationship with nature. Several verses speak about the creation of the Earth, the balance in nature, and humanity's responsibility toward the environment. The Quran emphasizes stewardship, harmony, and the moral obligation to protect and care for the Earth. Here are some key themes and verses that relate to environmental changes:

The Quran mentions that God created the Earth in balance, with all systems working in harmony. This idea aligns with modern environmental concerns about ecological balance and sustainability. Allah Almighty says in Holy Quran:

وَالسَّمَاءَ رَفَعَهَا وَوَضَعَ الْمِيزَانَ ۚ أَلَّا تَطْغَوْا فِي الْمِيزَانِ ۚ وَأَقِيمُوا الْوَزْنَ بِالْقِسْطِ وَلَا تُخْسِرُوا الْمِيزَانَ ۚ وَالْأَرْضَ وَضَعَهَا لِلْأَنَامِ

*"And the sky He raised and imposed the balance that you not transgress the balance. And establish weight in justice and do not make deficient the balance."*⁴

The Quran condemns wastefulness and encourages moderation. This is particularly relevant in today's context, where overconsumption is a major contributor to environmental degradation.

يَبْنَئِ أَدْمُ خُدُوزٍ يَنْتَكُمُ عَنْ كُلِّ مَسْجِدٍ وَكُلُوا وَاشْرَبُوا وَلَا تُسْرِفُوا إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ

² .Surah Al-baqah, 2:275.

³ Surah Al-Baqrah -2:261

⁴ Surah Al-Rehman 55:7-10

*"O children of Adam, take your adornment at every masjid and eat and drink, but be not excessive. Indeed, He likes not those who commit excess."*⁵

The Quran refers to environmental phenomena as signs from God, urging humans to reflect on them. Environmental changes, including natural disasters, floods, and droughts, are seen as part of the natural order, sometimes serving as a reminder for humans to mend their ways. Quran Says:

وَلَوْ أَنَّ أَهْلَ الْقُرَىٰ آمَنُوا وَاتَّقَوْا الْفَتْخْنَا عَلَيْهِمْ مِن رَّبِّ السَّمَاوَاتِ وَالْأَرْضِ

*"Had the people of those towns believed and been conscious of God, We would certainly have opened up to them blessings from the heavens and the earth."*⁶

Ethics in modern society is a broad and often contentious topic, touching on everything from personal behavior to societal norms, technology, and global issues. Modern ethics deals with the moral principles that guide individuals and groups in decision-making and behavior, but it's also deeply influenced by cultural, political, and technological changes. The core questions often revolve around what is right and wrong, just and unjust, and how individuals and societies should act in complex, interconnected environments.

Here are some key areas where ethics play a significant role in modern society:

With the rise of surveillance technology and data collection, questions arise about how much of our personal information should be shared or kept private. Social media, for example, often collects vast amounts of personal data, leading to ethical concerns about consent, data ownership, and security.

As artificial intelligence becomes more integrated into daily life, its ethical implications grow. Issues like bias in AI algorithms, the displacement of jobs due to automation, and the potential for autonomous weapons raise serious ethical dilemmas about fairness, responsibility, and control. Environmental Ethics, Social Justice and Inequality, Medical and Bioethics, Political Ethics, Digital Ethics, Ethics of Education, Ethical Frameworks in Modern Society.

Prophet Muhammad (PBUH) and his way of trade:

While discussing the character of Prophet Muhammad PBUH tends to imply his traits, it is helpful to remember the wisdom which can be gained from the life of the Prophet Muhammad SAW especially in regards to his entrepreneurial mastery. His remarkable biography resonates with the principles that propelled him as an admirable figure in entrepreneurship, someone who transformed his life by rising from humble beginnings to owning multiple successful businesses.

Muhammad (PBUH) is indeed a great human being with an intriguing character and a million virtues. People not only have the potential of accomplishing great things, but also becoming a guide for humanity. Muhammad PBUH is able to express all these qualities through his life, having undergone training, struggles, and business endeavors which are rooted in personal growth. As *uswatun hasanah*, as a model of ideal conduct for Muslims, he serves as the example for everything, including

⁵ Surah Al-Aaraf 7:31

⁶ Surah Al-Aaraf 7:96

economic endeavors and business.

