**Islamic Business Ethics: Construction of Balance and Humanity Values**

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**Abstract**

Islamic economics provides guidance to humans in order to apply ethics in all aspects of life, including economic or business activities. Ethics is very important important to organize and provide direction to business people on matters good or bad, allowed or prohibited and right or wrong in carrying out activities the business. Business ethics in Islamic economics is contained in all aspects, both production, consumption and distribution. If business ethics is applied to all business activities, then it will directly create balance and prosperity together

(maslahah) which leads to the achievement of essential welfare both in the world and in the world hereafter (falah).

***Keywords: Ethics, Business, Islam, Maslahah, Falah***

**PRELIMINARY**

Ethics according to Rafik Issa Bekum (2004), is a set of moral principles, which can be used as an assessment of the good or bad of human behavior. According to Islamic teachings[[1]](#footnote-1), the term closest to the meaning of ethics is akhlaq or khuluq, namely all actions that have become human habits in their daily life that are rooted in faith. Therefore, in Islam, a good deed is called akhlaq shalihat, and a bad deed is called akhlaq sayyiat. While business is a human activity in the economic field, whether it is in the form of production, consumption or distribution of goods and services with the aim of making a profit. Business ethics can be interpreted as a science that specifically regulates moral standards for business people, so that it can be judged whether their behavior is good or bad, whether it is related to aspects of production, consumption and distribution.[[2]](#footnote-2)

Islam is a religion that upholds ethical values ​​in every aspect of life, from the most trivial things such as sneezing and yawning, to important and serious matters, such as worship and muamalah. The importance of ethics in Islam is clearly described in a hadith which states that the main purpose of sending the Prophet Muhammad to mankind is basically to perfect their morals. The Qur'an as the main source of law for Muslims, also emphasizes the importance for a Muslim to have good ethics in all aspects of life. Both the relationship between humans and their God, as well as human relations with each other, and human relations with the natural surroundings.

The aim is none other than to create a balance (tawazun), harmony and an attitude of mutual love (humanity), which is comprehensive and universal, encompassing the three relationships. For example, in the relationship between humans and nature, Islam teaches its people to always preserve nature and forbids its people to do damage on earth. Islam encourages its people to always pay attention to their morals, so that to become a complete Muslim (kaffah), every Muslim must understand and implement 3 (three) aspects of Islamic religious design, namely aqidah, sharia and morality[[3]](#footnote-3). These three aspects are interrelated with each other, and cannot be separated. Aqidah is an element of faith, belief, or belief in a Muslim in the existence of Allah SWT, the creator and regulator of the universe. This belief is manifested in the form of the creed, which is a sincere and strong testimony by every individual Muslim, that there is only one God who must be worshiped, and acknowledging that Rasulullah is a manifestation of God's will in the world through his sunnah.

After performing the creed, the next stage for a Muslim is to carry out the Shari'a by carrying out all the commands of Allah SWT, and leaving all His prohibitions, which are manifested in the form of worship. The concept of worship in Islam has a broad meaning not only in the form of definite religious rituals (mahdoh worship), but also all forms of actions, interactions and services performed to fellow human beings (ghairu mahdoh worship), if it is intended to achieve the pleasure of Allah SWT, then all that is also considered as part of worship[[4]](#footnote-4).

Muslims are able to practice aspects of aqidah and worship properly and correctly, ideally will form a person who has good ethics or morals (ihsan), be it ethics to Allah SWT, to oneself, to fellow humans, and to the natural environment that exists in the world. In simpler terms, ethics is the way humans place themselves and treat the surrounding environment. So in this understanding, ethics has a very broad scope, covering various aspects of life, both aqidah and worship which is a representation of the human relationship with God (habluminallah), but also shows his personal qualities when establishing relationships with fellow humans (habluminannas). So when viewed more comprehensively, almost all elements of worship have wisdom and purpose, so that humans can have good morals and behavior towards fellow humans and the surrounding natural environment. This fact is very clearly seen in the implementation of the five pillars of Islam, namely the creed, prayer, fasting, zakat and hajj. All of them have a goal so that humans can behave and treat each other well, be moral, and uphold human values[[5]](#footnote-5).

