

CONTENT ANALYSIS: CONSIDERATION OF DAWAM RAHARJO AS THE FOUNDATION OF SHARIA DIGITAL BUSINESS ETHICS

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ABSTRACT.

Purpose - This research aims to investigate the application of ethics in Sharia digital business and its potential impact on consumer trust and satisfaction in the context of Islamic fintech. The rapid expansion of Sharia fintech has led to the need for strong business ethics to guide and ensure the provision of quality services in the industry. Islamic business ethics, based on Sharia principles, play a crucial role in maintaining the continuity of Sharia business and promoting healthy competition. Additionally, the study explores the potential of Sharia digital business ethics in empowering society and supporting social empowerment initiatives within the framework of Islamic economics.

Method - The research methodology employed in this study is qualitative content analysis, utilizing the works of Dawam Rahardjo as primary data sources. The data collection involves the analysis of written documents, including books authored by Rahardjo. The analysis focuses on identifying the compatibility and relevance between the draft ethical principles proposed by Rahardjo and the applied values in Sharia digital business. The life history approach is also employed to gain insights into Rahardjo's perspectives on business ethics.

Result - The literature review examines the perspectives of Dawam Rahardjo, a prominent figure in Islamic economics, on Islamic business ethics. Rahardjo emphasizes the importance of fairness, transparency, responsibility, and accountability in business operations. The concept of "ta'awwun" (cooperation) is also highlighted as a key principle in Islamic economics. The review further discusses the ethical principles and values that underpin Sharia digital business, such as fairness, honesty, transparency, trust, and social responsibility.

Originality (Novelty) - This research integrates the perspectives of Dawam Rahardjo, a prominent figure in Islamic economics and business ethics, to provide a comprehensive understanding of the ethical principles that should guide Sharia's digital business. By analyzing Rahardjo's works and examining the compatibility and relevance of his ethical framework in the context of Sharia digital business, this research expands on the existing knowledge and offers practical insights for digital companies operating in accordance with Sharia principles.

Implications - The findings of this research will contribute to a deeper understanding of the application of ethics in Sharia digital business and its potential effects on consumer trust and satisfaction. The study will provide insights into the importance of ethics in maintaining long-lasting consumer confidence, promoting ethical practices in digital business operations, and empowering society. Moreover, the research will offer guidelines and recommendations for Sharia-compliant digital companies to establish a loyal customer base and contribute to social well-being.

Kata Kunci: *dawam rahardjo, sharia digital economy, islamic business ethics, sharia fintech*

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INTRODUCTION

Due to the availability of sharia fintech, the Sharia industry is now expanding quickly. Fintech (*Financial Technology*) is a revolutionary new show growth technology that is digital-based and has an influence on the whole operational economy. Sharia fintech is an outcome of current Islamic finance in a setting designed to give the general population the services they need. Considering business ethics in the context of digital Sharia, this is important. Good business ethics will give leadership and high-quality service for the development of Sharia fintech. The DSN-MUI Fatwa's guidelines for Sharia-compliant corporate ethics form the foundation of Islamic fintech. Sharia business concepts, founded on Islamic Economics principles, are present in every transaction made using Sharia fintech (Wulandari & Nasik, 2021). Islamic digital enterprises may guarantee that they are providing halal items to the public by implementing ethics in their business practices (Wulandari & Nasik, 2021). To ensure the sustainability of Sharia business, Islamic business principles are essential. Applying Islamic business principles in transactions such as "sell" and "buy" is crucial in preserving competitiveness and a thriving economy, according to research on Muslim businesspeople (Lubis et al., 2021). Islamic business ethics provide boundaries and guidelines for business conduct so that non-Islamic methods of doing business can be avoided (Lubis et al., 2021).

