



*Corresponding author: Taufik Hidayat, Muhammadiyah University of West Sumatra

E-mail: 85taufik@gmail.com

RESEARCH ARTICLE

Islamic Business Ethics in Fiqh on the Transaction of Corn Crops by Estimation System in Nagari Sumanik, Salimpaung District, Tanah Datar Regency

Taufik Hidayat*, Ardiles Admi, Ari Yonata, Eldaneti, Reni Siska, & Siti Asiyah Nasution

Master Program in Agricultural Sciences/Muhammadiyah University of West Sumatra, Indonesia

Abstract: *Muamalah* is a human activity that cannot be separated from life, which aims to obtain income and fulfil life's needs in order to achieve a better life. The Principles of Islamic Business Ethics was analyzed to find how it affects the income earned by farmers. It aims to add to the *kebazanah* literature in the field of *muamalah* in particular. One of them is the trade relationship (buying and selling), which is encountered in daily life. Buying and selling activity is a form of *muamalah* transaction recommended by Islam. People often do it easily, without knowing whether the buying and selling transactions carried out are contrary to *muamalah fiqh*. Therefore, in its process, the pillars and conditions must be fulfilled to avoid voiding and damaging the transaction as happened in the practice of buying and selling corn by estimation in Nagari Sumanik. The objectives of this study are to find out the buying and selling process, its practice, and the Islamic Business Ethics perspectives of *muamalah fiqh* on buying and selling corn with the estimation system. The method used descriptive qualitative sourced from primary and secondary data. Data collection techniques were through interviews, documentation, observation. The data analysis method used qualitative descriptive analysis. The results of this study indicated that the buying and selling process of corn with estimation system in Nagari Sumanik is not valid because there are conditions that are not fulfilled according to Islamic provisions, as well as the unfair element of compulsion in setting prices and not given the right *khayar* if something unwanted happens in the estimation buying and selling transaction.

Keywords: *Business Ethics of Buying and Selling, Estimation System, Islam in Jurisprudence*

1. Introduction

Islamic Business Ethics is a process and an effort to recognize the things that will certainly do the right with regard to products, company services, and interested parties with the company's demands (Sholikhin et al., 2020; G. N. O. Widana et al., 2014). Thus, it can be said that the understanding of Islamic business ethics is then used as a practical framework that will functionally form a religious awareness in carrying out every economic activity (Buldan et al., 2021; Ismael & Blaim, 2012). This study examined the estimation system used in terms of Islamic Business Ethics in *fiqh* (Kolan et al., 2018; G. O. Widana et al., 2015).

Transaction is an economic or financial event involving at least two parties (a person with a person or several other people) who exchange each other, involve themselves in lending and borrowing business associations and others on a consensual basis or a legal provision basis based on applicable *sharia* (Putra, 2022; Zafar & Sulaiman, 2021). The transaction referred to



in this study is an economic event in the form of buying and selling process carried out by farmers (Azmin et al., 2018; Udin et al., 2022).

The terms buying and selling is a condition to connect the correlation between fellow humans, from the buying and selling transactions carried out (Sholihah, 2020). Besides, it also fulfills the human needs (Mukhibad & Nurkhin, 2019; Sidani & Al Ariss, 2015). Buying and selling process will provide benefits for many people. Of course, it is carried out in ways that have been regulated and prescribed by Allah SWT. In the Islam perspective, buying and selling activities become a noble act as it can be used as a means of worship or of getting closer to Allah SWT as long as do not conflict with the basis of Islamic Law. Buying and selling process is also a means of helping fellow humans in terms of meeting the needs of life. This is permissible based on the arguments of the Al-Quran and sunnah as well as *ijma* as found in surah Al Baqarah (2) verse 275, which means:

"Those who consume (take) usury cannot stand excepts as one who is possessed by a demon because of insanity. That condition arises from their assertion that buying and selling is the same as usury, whereas Allah has permitted buying and selling while prohibiting usury. For those who have received a prohibition from their Lord has come, and they cease (from taking usury), then for them is what they had taken (before the prohibition came); and their affair is for Allah. And as for those who return (to usury), then they are the inhabitants of hell, and they shall abide therein eternally."