Muamalah activities, spend most of the time in the flow of human life. Every day starting from waking up in the morning, until returning to bed at night, most of the time is spent doing muamalah activities. Therefore, it becomes very important for a Muslim to maintain his behavior, words, and actions during muamalah activities. Most of the time muamalah is used by humans to carry out activities that aim to meet their needs, or what is known as economic activity. For this reason, Islam has provided a complete and comprehensive guide regarding ethics in carrying out economic activities. One of the issues that prompted the rebirth of the Islamic economy, is the anxiety felt by most people against the economic practices of capitalism that are too aggressive and exploitative which are not in accordance with Islamic norms and teachings[[6]](#footnote-6).

The exploitative economic system of capitalism creates an imbalance (disequilibrium) or an increasingly high economic gap. The imbalance, in this case can be seen from two aspects, namely; the imbalance in terms of economic growth and income, between the rich and the poor, or more broadly, between rich and poor countries is widening. The second is the occurrence of natural imbalances, as a result of capitalist economic activity, which is very profit oriented, so that sometimes it ignores the preservation of nature and the environment.

Umer Chepra explained that, Islamic economics is built based on ethical and moral values, and refers to the five objectives of sharia (maqshid sharia), namely; maintain religion (faith), soul (life), intellect (intellect), posterity (posterity), and property (property). In the end, a balanced economic system will be formed with the erosion of economic inequality based on sharia principles[[7]](#footnote-7).

How the principles of Islamic business ethics reconstruct the values ​​of balance and humanity, various economic and business aspects such as; aspects of production, consumption, and distribution to their application in the service industry and Islamic finance. What are the factors that become the point of balance (equilibrium) and what factors cause an imbalance (disequilibrium) in the perspective of Islamic business ethics.

**RESEARCH METHODS**

This research uses qualitative research in descriptive form. According to Moleong (2019), this type of qualitative research intends to understand what is experienced by behavior, perception, or action holistically and by way of description in the form of words and language. The research about Islamic Business Ethics ubjects in this study were determined by the purposive sampling technique , the issues in this study were seven people consisting of the principal Islamic Business Ethics. The data collection techniques in this study were interviews, observation, and documentation. To check the validity of the data using triangulation techniques, namely source triangulation and technical triangulation. According to Moleong (2019) triangulation is a technique of checking the validity of data that utilizes something other than the data for matching purposes or as a comparison against the data. Data analysis activities include data reduction, data presentation, and verification/conclusion

**The Concept of Balance and Humanity in Islamic Economics**

Economics, in simple terms, can be interpreted as all forms of human activity carried out in order to meet the needs of life, be it primary, secondary or complementary needs. Within the scope of Islamic law, economics is in the field of muamalah law, namely the law that regulates relations or relationships between human beings (habluminannas)[[8]](#footnote-8). Substantively, the goal of Islamic economics is to realize balanced, accountable and integrity economic actors and behavior. All parties involved in it can feel the true benefit, which in the end can achieve happiness and success in this world and the hereafter or known as falah. Falah is the basic goal of the Islamic economic system, as profit is the main goal in the capitalist economic system[[9]](#footnote-9).

The Islamic economic system has legal principles and business ethics that must be considered and applied by every Muslim in carrying out their economic activities. These principles include the principles of worship (al-tawhid), equality (almusawat), freedom (al-hurriyat), justice (al-'adl), mutual assistance (al-ta'awun), and tolerance (al-'adl). -tasamuh). These principles are the basic foundation in the Islamic economic system. Meanwhile, business ethics regulates the legal aspects of ownership, management and distribution of assets, namely rejecting monopoly, exploitation and discrimination and demanding a balance between rights and obligations[[10]](#footnote-10).

Islamic economics is a balance. The point is that the principles, concepts, and philosophical foundations of the Islamic economic system are in a middle position, namely between the capitalist economic system and the socialist economy. Capitalism is an economic system, which considers capital as the main driver of the economy. Capitalism considers the power of the financiers (capitalists), as the motor of the economy, who invest their capital by taking the risk of losing their business. The desired market as an allocator of supply and demand interaction, which is perfect and efficient, is a free market mechanism. Islamic economics, agrees with some of the capitalist principles, especially regarding the principle that each individual is given the freedom to do business according to his abilities. But on the other hand, firmly rejects the capitalist principle, which states that the owners of capital (capitalists), are the center of the economic cycle. So they can do anything, to get the maximum profit, with the lowest possible capital. As a result of the implementation of the jargon of the capitalist economic system, a widening gap will occur, between rich people who have capital (capitalists), and poor people who become workers or laborers in capitalist companies. This is what results in the emergence of a form of economic imbalance, especially income problems.