A business idea known as the Islamic economic framework integrates values and concepts taken from Shariah law and is driven by Islamic economics. It combines social responsibility, economics, ethics, and environmental sustainability. Islamic business practices are founded on Islamic law's tenets and work to advance fairness, justice, and societal well-being. According to Dawam Rahardjo, Islamic economics is developing thanks to a concept called ta'awwun

(jamaah-cooperation) that straddles the capitalism and socialist paradigms. The development of Islamic economics should be based on values, ethics, and morality, with an emphasis on the realization of the Islamic vision and mission of a secure, prosperous nation and love for the entire natural world (Rahardjo, 2015). The integration of Sharia business ethics is essential for the development and success of Sharia fintech. Upholding ethical principles in Islamic finance is crucial to ensure the permissibility of financial services and to maintain the trust of customers. In the context of sharia online loan systems, customers must consider the ethical aspects of financial business in Islam, as ethical issues are closely linked to the permissibility of services and agreements between parties. The emergence of fintech, particularly Peer-to-Peer Lending (P2P) platforms, has created new opportunities for Islamic financial services. However, it is crucial for these platforms to adhere to the principles of Islamic business ethics to preserve the integrity and authenticity of Sharia-compliant transactions. The 5C principles, which include clarity, certainty, consent, consideration, and compliance, serve as a guiding framework for conducting financial transactions in a fair, transparent, and ethical manner. By incorporating Sharia business ethics into the development and operation of Sharia fintech platforms, the industry can uphold the values of justice, fairness, and social responsibility inherent in Islamic finance. This, in turn, establishes a strong foundation of trust and credibility among customers, attracting and retaining them within this growing industry. Ultimately, the integration of Sharia business ethics promotes the well-being and welfare of society as a whole, aligning financial services with religious beliefs and ethical values, and fostering sustainable growth in the Sharia fintech sector.

How the application ethics of Sharia digital business might affect consumer trust and happiness in an Islamic fintech setting is one study question that can be investigated. The development of Islamic fintech in the contemporary digital age is accelerating because to already-available products that are digitally based on Islamic finance. To increase consumers' confidence in the given goods and services, study on the level of ethics in Sharia business in Sharia fintech is still necessary (Wulandari & Nasik, 2021). Besides that, research also can study How the application of ethics Sharia business in digital business can increase satisfaction among consumers and influences the intention of consumer To use return products and services offered (Ajuna, 2022). In addition, relevance research This time period is important to remember since it calls for the provision of proper financial services in accordance with Sharia rules. The operation of a firm based on Islamic principles requires adherence to Sharia business norms (Lubis et al., 2021)). The corporation may ensure that it offers halal products and services and establish long-lasting consumer confidence by comprehending and using sharia business ethics in digital business (Wulandari & Nasik, 2021). Additionally, this research can offer guidelines and recommendations for sharia-compliant digital company operators creating long-term, high-value clientele. Studying this can also provide a perspective on how the use of ethics in digital Sharia business might empower society. Research, for instance, demonstrates that the general people may make use of an opportunity economy with open businesses operating according to sharia business principles (Mufidah et al., 2021). Understanding the proposed Sharia business principles and implementing them in digital company will enhance society's well-being and spur economic growth.

LITERATUR REVIEW

Considering Dawam Rahardjo

Dawam Rahardjo passionately believes Islamic economics upholds Sharia values of fairness, transparency, and responsibility (Husain Insawan, 2020). Islamic economics views property as a trust given to an individual as its owner, following a specific framework. Because the profound practice of Islamic economics is important To ensure that ownership of assets and transactions economy done fair and appropriately with Islamic principles (Puspita & Shah, 2022). Dawam Rahardjo also argues that thinking contemporary Islamic economics has developed Foundation base Islamic economics to answer challenges and problems encountered in the modern economy and thinking contemporary Islamic economics emerged in the 1930s and has produced various sects and thoughts. One thinker, Contemporary Islamic economist Imam Baqir as-Sadr, argues that the principles of economics and Islam are not will Once meet Because the knowledge economy still becomes knowledge economics and Islam remains Muslim (Nur, 2018). Thinking This shows complexity and diversity in thinking contemporary Islamic economics, one of which is Islamic business ethics.