As Stated in Surah Al-Ahzab:

لَقَدْ كَانَ لَكُمْ فِي رَسُولِ اللَّهِ أُسْوَةٌ حَسَنَةٌ لِّمَن كَانَ يَرْجُوا اللَّهَ وَالْيَوْمَ الْآخِرَ

Indeed, there is in the Messenger of Allah a good example for those who hope for (the pleasure of) Allah and a reward in the hereafter.⁷

Indeed, as social beings, humans require something to fulfill them. A market infrastructure is something that enables human needs to be synthesized. The trading activity that occurs in a market is as important as the circulation of the economy. In Islam, business activities are recommended and even regarded as honoring these deeds. These activities also embody acts of devotion, and in this case, it goes beyond satisfying an individual's physiological requirement to the satisfaction of a multitude of people. Muhammad's SAW interesting profile cannot be detached from the values that he embraced on an entrepreneurship. Where his clay was his starting point and ending point was becoming an owner.

Business activities are not only related to *mahdah* worship but are also related to *muamalah* activities. The fiqh rule of *muamalah* explains that "basically *muamalah* activities are permissible unless there is an argument that prohibits it". Therefore, in business, it is not allowed if someone justifies what is forbidden by Allah SWT. In Islam, doing business must be based on ethics that have been regulated by the *Shari'a*-based on the Qur'an and the Sunnah of the Prophet. Business ethics is considered as something very important to realize the goals of entrepreneurs to achieve success, besides the application of business ethics must also be able to be carried out in all aspects of the economy such as production, consumption, and distribution activities.

For Muslim entrepreneurs proper business ethics has been exemplified by the Prophet, Business ethics is considered as something very important to realize the goals of entrepreneurs to achieve success.

The Prophet's Business Attitude

The legitimacy of business and sustenance that we get is a big thing and very important because it will bring a huge impact, both for oneself, family, companies, state institutions, and the social life of society. That is why the attempt to obtain halal sustenance is obligatory. Both halal in terms of objects, transactions, and how to obtain them.

One of the business ventures is said to be halal if it is under the provisions of the shari'ah of Allah, namely sterile from the elements of usury Quran Says:

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقْوَمُونَ إِلَّا كَمَا يَقْوَمُ الَّذِينَ يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكِ بَأْسُهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَن جَاءكَ مَوْعِدَةٌ مِّن رَّبِّهِ فَأَنْتَ لَهَا فُلْهُمَ سَلَفٌ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَٰئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ ۝ يَحْجِزُ اللَّهُ الرِّبَا وَالزُّبْنَ وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ ۝ إِنَّ الَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ وَأَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ لَهُمْ أَجْرُهُمْ عِندَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ ۝ يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنتُمْ مُّؤْمِنِينَ ۝ فَإِن لَّمْ تَفْعَلُوا فَأْذَنُوا بِمَحْزَبٍ مِّن

⁷ Surah Al-Ahzab 33:21

اللَّهُ وَرَسُولُهُ وَإِنْ تُبْتُمْ فَلَكُمْ رُءُوسُ أَمْوَالِكُمْ لَا تَظْلِمُونَ وَلَا تُظْلَمُونَ ٥

Those who devour usury will not stand except as stand those who are driven to madness by the touch of Shaytan. That is because they say, "Trade is just like usury." But Allah has permitted trade and has forbidden usury. So whoever after receiving direction from his Lord, desist, may have what is past, and his affair is with Allah? But whoever returns to it – those are the companions of the Fire; they will abide therein eternally. Allah destroys usury and gives increase for deeds of charity. And Allah does not like every sinning disbeliever. Indeed, those who have believed and done righteous deeds and established prayer and given zakah will have their reward with their Lord, and there will be no fear concerning them, nor will they grieve. O you who have believed, fear Allah and give up what remains [due to you] of interest if you are believers. And if you do not, then be informed of a war [against you] from Allah and His Messenger. But if you repent, you may have your principal – [thus] you do no wrong, nor are you wronged.⁸ Gambling, and alcohol and acts of corruption and collusion theft and others.

Islam forbids certain cultural value systems and economic activities. The activities of trade, agriculture, and livestock farming were practiced during the time of Muhammad and are recorded in the hadith.

Muhammad PBUH showed and acted according to his ethics and does care for businesses and business ethics. The ethical expectations for such factors include always being honest, trustworthy, fair, and placing the interests of others before their own. Rasulullah's business strategies cover all aspects including operational strategy, marketing strategy, human resource strategy, and financial strategy. Running a business is guided by the Qur'an to require jihad fi sabilillah with wealth and soul or in management languages, using strategies in the way of Allah by optimizing resources.