Where the greater the income of the rich, the smaller the income of the poor. Companies in the capitalist system will be considered successful if they can generate profits that continue to increase from time to time. So the main measure of the success of a company is only profit, or known as profit oriented. So, when a company fails to achieve a certain profit level, or profit target from the previous period, the company will be said to be at a loss. Whereas basically, the company still makes a profit, but not as much as the profit in the previous period. As a result, when there is a decrease in the percentage of profits, the company will evaluate all aspects, which are suspected to be the cause of the decline. is the easiest thing, and most often done by companies, to reduce the occurrence of losses is to do efficiency[[11]](#footnote-11). Efficiency is defined simply as termination of employment (PHK), for some employees who are considered not to make a significant contribution to the company. With efficiency, it is hoped that the company will be able to record profits again, according to the target.

The impact of the implementation of this policy, the company will again get the profits expected by the owners of capital (capitalists). So that the income of the owners of capital is higher, on the contrary for employees who experience layoffs, their income will decrease, or even disappear altogether. If this happens en masse, then what will happen is that the unemployment rate will increase, so that it will have an impact on the increasing number of poverty in a country. This is clearly far from the concept of balance and humanity that should be upheld by everyone. Therefore, in the Qur'an Allah SWT condemns this kind of economic attitude and behavior, because it will make the turnover of assets/capital only happen to a few people. As stated in Surah Al-Hasyr: 7 Meaning: Whatever booty (fai-i) Allah gave to His Messenger (from property) that came from the inhabitants of the cities, it is for Allah, for the Apostle, relatives, children orphans, the poor and those who are on their way, so that it does not circulate among the rich among you. What the Prophet gave you, take it. Leave what he forbids. And fear Allah. Verily Allah is very severe in punishment[[12]](#footnote-12).

On the other hand, Islamic economic principles are also in harmony with socialist economic principles, namely that economic resources and factors must be distributed fairly to all levels of society. Economic equity, is the main principle held by the socialist economic system. Therefore, all factors of production, distribution channels and consumption are all regulated by the state, with the aim of realizing an equal distribution of income for every population. Prices of goods are strictly determined, so that there is no longer the possibility of price differences, between one region and another, in a country that adheres to a socialist economic system. But in practice, this socialist economic system causes the neglect of individual human rights, and shackles freedom and human creativity in carrying out economic activities. Because all economic factors are controlled by the state, with the aim of ensuring the availability of the economic needs of the people equally. The concept of ownership (milkiyah), in this socialist economic system, is not in line with Islamic economics.

 In addition, the principles in Islamic economics also reject the principle of eliminating and limiting individual rights, which are carried out by the government to the extreme, in production, consumption and distribution of production activities, on an equal basis by denying the elements of creativity, achievement and hard work of each. individual. The concept of ownership (milkiyah), in this socialist economic system[[13]](#footnote-13), is not in line with Islamic economics. In addition, the principles in Islamic economics also reject the principle of eliminating and limiting individual rights, which are carried out by the government to the extreme, in production, consumption and distribution of production activities, on an equal basis by denying the elements of creativity, achievement and hard work of each. individual. The concept of ownership (milkiyah), in this socialist economic system, is not in line with Islamic economics. In addition, the principles in Islamic economics also reject the principle of eliminating and limiting individual rights, which are carried out by the government to the extreme, in production, consumption and distribution of production activities, on an equal basis by denying the elements of creativity, achievement and hard work of each. individual.