According to Dawam Rahardjo, ethics business involves principles of justice, truth, and accountability. Businesses must operate with integrity, transparency, and responsibility to

answer social. Honest and effective communication also becomes the focus, using clear language and avoiding the practice of manipulation. Besides that, responsibility for answering society in business is also essential, considering the impact on society and contributing to the well-being public through sustainable business (Rahardjo, 2015). Business ethics Dawam Rahardjo covers principles like monotheism, which is the belief that will bring the oneness of God. This means that business must run with sincere intentions For subserve to Allah and follow profound teachings every action and decisions business, Khalifah, *deliberation*, *Ihsan*, *fastabil al-khairat*, balance, trust, *amar ma'ruf nahi munkar*, *tawasaubi al-haqq wa tawasaubi al-sabr*, and taqwa (Rahardjo, 2015).

Context of the Khalifah This can be taken to mean a source power manager or an environment manager. He retorted that in a certain position, having trustworthiness is a crucial quality for a management to have when carrying out their operational tasks and obligations. Having an understanding of the value of "trust," a manager is better equipped to manage money, compete successfully, and take calculated risks. The term "*ta'awwun*" is not exclusively associated with labour. The same is only applicable to those who have a same viewpoint, but it is also regarded as doctrine dialogue or collaboration to solve a problem. Doctrine This can create a cooperative foundation for creating such contemporary groups. (Rahardjo, 2015). Ihsan isn't just understood as a form of almsgiving to Allah (*Jariyah*), but also as an attempt to invent something new and assist society in a long-term way. "*Fastabiq al-khairat*" refers to an upbeat outlook on doing good actions, such as promoting economic growth. Activity economics may be interpreted as the capacity for communication using the term *ta'arruf* in this sense. to establish an unrelatable economic tie for successful business. Balance refers to achieving parity between work-related competition and collaboration (competition and cooperation) with fundamental reason and knowledge of whether their respective functions are full or still require a resolution. (Fauzi, 2015).

Rahman-Rahim got an inspired attitude to effort or business hard to get God's love and affection, incl in the context of activity economy. Charity is No only interpreted as worship and social charity; however, if applied in the economic context, yes covers innovation and creates new fieldwork. The fundamental principles of this concept have their roots in the Qur'an and can be understood by applying the theory and approach of the knowledge economy. In practical application, ethical values such as environmental concern, professionalism, and We have implemented honesty in management. Dawam Rahardjo also observed that ethics had become a field studies philosophy or knowledge about morals. Although norms promoted by intellectuals and the government in Indonesia, the deep moral awareness public still needs to grow (Fauzi, 2015). Dawam Rahardjo believes that the ethical business role is essential in the development socioeconomic 21st century. In today's world, it is important to have competition, fair play, and ethical business practices to maintain our moral values and prevent confusion. Dawam emphasizes the necessity of studying ethics descriptively to understand the factor culture that can ensure business success in Indonesia. According to Dawam, Islamic Economics is a discipline that applies Islamic law and values to economic theory. For example, the terms usury, zakat, and sadaqah reflect value behavior economy in a general manner (Rahardjo, 2015).

Sharia Digital Economy

Draft Islamic digital economy involves the application of Sharia principles in the context of the digital economy. One aspect that is important in the Islamic digital economy is the role of fintech in increasing finance inclusiveness for MSMEs in Indonesia (Muzdalifa et al., 2018). Sharia fintech can give access to more finances inclusive for SMEs with utilize principles of Sharia finance. This is crucial in the context. for establishing a sharia-compliant digital entrepreneurship environment that aids MSMEs in the East Java and West Nusa Tenggara areas (Prasnowo et al., 2023). SMEs may take use of the Islamic digital economy's potential to boost their development and sustainability by creating an ecosystem. The Islamic notion of the digital economy also incorporates the use of Sharia rules in online commerce. Sharia-compliant internet enterprises must consider factors including halal products, integrity, and social responsibility (Tobing & Marliyah, 2023).