His principles in running a business that never goes bankrupt are particularly captivating to analyze, especially in relation to capital. Muhammad PBUH as a businessman is not a notable capital investor; his main capital is trust (al-Amin). With his trust, he can easily access funds from al-Amin investors who are more than willing to support his ventures due to his reputable honesty and trust. His skills or his competencies as a businessman are also without question. This is evident in the manner Muhammad was able to conocer los lugares de comercio or trading places within the Arabian Peninsula. Furthermore, he knows diverse economic and trading activities. Prophet Muhammad SAW also understood and prohibited the practice of usury because of the perils associated with it and actively promoted a more usabul sales- profit or a sales-profit system. Due to his majesty and nobility of character, he is renowned for being an intelligent marketer and ethical. His qualities, which were the norm in the modern times, were essential in sharia marketing/spiritual marketing.

Many things reflect the aspiring figure of Muhammad.

حَدَّثَنَا مُحَمَّدُ بْنُ يُوسُفَ، حَدَّثَنَا سُفْيَانُ، عَنْ عَبْدِ اللَّهِ بْنِ دِينَارٍ، عَنْ ابْنِ عُمَرَ - رَضِيَ اللَّهُ عَنْهُمَا - عَنِ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ " كُلُّ بَيْعَيْنِ لَا بَيْعَ بَيْنَهُمَا حَتَّى يَتَفَرَّقَا، إِلَّا بَيْعُ الْخِيَارِ "

The Prophet (ﷺ) said, "No deal is settled and finalized unless the buyer and the seller separate, except if the deal is optional (whereby the validity of the bargain depends on the stipulations agreed upon)⁹

قَالَ : سَمِعْتُ أَبَا هُرَيْرَةَ ، يَقُولُ : إِنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ ، قَالَ : " لَا تَلْقُوا الْجَلْبَ ، فَمَنْ تَلَقَّاهُ ، فَاسْتَنْزَى مِنْهُ ،

⁸ Surah Al-Baqrah 2: 275-279

⁹ Abu Abdullah Muhammad Bin Ismail. Al-Bukhari Sahih al-Bukhari (بَابُ إِذَا كَانَ الْبَيْعُ بِالْخِيَارِ هَلْ يَجُوزُ الْبَيْعُ) Hadith No 2113, Published in Bairot Lebnan.

فَإِذَا أَتَى سَيِّدُهُ السُّوقَ ، فَهُوَ بِالْخِيَارِ"

Abu Huraira (Allah be pleased with him) reported Allah's Messenger (ﷺ) as saying: Do not meet the merchant in the way and enter into business transaction with him, and whoever meets him and buys from him (and in case it is done, see) that when the owner of (merchandise) comes into the market (and finds that he has been paid less price) he has the option (to declare the transaction null and void)¹⁰

The Prophet Muhammad (PBUH) said:

"الْبَايِعُ وَالْمُسْتَتَرِّينَ فِي خِيَارٍ مَا لَمْ يَتَفَارَقَا، فَإِنْ صَدَقَا وَبَيَّنَّا بُرُوكَ لُهُمَا فِي بَيْعِهِمَا وَإِنْ كَذَبَا وَفَجَرَا مُحِقَّتْ بَرَكَتُهُ بَيْعُهُمَا".
"The buyer and the seller have the option of canceling or confirming the bargain unless they separate. If they tell the truth and clarify the defects of the goods, their transaction will be blessed. But if they lie and conceal the facts, their transaction will be deprived of blessings."¹¹

عَنْ رِفَاعَةَ بْنِ رَافِعٍ - رَضِيَ اللَّهُ عَنْهُ - أَنَّ النَّبِيَّ - صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ - سُئِلَ: أَيُّ َلْكَسْبِ أَطْيَبُ؟ قَالَ: { عَمَلُ الرَّجُلِ بِيَدِهِ، وَكُلُّ بَيْعٍ مَبْرُورٍ } رَوَاهُ الْبَزَّازُ، وَصَحَّحَهُ الْحَاكِمُ.

The Prophet (ﷺ) was asked, 'What type of earning is best?' He replied, "A man's work with his hand and every transaction which is free from cheating or deception." [Reported by al-Bazzar; al-Hakim graded it Sahih (authentic)]¹²

And many other hadiths.