The implementation of the concept of ownership of the socialist economic system will cause injustice that is very vulnerable and harms some people. As a result, the wheels of the economy will experience stagnation and sluggishness in society, because there is no longer a competitive climate that motivates a person to work hard, in order to achieve the needs and desires of his life. Everything will run stable, monotonous and not dynamic, because all factors of production and distribution channels are controlled by the state centrally, there will be no creativity, competition, competition and recognition of achievement for individuals in it. In the end[[14]](#footnote-14), the socialist economic system is the same as the capitalist economic system, that is, it fails to create balance and humanity in people's lives. either directly or indirectly present to fill the voids and shortcomings of each of these economic systems. Islam highly values ​​individual freedom, who is willing to work hard and have achievements, but strongly condemns the stingy rich people. There are many verses and hadiths which 15 Arin Setiyowati, Islamic Economics as the Third Force between Capitalism and Socialism, Journal of Islamic Studies, Vil 1 No 1 2016, 6 motivates Muslims to actively seek sustenance and even encourages their followers to become rich and have lots of wealth. , as long as it is within the permitted corridors and limits.

The principle of Islamic economics, regarding individual freedom in carrying out economic activities, is that everyone is given the widest possible freedom by Allah SWT to seek wealth, own it, spend it and enjoy the results of his efforts. This principle also means that everyone has the right and freedom to choose any type of work, profession and business field as long as it is still allowed in the teachings of Islam. Freedom is not absolute, because in Islam there are halal and haram limits that must be obeyed by every Muslim in every economic activity.

On the other hand, Islam strongly recommends that the rich should pay attention to the plight of the poor. This is confirmed in the Qur'an and hadith, where there are many commands, suggestions, persuasion, and promises of Allah SWT to those who want to share, they will be given a high position and degree, both in the life of this world and the hereafter.

Then, how Islam reconstructs and transforms the principle of superiority of capital ownership, from a capitalist economic system, and the principle of equitable distribution of resources and economic driving factors, from a socialist economic system, into an economic system that is balanced, just and humane? First, in order to prevent the circulation of wealth from only happening to a few people (capitalists), Islam offers the concept of alms, both obligatory alms (zakat) and instruments used to "force" the rich to give their wealth to the poor. is by way of obliging zakat maal for people who have assets in accordance with the conditions that have been determined. The higher the level of income, the more zakat is issued and distributed to the poor[[15]](#footnote-15).

Second, the concept of equitable distribution in Islamic economics does not only use zakat instruments, but there are other instruments that can also be used to apply it. These instruments include sadaqah, infaq, waqf, grants and gifts. All the instruments mentioned above are complementary instruments whose implementation in Islamic law is at the recommended or sunnah level. The role of the second type of instruments is no less significant for the implementation of income distribution and equity, because legally these instruments are used more flexibly and cover a wider scope. The provisions in zakat, not just anyone can accept it,

Third, every Muslim must re-construct the goals in his economic activity, no longer focusing on the pursuit of profit alone (profit oriented) but to a more comprehensive and universal goal, namely to realize falah (success) in the world and the hereafter through intermediaries creating maslahah in every activity. the economy. Islamic teachings stipulate that the purpose of life is to worship, so every economic activity he does, must also be intended to worship, so that not only worldly benefits are obtained, but also benefits that are rewarded in the hereafter. Concepts of Balance and Humanity in Production Production, in simple terms, can be interpreted as an activity carried out by someone, to produce a commodity, both[[16]](#footnote-16) goods and services with the aim of meeting consumer needs. Technically, production is the process of converting raw goods (inputs) into finished goods (outputs).19 So in this case, production is a response to consumption activities.

Production is very important in the economic system, because naturally, almost no person or group of people is able to meet their daily needs independently. Siddiqi (1992) defines production activities in the view of Islamic economics, as a human effort in providing the necessities of human life both in the form of goods and services because naturally, almost no person or group of people are able to meet their needs independently. Siddiqi (1992) defines production activities in the view of Islamic economics, as a human effort in providing the necessities of human life both in the form of goods and services because naturally, almost no person or group of people are able to meet their needs independently. Siddiqi (1992) defines production activities in the view of Islamic economics, as a human effort in providing the necessities of human life both in the form of goods and services.[[17]](#footnote-17)

**The Concept of Balance and Humanity in Production**

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Producers in the Islamic economy, must really pay attention to the urgency and characteristics of the products to be produced. Products with the dharuriyat category should be prioritized to produce them over hajjiyat products, until the availability of these dharuriyat products is completely fulfilled. Likewise, hajjiyat products must take precedence over producing goods or services that are tahsiniyat. Production in Islam does not only create material, but also benefits[[18]](#footnote-18). This is as stated by Muhammad Rawwas Qalahji, who gives the equivalent of the word "production" in Arabic with the word al-intaj, which literally means ijadu sil'atin (to create or make something), Based on this discussion, production can be defined as the process of creating useful goods or services to meet the needs of different people (consumers).