From the Sharia perspective, online businesses must ensure that the product is offered following Sharia principles and not raising losses for others. Besides, that is important To strengthen the competence of judges in judge cases digital Sharia economy (Asmuni & Arifin, 2023). Research conducted by Sudirman et al (2023) also found that fintech lending affects the performance of Islamic banks for the better. In the digital era, religious courts must be capable of facing the development digital Sharia economy and ensure justice in settling disputes. Draft Islamic digital economy also involves application principles of development source Power

human (HR) in various fields based on economics and sharia (Sari, 2022). Enhancement of HR competence in field economics and sharia become key in face development of a digital economy. Besides, that is important To notice the progress of fatwas and regulations in Islamic economics in the development economy national (Mufrih & Hadiroh, 2022). Evolving fatwas and regulations must be responsive to the Sharia economy development in the digitalization era.

Sharia Business Ethics

Model ethics Sharia digital business is based on a number of key tenets. Fairness, honesty, and accountability are among the edifying values of Sharia law that are involved in this first (Mufidah et al., 2021). Businesses operating in a digital world must ensure that they practice in line with principles and avoid conflicting activities with Islamic values. Second, transparency and trust are essential in the ethics of Sharia digital business. Businesses must give clear and accurate information about products and services, and sure transparency in operations. This help build trust with customers' and stakeholders' interest (Mufidah et al., 2021). Aspect other important ethics sharia digital business is not enough to answer social. Businesses should consider the social impact of their operations and strive to make positive contributions to society. Businesses can improve their reputation and build stronger relationships with customers and society by supporting local communities, promoting ethical practices, and practicing sustainable business. Although these initiatives may not fully address social concerns, they can still have a positive impact (Mufidah et al., 2021).

The ethics of Sharia digital business are fundamentally based on adhering to the norms of Islamic finance. We want to encourage honest and moral financial behavior. We want to encourage honest and moral financial behavior. Usury, also known as transaction-based interest, must be avoided at all costs. Companies in the fintech sector that conduct their business online should make sure that all of their goods and services adhere to Shariah financial rules (Wulandari & Nasik, 2021). This involves obeying guidelines and regulations stipulated by the National Sharia Council- Indonesian Ulema Council (DSN-MUI) to ensure the halal nature of the offer.

5C Principles of Sharia Business

The 5C principles of Sharia business refer to a set of principles that guide the conduct of business activities in accordance with Islamic law. These principles are derived from the teachings of Sharia and are essential for ensuring the compliance and ethicality of business operations:

1. **Clarity:** The principle of clarity emphasizes the importance of clear and transparent communication in business transactions. It requires that all terms, conditions, and obligations of a business agreement be clearly stated and understood by all parties involved. Clarity helps to avoid misunderstandings and ensures that business transactions are conducted in a fair and transparent manner (Nurhadi, 2019).
2. **Certainty:** The principle of certainty emphasizes the need for certainty and predictability in business transactions. It requires that the terms and conditions of a business agreement be clearly defined and agreed upon by all parties involved. Certainty helps to minimize disputes and provides a solid foundation for conducting business activities (Nurhadi, 2019).
3. **Consent:** The principle of consent emphasizes the importance of voluntary and informed consent in business transactions. It requires that all parties involved in a business agreement give their free and willing consent without any form of coercion or deception. Consent ensures that business transactions are conducted ethically and in accordance with the principles of fairness and justice.
4. **Consideration:** The principle of consideration emphasizes the need for fair and equitable consideration in business transactions. It requires that all parties involved in a business agreement receive fair and reasonable consideration for their contributions or obligations. Consideration ensures that business transactions are conducted on the basis of mutual benefit and reciprocity (Nurhadi, 2019).
5. **Compliance:** The principle of compliance emphasizes the importance of adhering to the principles and guidelines of Sharia in business operations. It requires that all business activities be conducted in accordance with the ethical and legal principles of Islamic law. Compliance ensures that business transactions are conducted in a manner that is consistent with the values and teachings of Islam (Nurhadi, 2019).