Muhammad's family's business activities came to his and their son's knowledge. The imprints of Muhammad's magnificence have been discerned from the time he was a boy. The patience shown during difficult challenges was seen from a quite young age. He also cares about defending the motherland as evidenced by his participation in battles and tough endurance of life's complications. Before openly proclaiming Prophethood and Apostleship, Muhammad was known by the people as the most ethical of men, the most trustworthy man, the least depraved, and engaged in conduct that was beneath human dignity. Muhammad's behavior corresponded his character.

As narrated by Khadijah, Muhammad's character deserves noting for those who follow him. He systematically encourages cultivating good relations with all and sundry, and does not hesitate to intervene on behalf of the weak and the needy, protecting the downtrodden, encouraging good hospitality, and doing well to those to whom mishaps happen. A good personality is important, but to complement it, one must also be able to get along well with other people, develop friendships, forge love towards others and easily win affection from people, thus making an impression that is indelible.

Implementation of business based on the teachings of the Prophet PBUH

Prophet Muhammad's PBUH business prowess was informed by the effort he had already invested and how marketing savvy Rasulullah PBUH was in his dealings. In conducting and running their business ventures, the Prophet's guiding principles and directives are to always start with the Qur'an. No business can operate successfully without some underlying components, and one of them is that it must be founded on trust, which intersects with ethics. Qur'anic principles which need to be adhered to in business transactions, especially trading, include and are not limited to in case of cash trading, both parties must enter the transaction willingly and of their free will, meaning there should be

¹⁰ Abū al-Ḥusayn 'Asākir ad-Dīn Muslim ibn al-Ḥajjāj ibn Muslim ibn Ward ibn Kawshādh al-Qushayrī, Hadith No 3823, Published by Dar-ul-Fikar Beirut, Lebanon

¹¹ Sahih Al- Bukhari 2110

¹² .Abu Abdullah Muhammad bin Abdullah Hakim Nisha puri, Al-Mustadrak ala al-Sahihayn, Hadith No 784

no coercion of any sort. While in the case of non-cash transactions, both parties need to document the agreements they make and there have to be guarantors; this is to ensure that no contending parties perjure themselves regarding the figures or weights they claim because all human actions are under God's vigilant sight.

The Prophet's primary objective while trading was to propagate da'wah to as many people as possible. There were numerous people throughout the Arab regions who exhibited improper behavior. Through the da'wah carried out while trading, He created a suitable avenue to provide good counsel to people via muamalah activities. Moreover, in light of the current situation of rampant moral decay among the people, especially when it comes to conducting business by unscrupulous means, religious guidance is needed for entrepreneurship.¹³

Ethics in doing business in Islamic law

The traditions of Muhammad (PBUH) show us that the Prophet was a trader, which proves that ahkam al-siyasah (Islamic Political Science) considers trade to be an essential portion of life for ayatollahs and clerics. Trading commercially is identical for 'lamaa' (begging), it's only the letter that differs. Because of the business Prophet Muhammad practiced, he is regarded as the founder of Free Market Economics. Each ayatollah's and cleric's study of ahkam al-siyasah implies that business is necessary. The classification of professions, whether as a filler or as an entrepreneur, shows the unique perception about work provided by Islam. Whenever an ayatollah or cleric deliberated ahkam al-siyasah, trade was determined as obligatory without conditions or after barriers. Trade is obligatory for all practicing Muslims simply, it's not only a pre-condition like in the French school of thought or optional like in Marxist Anthropology.¹⁴

The impact of applying business ethics according to the Prophetic teaching

The ethics applied by Rasulullah PBUH to convince consumers and do not turn away with the goods they sell are using concepts:

- a. The Honesty
- b. Helping and providing benefits to customers or consumers and being aware of the social significance of business activities.
- c. Fraud is something that is highly condemned in business, in addition to being prohibited by religion as the Word of God: Woe to those who cheat, namely those who when they receive a measure from someone else, ask for it to be filled, and when they measure or weigh for someone else, they reduce" (Qur'an 83:112).
- d. It is forbidden to vilify other people's business so that customers only buy their wares, Rasulullah PBUH said: let no one among you sell intending to vilify what is being sold by others (HR. Muttafaq Alaih).
- b. Do not hoard goods (ikhtiyar), to obtain high profits.
- c. Do not do monopoly, because this activity is contrary to Islamic Shari'ah, which Islam does not justify the exploitation (power) of certain individuals on social property rights, such as water, air, land, and mines.
- d. The principle of volunteering or mutual liking needs to be applied in business.
- e. Free from usury, usury is very disliked by Allah because his methods are

¹³ Muhammad Nejatullah Siddiqui "Business Ethics in Islam" Published by Islamic Publication Lahore, 1988, P-180

¹⁴ .Khurram Murad, Towards Understanding Islam, Published by Islamic Publication Shah Alim Market Lahore Lahore, 1976, P-45

wrong and not by fiqh in Islamic teachings.