These benefits are either in the form of a good, service or added value of an item, within a certain period of time. So, production is intended to realize a good and service, which is used not only for physical needs but also to meet non-physical needs. production is intended to create mashlahah not only to produce material. Thus, the purpose of production in Islamic economics, is the fulfillment of the means of human needs, at the appropriate dose. The point is, producers are required to produce goods or services more on needs (needs) not wants (wants)[[19]](#footnote-19). In addition, in its capacity to produce products or services, producers are prohibited from producing them in excess, but only to the extent of a reasonable need. This is because carrying out excessive production activities will not only lead to misallocation of economic resources and wastage, but also cause economic resources to be depleted more quickly, which will result in environmental damage, which is a more serious problem for the world today. Islamic economics, requires every producer to think about how to provide resources for future generations.

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The impact of production activities with an Islamic perspective is the creation of eco-friendly economic activities (green economy), so that there are no longer production activities that are fatal to the environment, by carrying out large-scale exploitation, which in turn causes severe environmental damage, resulting in costs. repair, much more expensive than the results obtained. Exploitation in production activities, can be divided into two parts; the first is the exploitation of natural resources, and the second is the exploitation of human resources. Exploitation of natural resources, we have seen and felt for ourselves how the impacts that arise due to the behavior of producers and do not pay attention to the impact on the environment. There are many examples of cases where producers do not pay attention and heed the bad impacts of their production activities, which result in disasters that befall the surrounding environment such as floods, landslides, river pollution to forest fires. Meanwhile, exploitation of human resources occurs in the act of providing wages to workers who not in accordance with the rules, or it could be that producers in order to reduce production costs employ underage workers with low wages without regard to the welfare level and future of the workers. This is because so far producers are only oriented towards pursuing the maximum profit with the smallest capital, which is the jargon of the capitalist economic system. By applying the concept of production in Islamic economics,

**The Concept of Balance in Consumption Activities**

Humans instinctively, always want to get what they want. This desire, which indirectly drives an economic cycle. Humans will make efforts in any way, so that their desires are achieved. In the economic context, humans are always required to meet their basic needs, both primary, secondary and tertiary needs. In this case, humans will be faced with the most rational choices in meeting their needs and providing the most benefits. There are three aspects that are considered in making choices, namely needs, preferences, and budget availability. These three aspects are the beginning of the emergence of the demand function in economic activity[[22]](#footnote-22).

According to Mannan (1997), the forerunner of consumption is demand, as the forerunner of production is supply. Before making a request, consumers must have calculated in advance how much budget, or resources they have. So that it can maximize the satisfaction of the product that will be consumed. The difference between conventional economics and Islamic economics, in terms of consumption, lies in the way people view the human approach in meeting their needs. In Islamic teachings, humans are not justified in seeking satisfaction, which exceeds the need to make choices in consumption, as is the theory of consumption in conventional economics. In conventional economics, consumption behavior is based on two basic values, namely; rationalism and utilitarianism. Rationalism means that the success of humans in carrying out their consumption activities is always measured using materialistic measures, as is human nature as homo economicus, who always acts to fulfill their own interests (self interest). Meanwhile, utilitarianism is a view that considers that an act of consumption will be considered right or good if it can produce a maximum level of satisfaction (utility) for consumers[[23]](#footnote-23).