By adhering to the 5C principles of Sharia business, businesses can ensure that their operations are conducted in a manner that is ethical, transparent, and compliant with Islamic principles. These principles help to establish trust and credibility among customers and

stakeholders, and contribute to the overall sustainability and success of Sharia-compliant businesses.

METHOD

This study uses analysis content as studybased method library Study. This aim to study the thinking ethics business Dawam Rahardjo through his work is commonly used in research to gather and analyze existing literature on a specific topic. In the context of ethic Sharia business Dawam Rahardjo, the literature review method is employed to gain insights and understanding of provides data and information that explained inductively, can lead to the formation of possible values that become the basis of ethical business practices. Thoughts ethics business Documented Dawam in his works formulated For developing something construction thinking ethics business Dawam Complete and orderly Rahardjo (Fauzi, 2015). Data collection used studies documentation, a technical data collection that is not direct and does not involve subject study in a manner direct. Documents analyzed can form various form, incl document that is not official. There are two types of data: primary data and secondary data. Primary data source in study This is work written by Dawam Rahardjo, especially the book entitled "Economics and Management Ethics" (Rahardjo, 1990), The Role of Islamic Ethics in Building HR (Rahardjo, 2015), Dawam Islamic Business Ethics Thought Rahardjo (Fauzi, 2015). Data and information addition in the study originate from secondary sources, journals, articles, dissertations and results study previously relevant.

Analysis in this situation makes use of compatibility and relevance. We are pleased to announce the creation of a compatibility analysis test for Islamic business ethics by Dawam Rahardjo. Comparing and contrasting the drafts' similarities and differences is the goal, with an emphasis on elements such source value, values base, and implementation. Bringing ethical procedures into line may benefit firms. business morals Business ethics' draft in form principles, rules, or system are valued in Dawam Rahardjo's draft in form ethics applied with application. Dawam Rahardjo examines ethical reasoning in business in the digital age using both modern and Islamic ethics using the concept of map categorization.

RESULT AND DISCUSSION

The study's findings concern the application of ethics in sharia digital business and its impact on client pleasure and trust in a context of Islamic fintech. Due to the development of Islamic fintech in the current digital era, opportunities for Islamic financial services have increased. These platforms must follow Islamic business ethics guidelines to ensure the authenticity and integrity of transactions that conform with Sharia law. By incorporating Sharia business ethics into the development and administration of an Islamic fintech platform, customer trust and credibility are significantly boosted. Clarity, certainty, approval, consideration, and compliance, sometimes known as the "5 C Principle" of Sharia commerce, provide a framework for carrying out financial transactions in a morally upright and transparent way.

Applying ethics to Sharia-compliant digital company has numerous effects on customer satisfaction and confidence. Consumers' trust in the products and services offered is increased when firms conduct themselves with honesty, openness, and accountability. The observance of ethical standards in Islamic finance protects the legality of financial services and contributes to preserving client confidence. Additionally, incorporating Sharia business principles advances the welfare and well-being of society as a whole. Sharia fintech platforms support the sector's sustainable growth by integrating financial services with moral and ethical principles. Customers are more inclined to interact with companies that embrace the values of justice, fairness, and social responsibility, which increases happiness and loyalty. The study also emphasized the applicability of Islamic corporate principles in the modern digital age. Businesses must abide by Sharia business principles as the need for appropriate financial services that comply with Sharia law increases. By integrating ethics into digital Sharia business, firms may deliver halal goods and services, fostering consumer confidence over time and attracting high-value customers.