- f. It is obligatory to sell only halal business commodities, there must be no haram elements in it such as pigs, dogs, wine, and others.
- g. Paying employees' wages before their sweat dries up.

If the application of business ethics exemplified by the Prophet Muhammad is applied by business people properly and correctly without any violations of sharia in it, then business people and consumers will certainly feel the impact such as:

- a. Marketing aspect
Success in marketing the product widely until its distribution penetrates global marketing, by containing the 4P elements, namely: product, promotion, price (price), and place (distribution).
- b. Aspects of management and human resources
In this aspect, honesty is the most important thing in running a business because what is done later will be accounted for before Allah SWT.
- c. Legal aspects
Some institutions oversee business activities so that businesses run safely.
- d. Social aspect
Business people always carry out zakat and alms activities regularly.
- e. Financial Aspect
The success of the company in obtaining a blessing profit.
- f. Environmental aspects
Protect the business area by not polluting it, such as littering in the work environment.

In conducting business, a businessman ought to have regard for ethics concerning business partners and employees. Any business dealings must observe the relationship principle of one another being harmed because business people do care for profits, actually, they also have to think of satisfaction of customers when doing the business. The profits in the assets developed from the business endeavors should be mindful of the teachings of Islam regarding halal, usefulness, sincerity, clarity, balance, and healthy competition in order to attain true success. There is an increase in entrepreneurs adopting the Prophetic manners in business which include being more customer-oriented and increasing customer satisfaction, being open to customers as business practices apply honest trade, practicing fair competition in the market economy, paying attention to justice so that no one is unjustly oppressed. The business norms presented in the Qur'an pertaining to ethics of business taught by the Prophet are:

- a. Doing business must be based on prioritizing monotheism to obtain integration between religion, economy, and society. This is intended so that businessman avoid bad attitudes in carrying out business activities such as discrimination, focusing too much on the benefits of worldly life to forget Him and hoarding goods.
- b. Doing business must be based on justice because Islam teaches its people to have a balanced behavior towards themselves with other people and their environment.
- c. No one is forced to do business but by will, in other words, a person is free to determine a transaction or not. A person will choose which one he has to run and he must bear the full consequences.
- d. Being responsible for managing the business is the most important thing that must be owned by a businessman. For example, a businessman must be responsible for calculating the margin obtained so that the margin can

Be allocated for personal and social purposes. Everyone is responsible for what he has done.

Business ethics that are applied according to the Shari'ah will bring benefits to everyone, where business ethics if carried out according to the Shari'ah will have a positive impact in various aspects such as legal aspects, environmental aspects, social aspects, financial aspects, marketing aspects, and aspects management and human resources (HR). All good and bad deeds will eventually have an impact, as well as in the business world where business ethics have a big influence on the progress and destruction of a business. Everything in any field must use ethics because ethics look easy but are often violated by humans so that the situation destroys itself.

The key to business success in Islam

Starting a business is one of the ways to earn a living. In fact, there is a hadith saying that sustenance comprises 90% business and 10% livestock. This means starting a business will open 9 doors to wealth and other doors upon breeding livestock will in turn improve sustenance. Additionally, this indicates that without business, fulfilling human materialistic needs will be impossible. Indeed, the hadith suggests that 90% of sought after wealth in life comes from income derived business.

Nevertheless, we need to consider that there are two categories of sustenance which are halal and haram sustenance. We can have halal sustenance or unlawful sustenance depending on how we conduct our business. Do we manage our business within the framework of Islamic law? Or does our manner of managing the business contravene the regulations established by Allah Subhanahu wa Ta'ala.

These are answers sought by those who wish to enter the arena of entrepreneurship. To achieve sustenance that is halal, the manner of operating the business must comply with the shari'ah. So who can be used as an example in doing business? Allah's Messenger of Course. Then after that his companions who received training and guidance from him.¹⁵

Among the friends who have proven successful in business are Khadijah bint Khuwailid (Wife of Rasulullah (PBUH) and Abdurrahman bin Auf (Friend of Rasulullah (PBUH)). Both have very abundant wealth. However, Khadijah and Abdurrahman bin Auf not only achieved worldly success but also the success of the hereafter. Therefore, we as Muslims need to follow the example of the Prophet Muhammad, Khadijah, and Abdurrahman bin Auf in doing business.