Utilitarianism is not justified in Islamic economics, because not all goods or services, which can provide satisfaction, are always identical with goods or services, which provide benefits or goodness. In addition, if the limit of consumption is only measured by the amount of income or budget, then as long as the consumer has a sufficient budget, nothing can prevent him from consuming the desired goods. This of course ignores the consideration of other people's interests, or even halal and haram considerations. The Importance of Islamic Law IAIN Pekalongan Volume 12

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personal or self-interest, being the point of emphasis here. However, according to Adam Smith, the emphasis on self-interest does not mean ignoring the interests of society. According to him, by maximizing self-interest, the interests (welfare) of the community will automatically be fulfilled. Therefore, in economics books, the term rationality is explained that economic actors perform rational actions if they do something according to their self-interest, and at the same time are consistent by making their choices with the aim of being quantifiable (profit and loss) towards general welfare. As a result, when a consumer has a large, or even unlimited, budget, he will freely consume goods or services as much as he wants, until he reaches maximum satisfaction.

This may not be a problem if the goods or services consumed are not goods or services needed by many people. However, if it turns out that the goods or services are vital commodities and are needed by many people, it will result in scarcity, because the goods have been consumed by one or a few people who are able to consume massively because they have a large or even unlimited budget. This is where the importance of consumption, must consider the interests of others as fellow consumers. Islam, Halal is the aspect that must be considered the most, because halal and haram are parameters that are clearly defined in the Qur'an and Hadith. Although under certain conditions (emergency) it is possible for forbidden goods to become halal (within certain limits) and vice versa. Islam forbids its people to apply ishraf (waste) and tabdhir or extravagant. Wasteful and extravagant behavior is characterized by consumption behavior that exceeds the needs (needs) and follows desires (wants). Wasteful and wasteful nature is one of the most hated traits in Islam, and is mentioned as one of the acts of Satan[[24]](#footnote-24).

Of course, this is not in line with the principles and goals of Islamic economics, because the purpose of consumption in Islamic economics is to realize the benefit, both for oneself and for others. So it's not just based on being satisfied or not consuming the goods or services. Benefit in consumption can be achieved if it fulfills two aspects, namely containing benefits and blessings. Benefit is a condition where consumers get the fulfillment of physical and psychological needs from the consumption. Meanwhile, blessings are obtained when consumers decide to consume halal goods or services according to the provisions of Islamic law.

In this case, an example can be given; when a consumer is faced with the choice to choose between consuming beef that is slaughtered Islamically and beef that is slaughtered by means of digelonggong or what is known as meat lolonggong. At this stage, the satisfaction with consuming halal beef with roast beef is the same, or even more satisfied with consuming beef bark because it is more affordable in terms of price. However, if the consumer adheres to the principles of Islamic economics, then he will not consume haram meat, because it will result in the loss of blessings, will even get sin and will have an impact on the interests of others, especially for sellers of haram beef will continue to do their business, because they consider product is accepted in the market.

The substance of consumption in Islamic economics is basically to meet needs and limit wants. Needs are all that comes from human nature, must be fulfilled, are objective, and fulfill benefits and benefits. Meanwhile, desires stem from human desires that arise from lust, are subjective, unlimited, and if fulfilled do not necessarily provide increased benefits for the perfection of human nature.30 For example, the human need to pray is clothing that can cover the genitals and is clean, with which then his prayer will be valid. However, if you comply with your wishes, then it is not enough to just cover your nakedness, but rather expensive branded clothes, and come from abroad, so that it gives the impression of luxury to those who see it.

Islamic economics does not prohibit

humans to fulfill their desires, as long as the fulfillment of these desires can increase blessings and benefits. Then where lies the balance and humanity in the aspect of consumption in Islamic economics? The balance lies in the ability of a Muslim consumer to:

1. Can distinguish between needs and wants when deciding to consume. This can be done by building awareness to always put the public interest ahead of personal interests.
2. Be selective in choosing consumer goods. Every Muslim is obliged to adhere to the provisions of syara', especially related to the law of goods or services that are allowed or forbidden to be consumed.
3. Avoiding consumption behavior that prioritizes lust, so as to avoid the nature and actions of ishraf (waste) and tabdhir (slaughter).
4. Transformed from homo economicus to homo Islamicus. Human nature is never satisfied, on the one hand it has a positive impact with the progress and development of science and civilization. But on the other hand, especially in the economic aspect, it causes various problems, especially environmental damage. Environmental damage that occurs today cannot be separated from human responsibility as economic actors who are too focused on profit (profit oriented) so that they no longer pay attention to the preservation of the surrounding nature. Homo economicus acting based on certain values ​​cannot be separated from his view of nature which is considered only as an object of economic activity that must be exploited as much as possible to bring profit[[25]](#footnote-25).