In Islam, buying and selling activities are highly justified, as long as they fulfill the complete terms and conditions. Its principle of the law in Islam is halal, even the discussion has its own law. This can be seen from the verses of the Qur'an, hadith, and *Ij'ma* discussing the issue of buying and selling activity.

The legal basis for buying and selling in the Qur'an is found in QS. An Nisaa':29,

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ
تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ

Which means: "O you who believe! Do not eat each other's wealth by unlawful means except by way of a mutually acceptable trade between you." (QS. An Nisaa':29)

From the sunnah, it can be seen from HR. Ibn Majah, From Abu Sa'id al-Khudriy Radhiyallahu Anhu, that the Prophet Sallallahu'alaihi wa sallam said:

• إِنَّمَا الْبَيْعُ عَنْ تَرَاضٍ

"Indeed, buying and selling must be mutually agreed upon." (Ibn Majah, Ibn Hibban, Baihaqi, and authenticated by Shaykh al-Albani, see Irwaa'ul Ghalil 5:125)

Selling and buying process is an agreement to exchange objects or goods that have value voluntarily between the two parties, one of which receives objects and the other party accepts them in accordance with the agreement or provisions that have been justified by sharia and agreed upon. In accordance with the legal provisions in question is fulfilling the requirements, pillars, and conditions, as well as other matters related to buying and selling. Therefore, if the conditions and pillars are not met, it means that it is not in accordance with the will of *Shara*. Something that is speculative or vague to be traded will harm one party, vaguely in question is the uncertainty of the goods, the price, the rate, and other clarities.

Likewise, for people in Nagari Sumanik, Salimpaung District, Tanah Datar Regency, where some of the people in this Nagari work as farmers, one of which is corn farmers. In the corn

buying and selling transactions carried out with the estimation system, this is based on the Bibi's brand, the number of seeds used, and based on the area of land used as land in planting corn. Thus, in this background, the authors are interested in discussing in detail about the *fikih muamalah* review of the practice of buying and selling corn with the estimation system, with the formulation of the problem as follows: "How is the selling and buying of the estimation system according to *fiqh muamalah*?". Meanwhile, the objectives of this study are to find out the buying and selling process, its practice, and the Islamic Business Ethics perspectives of *muamalah fiqh* on buying and selling corn with the estimation system in Nagari Sumanik, Salimpaung District.

2. Research Method and Materials

This research used qualitative methods to obtain and discuss the data (Sugiyono, 2020). This research method examined the object under study in depth based on data analysis. The subject of this research involved the buying and selling process of corn with the estimation system. Primary data sources were in the form of informants. People who can provide information about the situation and conditions in the field. Data was taken directly from the results of interviews. Secondary data sources were in the form of books or research results related to documents, archives, internet, and other related data.

Data Collection Technique with interview is a technique of digging, finding, or capturing information and opinions directly. Interview sources consisted of several sellers and buyers of corn with the estimation system in Nagari Salimpaung. Observation was used to obtain data through direct observation of the object. This research was conducted by looking directly at the facts in the field, especially related to the analysis of *muamalah fiqh* on corn buying and selling transactions with the estimation system. Documentation is a complement to the interview method, carried out in order to strengthen the results of the interview. In this research, data collection technique used interactive analysis. First, collecting information in detail and understanding the data obtained, second clarifying all data sources based on the results of interviews, documentation, and observations. Third, analyzing deductively and inductively, then summarizing the data and theories that have been put forward. Last, drawing conclusions from the data that has been analyzed (Busti, 2019).

3. Results and Discussion

3.1. Islamic Business Ethics

In the third Principle of Islamic Business Ethics, namely the Principle of Balance (Equilibrium), it means that in working and doing activities in the world of work and business, Islam requires justice, no exception to unfavorable parties. Allah SWT commands all his servants to be fair in every action.