The following is a successful way of the Prophet in doing business, including:

a. Sidiq

The first trait we must have is *sidiq* or true if a businessman is right in his words many will believe in him, and if a businessman is right in his actions many will respect him, it's different if someone does the opposite.

b. Trust

Trustworthy or trustworthy, this trait is very important because if a businessman cannot be trusted, investors will certainly not want to work with the company. However, if the businessman can be trusted, of course, the investors will feel comfortable working with the company.

¹⁵ al-Faruqi, I.R. (1992) al-Tawhid: Its Implications for Thought and Life, IIIT, Kuala Lumpur

c. **Tabligh**

Tabligh is very important in doing business because in doing business a businessman must communicate to attract investors and make his business reach everywhere, as we know communication is the most effective means to bring the company to the public.

d. **Fathonah**

The last trait that we must emulate is *fathonah* which means intelligent. A businessman must have this trait, because everything we do without intelligence will not go well, especially if there is someone who cheats, without intelligence, we will not know whether we are being cheated or not, it is different if someone is smart in a field certain we know what is right and wrong or we are in a position to be deceived or not.

e. ***Doing business without usury***

During the early spread of Islamic da'wah, the element of usury existed in trade transactions. These debt transactions can lead to *ribah nasiah*. While buying and selling transactions can lead to the existence of usury *fadhli*. *Fadhli* *riba* is the excess exchange of similar goods that exceed expectation because the person who exchanged them indicated so. To avoid the practice of usury, three aspects need to be addressed. First, the type aspect. If the kind of goods that are exchanged are the same, then the number or amount should also correspond. The second aspect is quantity. Based on the story described in a hadith narrated by Imam Bukhari, if we intend to exchange similar items, the quantity need not be identical. The manner of measurement must be maintained, avoiding exaggeration. And third, time of delivery of goods or transactions must be identical. This means the goods must be delivered when the seller and buyer meet, otherwise the seller runs the risk of buyer dissatisfaction. Buying and selling must be amicably performed and based on mutual pleasure.

f. ***Work together and share the results***

What is meant herein cooperation is running a business between two parties. The first party provides capital or funds, the second party provides expertise and managerial capabilities. Both parties then agree to unionize in profit and loss when running a business. If there is a profit, then the profit is divided based on the agreed ratio.¹⁶

g. **Polite and Respect Customers**

The Messenger of Allah considered all his customers to be his brothers. As the Messenger of Allah said, "Love your brother as you love yourself". Consumers are king, always treat consumers well, polite, and always respect customers.¹⁷

Conclusion:

¹⁶ Jamal, A & Kamal .N (2003) *Factors influencing Customer Satisfaction in the Retail Banking Sector in Pakistan International Journal of Consumer Marketing*, 13 (2) 20-52

¹⁷ Dr. S. M. Zubair Hasan, "Business Ethics in Islam" Sing-e-Mel Publications, Urdu Bazar, Lahore. 1993, P-78

In present age all human beings must follow the rules of Quran and Sunnah in the daily matters. So that eradicate social evils from modern society.

Business Ethics play a crucial role in shaping the values, operations, and relationships of modern organizations. As businesses become increasingly global and intertwined with societal issues, maintaining high ethical standards is essential not only for long-term success but also for fostering trust and credibility with consumers, employees, and stakeholders. In today's interconnected world, ethical practices transcend simple profit maximization; they encompass environmental sustainability, fair treatment of workers, social responsibility, and transparent governance.

The evolution of business ethics, driven by factors such as technological advances, cultural shifts, and regulatory frameworks, has led to a greater focus on corporate social responsibility and the importance of ethical leadership. Companies that adhere to strong ethical principles tend to outperform those that do not, as consumers and investors are more likely to support businesses that demonstrate integrity and accountability.

However, challenges persist, particularly as organizations face complex ethical dilemmas in areas like data privacy, supply chain transparency, and environmental impact. To navigate these challenges, businesses must create and enforce comprehensive ethical policies, encourage open communication, and invest in training that fosters ethical decision-making at all levels.

Ultimately, the integration of business ethics into daily operations not only contributes to the well-being of modern society at large but also creates a sustainable path for businesses to thrive. In modern society, the future of business success will be closely tied to the ethical values that guide decision-making, ensuring that organizations continue to build a positive reputation while contributing to the common good.

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