**Values ​​of balance and humanity in Distribution**

Distribution according to the Big Indonesian Dictionary is defined as; first, distribution (division, delivery) to several people or to several places. Second, the distribution of daily necessities (especially during an emergency) by the government to civil servants, residents, and so on. In simple terms, distribution in the economy can be interpreted as a process of moving goods or income from producers to consumers. According to the perspective of Islamic economics, the concept of distribution is the increase and distribution of wealth so that the circulation of wealth can be increased so that existing wealth can be abundantly distributed and not only circulated among certain groups.Meanwhile, Syed

Nawab Haider Naqvi (1981), suggests that distribution is a process of delivering goods or services from producers to consumers and users, when and where the goods or services are needed. The distribution process basically creates the benefits (utility) of time, place, and transfer of property rights. In creating these three benefits, there are two important aspects involved, namely institutions that function as channels of distribution and activities that channel the physical flow of goods (physical distribution).

Distribution, in the process requires a balanced pattern of reciprocal relationships, between supply and demand, which is called the market. The current market refers to a condition and mechanism that allows transactions to take place either directly or indirectly. The process of distributing goods or services from the hands of producers to the hands of consumers, requires processes, mechanisms and long distribution chains. This is what causes the price of goods or services to increase, due to cost elements in the distribution process. If the distribution system works normally, there will be market equilibrium. Market equilibrium is a situation where all components in the market, both demand and supply are in a balanced position, so that every variable that is formed in the market such as price, quantity, and quality demanded will be the same as what is offered.

The market balance is very difficult to control, because the factors that influence the occurrence of market imbalances can come from producers, consumers as well as mechanisms, and the distribution system of goods. The occurrence of market imbalances can be caused by three things; The first is structured deviation and unstructured deviation. Structural deviations occur due to the structure or form of market organization that systematically interferes with the functioning of the market, such as the occurrence of monopolies and oligopolies. Monopoly occurs when there is only one player (manufacturer or distributor) who controls a certain market segment, causing arbitrary price controls to cause losses for consumers.

The occurrence of a monopoly can cause market imbalances, because the distribution that occurs is not entirely based on the forces of supply and demand. Second, is unstructured deviation. The balance of the market can be disturbed due to activities that are not structured naturally. This deviation is not caused by a disturbance in supply and demand. Rather, it is caused by the dishonest behavior of the actors, both sellers and buyers with the intention of controlling prices for personal gain. Some examples of this unstructured deviation include hoarding of goods (ihtikar) so as to disrupt the distribution system, with the aim that the price of goods for certain products becomes uncontrollable. Creating pseudo-demand with the aim of increasing prices (bay an-najasyi), committing fraud on aspects of quality, quantity, Third, the occurrence of asymmetric information or imperfect information. Market imbalances can also occur due to imperfect information held by market participants. Information becomes very important in the distribution process and market mechanism because it will result in the act of taking advantage of the ignorance of the other party. Therefore, in Islamic economics it is forbidden to carry out a transaction if the information is not perfect. This behavior in Islamic economic terms is called talaqi rukbanand ghaban fahisy[[26]](#footnote-26).

**Balance Values ​​in Sharia Finance and Services Business**

Islamic financial institutions, both banks and non-banks, have a main mission, namely to abolish the usury system, which has been ingrained in the Muslim community. This is because usury is the root of the main problem that has led to injustice and economic inequality that has occurred in almost all levels of society. Riba, literally has an additional meaning, and in terms is any additional required at the beginning (pre-determined return) in debt and receivable transactions. Riba has been strictly prohibited in the teachings of the divine religions, because from the beginning usury has been a source of economic chaos in various parts of the world. In the Qur'an, the process of prohibiting usury is not carried out at one time, but is carried out in stages, starting from the warning of the dangers of usury, then the second stage is described that usury is a bad act and Muslims are encouraged to stay away from it, the third stage explicitly states the prohibition of usury being multiplied. double, and the last stage emphasizes the prohibition of usury in all its forms and types.