The study also highlighted the requirement for rules and suggestions for owners of Sharia-compliant digital businesses. Companies may build a reputation for being reliable and trustworthy, gaining and keeping clients in the expanding market, by understanding and implementing Sharia business ethics in digital business processes. The research also clarified the importance of Islamic economics and how it fits with the Shariah's corporate principles. Islamic economics is based on morals, ethics, and values, and it seeks to build a safe and successful society while encouraging respect for nature. Islamic business practices, which are

based on the principles of Islamic law, give priority to fairness, justice, and social well-being. The sector may aid in the creation of a fair and responsible economic system by implementing these concepts into Sharia fintech.

Based on a literature review, Dawam Rahardjo's perspectives on Islamic ethics and economics were highlighted; Rahardjo asserts that concepts of fairness, honesty, and responsibility are integral to ethical business activities. Businesses must conduct themselves ethically, openly, and responsibly while also making a positive impact on society through their use of ethical business methods. This study also looked at the fundamental ideas promoted by Dawam Rahardjo, including monotheism and the idea that businesses should operate with sincere intentions to serve Allah and adhere to his teachings in all of their decisions and actions. It also looked at the implementation of ethics-based digital business practices. Trustworthiness with developing it as complimentary properties, a manager in active tasks and obligations responded that digital business ethics from the notion of "Trust" is important. A manager may manage capital with a complete but insufficient solution, remain competitive, and dare to take the risk necessary in digital company with awareness and trust. In the context of digital business, trust motivates a management to act in a holistic way that responds to consumers, workers, stockholders, and society.

Cooperation or *ta'awwun* is working together to find solutions to issues does not just entail working with others who share your views. Collaboration between people, businesses, and communities is crucial for achieving shared goals in the digital business world. Draft applications the development of cooperative tactics, alliances, and mutual assistance in the context of the digital business ecosystem may be influenced by this. The balance principle in digital business denotes an equality of competition and collaboration based on fundamental reason. It's crucial to maintain a balance between lucrative collaboration and healthy rivalry in the highly competitive world of digital business. Working together to achieve goals that are needed for ethical business behavior might result in good synergy. These guidelines help businesses make decisions and take actions that are consistent with Islamic ideals.

The topic of the Islamic digital economy was examined, focusing on how fintech may increase financial inclusion for MSMEs and how Sharia law should be applied to online trade. Religious tribunals must be prepared to deal with the difficulties presented by the digital Sharia economy in order to uphold the principles of justice in case of litigation in the digital age. In order to increase customer satisfaction and trust, stress the significance of incorporating ethics into Sharia-compliant digital company. Businesses may build their reputations as reliable enterprises, draw in a devoted clientele, and improve the wellbeing and welfare of society by respecting the ideals of fairness, transparency, and responsibility. Furthermore, by harmonizing financial services with ethical principles and religious convictions, the incorporation of Sharia business ethics fosters long-term development in the Sharia fintech industry.

CONCLUSION

The need of applying moral principles and Islamic values in the operation of business is emphasized by Dawam Rahardjo's essay on business ethics. Integrity, openness, accountability, responsibility, responsiveness, and social and honest communication are all aspects of good business ethics. Given Dawam Rahardjo, applying values and ethics to Islamic business is crucial for assuring sustainability and conformity to Islamic standards. Halal products, social responsibility, and the implementation of sharia principles in internet business are all highlighted by the draft ethical sharia digital business that is also growing in importance in Dawam Rahardjo. By incorporating sharia ethics in the framework of the digital economy, businesses may empower the public through the opportunity economy, boost customer pleasure, and establish consumer trust. There are a number of directions for more research that might build upon this issue, even though this study offers insightful information about how ethics are applied in Sharia digital companies and how it affects consumer trust and enjoyment. Future studies may examine the following topics, such as the role of technology, consumer perception, and behavior. study how consumers perceive and behave toward digital enterprises that adhere to Sharia, Sharia fintech regulatory systems are examined, and their efficacy in fostering moral behavior is evaluated. Investigate how ethics are used in Sharia digital business in many cultural situations.

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