The analysis of Islamic Business Ethics will relate the Estimation system to the principles of Islamic Business Ethics, among others: Oneness, as reflected in the concept of Tawhid, means the vertical dimension of Islam. This concept incorporates into its homogeneous nature based on all the different aspects of a Muslim's life - economic, political, religious, and societal, emphasizing the idea of consistency and order. The concept of oneness has the most profound influence on a Muslim because Muslims assume everything in the world as belonging to Allah SWT, God also owns it, their thoughts and behavior cannot be biased by anything. His outlook becomes broader and his devotion is no longer limited to a particular group or neighborhood. Any form of racist views or caste system becomes inconsistent with his idea. Because only Allah is all-powerful and all-one, the Muslim, unlike other peoples, is free from and unafraid of all other forms of power except Allah SWT. He is never dazzled by the greatness of others, nor does he allow himself to be forced into unethical behavior by anyone. Since Allah SWT can easily take away whatever he has given, the Muslim will be humble and live simply.

3.2. *Buying and Selling Estimation System in Muamalah Jurisprudence*

Buying and selling is an agreement between two or more parties in the transaction of transferring ownership of an item that has value and can be exchanged for assets (ASMAH, 2022; Tety et al., 2022). Whereas, buying and selling in *shara'* is an exchange agreement. Exchange here can be in the form of goods or objects, in which there is willingness between the two parties according to the agreement or conditions justified by *shara'*.

Buying and selling with an estimation system is carried out by estimating in measurement and determine the amount of goods in a good manner. This method is one of the buying and selling systems that allows the element of doubt and uncertainty, which may cause the element of willingness not to be fulfilled. In buying and selling process, the willingness of the seller and buyer becomes the main thing (Nabila, 2019).

3.3. *Practices*

The practice of buying and selling corn using the estimation system does not use scales to determine the weight of corn that still has stalks. It uses estimation of the brand of seeds used, the number of seeds used, and the area of land used for planting. Maize cultivation is quite costly, starting from the purchase of seeds, to the planting process, treatment, fertilization, and then harvesting. With this estimation system, the costs at harvest time are charged to the buyer (Musa et al., 2020; Putranto et al., 2021).

Farmers have two ways of offering maize: firstly, they offer the maize to dealers, and secondly, most buyers come to the farmers' farms to check the condition. The weight of the maize is not fixed, it is not always possible to estimate the weight of the maize according to the seeds used. It could use ordinary seeds that produce the same weight of maize as the weight of superior seeds. After the buyer estimates the weight of the corn with the estimation system, then the price is determined. The buyer usually has more power in determining the prices. Once the transaction has taken place, neither the farmer nor the buyer can cancel the transaction if there is a loss. In addition, when weighing the land area, the land in this area is sloping, which results in the uncertainty of the land area.

Buying and selling is a contract/*akad*, and is considered valid if its transaction fulfills the pillars and conditions, then the transaction is a *ghairu shabih* sale and purchase. Speculative buying and selling in the terminology of *fiqh* science means selling goods that can be measured, weighed, or calculated by estimating without being measured with certainty and estimation after witnessing and seeing the goods being sold.

The transaction of buying and selling of corn with an estimation system is included in speculative process because there are several conditions that are not fulfilled, namely the condition of the land used to plant corn in a sloping state, which results in a lack of validity in this buying and selling transaction. Based on the hadith narrated by Ibn Majah, "A valid sale is one that is based on mutual consent".

Based on this Hadith, mutual consent in conducting a transaction is a principle in a contract. When the agreement occurs during the contract, and the parties willingly consent, but subsequently, one of the parties feels aggrieved, then the mutual consent will dissipate, and the contract will be canceled. Review of Muamalah Jurisprudence on the corn buying and selling with the estimation system in Nagari Sumanik based on observations, there is an element of coercion where the seller is forced to agree with the pricing by buyers who are uncertain in terms of the contract because there is no *kehijar* when a transaction has occurred, neither the buyer nor the seller can cancel it if there is a loss from one of the parties (Dwi Saputra et al., 2022; Ulfa & Nawawi, 2022).