In general, usury can be classified into 2 types, namely usury nasi'ah and usury fadhli. Riba nasi'ah is usury that occurs because of an excess of the principal loan specified at the beginning. Meanwhile, usury fadhli is usury that occurs because of differences in quality and quantity in the contract of exchange/sale and purchase of certain goods or commodities. In the current context, bank interest is considered haram because it is considered to have the exact same characteristics as usury nasi'ah. The prohibition of bank interest is a definite stipulation, because most scholars in the world agree on the prohibition of it because it causes injustice in the people's economy.

The reasons for some scholars, who consider bank interest lawful due to an emergency, seem to be irrelevant at this time. How is it possible, there is still a view that bank interest is halal, even though if we look closely, according to banking data published by the Financial Services Authority (OJK) for the report that loan interest rates as of July 2018 are still in double digits, especially for micro loans, it is still very high. , the average is above 15% in almost all commercial banks in Indonesia. For example, the micro credit interest rates for the two largest banks in Indonesia, namely BRI and Bank Mandiri, set their lending rates at 17.50% and 17.75%, respectively.

If in a year the interest is 17.50%, then if it is more than one year the interest rate will be doubled, causing the amount of interest to be paid to exceed the principal of the loan. This is what is experienced by Muslims today, but ironically there are still many who are not aware and say that transacting in conventional banks is much better than in Islamic banks.

The financial system with the main instrument of interest has been proven time and again to cause crises, recessions, and bankruptcy of the world economy, for example the recession in 1930, 1950, and the 2008 financial crisis that occurred in Greece and the United States, and recently hit developing countries such as Venezuela, Argentina and Turkey.

The impact is also very bad for third world countries, where these countries need a lot of capital for development, but the capital is obtained from loans to developed countries, with high interest rates. In the end, developing countries are only cash cows for the prosperity of developed countries, and inequality will continue to occur at any time as long as the interest system is still implemented. Islamic economics, came up with a better concept, where all economic activities must be based on a sense of justice, trust and togetherness. Islamic economics prioritizes growth based on the real sector, not on monetary which has the risk of speculative action. So that with this interest-free economic system, the wheels of the economy will move in balance and the distribution of income will be more evenly distributed among economic actors.

**Congclusion**

Islam always teaches and directs its people to always maintain balance, both physical and spiritual balance, balance between worship and muamalah, balance in the world and the hereafter. Without balance, the world can never run as it should. The principles of balance and humanity in Islam can be clearly felt, including: First, the Islamic economy itself is a point of balance (equilibrium) between the capitalist economic system which is too deified of the owners of capital, and the socialist economic system which does not want to recognize individual property rights. The goal of Islamic economics is to achieve universal prosperity (falah) through the intermediary of achieving mutual prosperity (maslahah). Therefore, zakat, waqf, infaq, and shodaqah are applied as instruments in the distribution of wealth from the rich to the poor.

Second, profit or profit in production is not the only goal, because Muslim producers must also pay attention to other aspects such as trying in a good and halal field, not committing fraud in the production process of goods. The point of balance of production in Islamic economics lies in the fulfillment of the primary needs (dharuriyyat) of the community. In addition, producers must also pay attention to nature and ecosystems by not exploiting things that can damage the balance of nature so that it can cause natural disasters.

Third, in balanced consumption occurs when a consumer can distinguish which are needs (needs) and which are wants (wants), avoid consuming unlawful goods, not behaving extravagantly (ishrof) and exaggerating (tabdhir), as well as considering people's needs. others even though they are able to buy as many goods as possible.

Fourth, in the distribution of the equilibrium point, what will happen if the market is not disturbed by the existence of factors that can cause market imbalances. These factors include monopoly, oligopoly, hoarding (ihtikar), demand engineering (bay an-najasy), and asymmetric information (asymmetric information) in the form of talaqi rukbhan.

Fifth, balance in the financial services sector, namely in the form of financing from Islamic financial institutions, both banks and non-banks, Islam prohibits the application of usury, or better known as interest-bearing loans. For whatever the reason, the loan system with pre-determined interest (pre-determined return) is an injustice that causes this to happen

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