4. Conclusion

Based on the research results, it can be concluded that estimation buying and selling is a process by measuring and determining the amount of goods in a certain way. This method allows for an element of doubt and uncertainty, which may cause the element of voluntariness

not to be fulfilled, while the element of voluntariness becomes the main thing. Then, the practice of buying and selling corn with an estimation system in Nagari Sumanik, Salimpaung Subdistrict, carried out by measuring the weight of corn, still on the stalk using estimates of the type of seeds used, the number of seeds used, and the area of land used. The weight of corn was determined based on the weight of each kernel of land, which is then multiplied by the amount of land area. The land on which the object is located is sloping and there is no *kehiyar* right in this transaction.

The review of muamalah *fiqh* on the buying and selling of corn with the estimation system in Nagari Sumanik Nagari Salimpaung has fulfilled the pillars, but there are several conditions that are not fulfilled according to the provisions of Islamic law in buying and selling process. It also contains the element of *gharar* because the land on which the object of the corn plant is placed is speculative or vague, namely sloping planted, causing differences and disputes in transactions that can harm one of the parties. There is an element of compulsion in pricing that is unfair because the right to *kehiyar* is not provided. Last, in the transaction of buying and selling crops with the estimation system does not meet the principles of Islamic Business Ethics, namely Oneness. Farmers and agents or buyers already know that buying and selling estimation system in Islam is not good to do. However, there are several people still do it. Balance, in this principle is in the form of size or quantity that is said to have not fulfilled the principles of Islamic Business Ethics because of the method of estimation or speculation, which causes the amount of production and the price of the results to be less precise.

References

- ASMAH. (2022). The role of business competition law in online business: A comparative study of United Kingdom and Indonesia. *Cogent Social Sciences*, 8(1). <https://doi.org/10.1080/23311886.2022.2142398>
- Azmin, A. A., Bakar, A. A., & Ghani, A. H. A. (2018). The moderating effects of islamic business ethics on organizational support of residential project performance in Malaysia. *Journal of Social Sciences Research*, 2018(Special Issue 6). <https://doi.org/10.32861/jssr.spi6.277.283>
- Buldan, H., Hamid, E. S., Sriyana, J., & Tohirin, A. (2021). The Role of Islamic Business Ethics and Market Condition on Organizational Performance. *Journal of Asian Finance, Economics and Business*, 8(1). <https://doi.org/10.13106/jafeb.2021.vol8.no1.781>
- Busti, F. I. (2019). Memahami Pendekatan Positivis, Konstruktivis Dan Kritis Dalam Metode Penelitian Komunikasi. *Jurnal Ilmiah Ilmu Komunikasi Communique*, 2(1).
- Dwi Saputra, A., Rahmatia, A., Handari Wahyuningsih, S., & Azhar, A. (2022). Online Business Practices: A Study of Islamic Business Ethics Perspective in Indonesia. *JURNAL PENELITIAN*. <https://doi.org/10.28918/jupe.v19i1.4614>
- Ismaeel, M., & Blaim, K. (2012). Toward applied Islamic business ethics: Responsible halal business. *Journal of Management Development*, 31(10). <https://doi.org/10.1108/02621711211281889>
- Kolan, N. F., Jailani, N., Abu Bakar, M., & Latih, R. (2018). Trust model based on Islamic business ethics and social network analysis. *International Journal on Advanced Science, Engineering and Information Technology*, 8(6). <https://doi.org/10.18517/ijaseit.8.6.6412>
- Mukhibad, H., & Nurkhin, A. (2019). Islamic Business Ethics Disclosure and Earnings Management – Evidence from Islamic Banks in Indonesia. *Journal of Islamic Finance*, 8(2).
- Musa, M. A., Sukor, M. E. A., Ismail, M. N., & Elias, M. R. F. (2020). Islamic business ethics and practices of Islamic banks: Perceptions of Islamic bank employees in Gulf cooperation countries and Malaysia. *Journal of Islamic Accounting and Business Research*, 11(5). <https://doi.org/10.1108/JIABR-07-2016-0080>
- Nabila, R. (2019). Application of islamic business ethics in online selling and buying transaction. *Indonesian Journal of Islamic Economics Research*, 1(1). <https://doi.org/10.18326/ijier.v1i1.2550>
- Putra, I. (2022). Jurnal ekonomi rabbani. *AL Qard Dalam Prespektif Al Qur'an Dan Hadits Serta*

Hubungannya Dengan Riba, 2(1).

- Putranto, A., Trihudyatmanto, M., & Trihudyatmanto, M. (2021). The Role Of Islamic Business Ethics In The Relationship Between Adaptability And The Business Performance Of Syariah Financial Institutions. *AL-ARBAH: Journal of Islamic Finance and Banking*, 3(1). <https://doi.org/10.21580/al-arbah.2021.3.1.8079>
- Sholihah, H. (2020). Islamic Business Ethics in the Maqasid Al-Shari'ah Perspective. *Ammaluna: Jurnal Ekonomi Dan Keuangan Syariah*, 4(2).
- Sholikhin, M. Y., Amijaya, R. N. F., & Herianingrum, S. (2020). The Effect Of Sukuk On The Profitability Of Islamic Bank In Indonesia. *International Journal of Islamic Business Ethics*, 5(1). <https://doi.org/10.30659/ijibe.5.1.33-46>
- Sidani, Y., & Al Ariss, A. (2015). New Conceptual Foundations for Islamic Business Ethics: The Contributions of Abu-Hamid Al-Ghazali. *Journal of Business Ethics*, 129(4). <https://doi.org/10.1007/s10551-014-2136-5>
- Sugiyono. (2020). *Metode Penelitian Kualitatif*. Bandung : Alfabeta.
- Tety, H., Harita, S., & Siregar, O. M. (2022). PENGARUH DIRECT MARKETING DAN PRODUCT QUALITY TERHADAP MINAT BELI ULANG PADA LIVE STREAMING MARKETING TIKTOK (Studi pada pengguna aplikasi Tiktok di Kota Medan). *Jurnal Ekonomi Kreatif Dan Manajemen Bisnis Digital*, 1(2).
- Udin, U., Dananjoyo, R., Shaikh, M., & Vio Linarta, D. (2022). Islamic Work Ethics, Affective Commitment, and Employee's Performance in Family Business: Testing Their Relationships. *SAGE Open*, 12(1). <https://doi.org/10.1177/21582440221085263>
- Ulfa, N., & Nawawi, Z. M. (2022). Islamic Business Ethics in Entrepreneurship in Promoting MSME Actors. *Jurnal Ekonomi, Manajemen, Bisnis Dan Akuntansi Review*, 2(1). <https://doi.org/10.53697/emba.v2i1.716>
- Widana, G. N. O., Wiryono, S. K., Purwanegara, M. S., & Toha, M. (2014). Measuring Islamic business ethics within Indonesia Islamic banks. *Global Journal Al-Thaqafah*, 4(2). <https://doi.org/10.7187/gjat622014.04.02>
- Widana, G. O., Wiryono, S. K., Purwanegara, M. S., & Toha, M. (2015). Exploring the impact of islamic business ethics and relationship marketing orientation on business performance: The islamic banking experience. *Asian Academy of Management Journal*, 20(1).
- Zafar, M. B., & Sulaiman, A. A. (2021). CSR narrative under Islamic banking paradigm. In *Social Responsibility Journal* (Vol. 17, Issue 1). <https://doi.org/10.1108/SRJ-09-2018-0230>