MUHAMMAD NAQUIB AL ATTAS'S CONCEPT OF ISLAMIC EDUCATION IN DEVELOPING ISLAMIC BUSINESS ETHICS

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Abstract*. This article discusses the thoughts of the figure Muhammad Naquib al Attas who discusses the concept of thought in Islamic education and is related to its relation to Islamic business ethics. Naquib al Attas's concept related to his thoughts on Islamic education are Islamic education whose terminology is taken from the Arabic words (al-Qur'an) and al-sunnah, for example there are words tarbiyah, ta'lim, and ta'dib and some are even called riyadlah. However, according to al Attas in his study of classical books it turns out that no one uses the term tarbiyah in the meaning of education. Likewise ta'lim which is interpreted by al-Attas as teaching. So, the word ta'lim is narrower than education. On this basis, the relationship between business ethics and Islamic education has a fairly close relationship because education determines what a person's personality is like both in terms of morals and ethics. The methodology used here uses a qualitative method with a literature study approach, and is carried out by gathering supporting literature sources, both primary and secondary sources related to the discourse on the concept of Islamic education Naquib Al Attas and business ethics education.*

Keywords*: Islamic Education Concept, Muhammad Naquib Al Attas, Islamic Business Ethics.*

INTRODUCTION

Syed Muhammad al Naquib bin Ali al-Attas was a Malaysian Muslim philosopher. He is one of the few contemporary scholars who are truly rooted in traditional Islamic sciences and studied theology, philosophy, metaphysics, history and literature. He also pioneered the concept of the Islamization of knowledge, one of his most famous concepts, namely the concept of Islamic education.

The presentation of the concept of Islamic education in the view of Naquib al-Attas tends to use the term (*lafad*) *ta'dib*, rather than other terms. The choice of the term *ta'dib* is the result of a separate analysis for al-Attas by analyzing it from a semantic and content perspective that is tailored to its moral messages (Effendi, 2017)

The essence of *adab* according to Al Attas is that it boils down to the meaning of the concept of *ta'd b* built from the meaning of the basic word *adaba* and its derivations. The word *addaba* and its derivation, when their meanings are related to one another, will show an integrative understanding of education. Among these meanings are politeness, friendliness, and delicacy of character. This meaning is synonymous with morals. *Adab* is also consistently associated with the world of literature, namely *adab* is explained as knowledge of beautiful things that prevent mistakes. So that a writer is called *ad b*. This meaning is almost the same as the definition given by al-Jurjani, namely *ta'd b* is the process of acquiring knowledge (*ma'rifah*) that is learned to prevent students from making mistakes (AH H. Saleh, 2020).

Ethics in Islam is the fruit of faith, Islam, and devotion which is based on a strong belief in the truth of Allah SWT. Islam is a source of values and ethics in all aspects of human life as a whole, including in business discourse. An Islamic business must be born for the benefit of worshiping Allah SWT with the intention of fulfilling Divine rules. Islam views business in its operations as divided into two areas, namely the first in the basic principles that have been established by the Al-Quran and Sunnah and this concept will not change at any time, while the second is in the area of scientific development (Sampurno, 2016)

Of course, there is a relationship between Islamic education and ethical issues in Islamic business. Like if someone has no basis related to Islamic education, of course this also affects one's behavior in running a business or carrying out *muamalah* in transactions between sellers and buyers. Therefore, this study will discuss the concept of Islamic education introduced by Muhammad Naquib Al Attas in developing Islamic business ethics.

1.1   Riwayat Muhammad Naquib Al Attas

His full name is Muhammad Naquib bin Ali bin Abdullah bin Muhsin bin Muhammad al-'Atthas. He was born in Bogor, West Java, on September 5, 1931. He is the grandson of Habib Abdullah bin Muhsin al-'Atthas, a great scholar and known as *waliyullah* in his time who preached Islam in the Bogor area. The title of Sayyid 33 that he bears shows that his lineage continued to the Prophet Muhammad, through the line of Sayyidina Husein bin Ali bin Abi Talib. When traced, he is the 37th descendant of the Prophet Muhammad (F. A. Saleh et al., 2020).

Naquib's educational history began when he was five years old at that time he was in Johor Baru, living with and under the care of a relative his father Encik Ahmad was then with Azizah's mother until the second world war erupted. In 1939 AD to 1941 AD he studied at Ngee Neng English Premary School in Johor Baru. During the Japanese period, he returned to Java West for four years. He studied religion and Arabic at the alUrwatul Wutsqa Madrasa in Sukabumi, West Java, from 1942 AD to 1945 AD In 1946

AD, he returned to Johor Baru and lived together brother of his father Tengku Abdul Aziz (Minister of Johor at that time), then with Datuk Onn who later became Johor Besar Minister (he was the first general chairman of UMNO). Then in 1946 AD, Naquib continue their studies at Bukit Zahrah School and so on at English College Johor Baru for three years. After that he entered the world of military or army (Sya'bani, n.d.)

According to Wan Mohd Nor (2012) in (Omar & Kamaruzaman, 2020) the printed works of Syed Muhammad Naquib are as follows:

1. Rubu'iyat Series, Language and Library Council, 1959.
2. Some Aspects of Sufism as Understood and Practiced Among the Malays, Malaysia Sociological Research Institute, Singapore, 1963.
3. Raniri and The Wujudiyyah of 17th Century Acheh, Monograph of the Royal Asiatic Society, Malaysia Branch, No 111, Singapore, 1966.
4. The Origin of the Malay Shair, Language and Library Council, Kuala Lumpur, 1968.
5. Preliminary Statement On A General Theory Of The Islamization Of The Malay - Indonesian Archipelago, Language and Library Council, Kuala Lumpur, 1969.
6. The Mysticism of Hamzah Fansuri, University Malaya Press, Kuala Lumpur, 1970. The Historiographical Context of Syed Muhammad Naquib Al-Attas Aidil Farina Omar & Azmul Fahimi Kamaruzaman.
7. The Correct Date of the Terengganu Inscription, State Museum, Kuala Lumpur, 1970.
8. Concluding Postscript to the Origin of the Malay Shair, Language and Library Council, Kuala Lumpur, 1971.
9. Islam in Malay History and Culture, National University of Malaysia, Selangor, 1972.
10. Treatise for Muslims, written in 1973 and published by the International Institute of Islamic Thought and Civilization, Kuala Lumpur, 2001. See no 27.
11. Comments on the Reexamination of al-Raniri's Hujjat al-Siddiq: A Refutation, State Museum, Kuala Lumpur, 1975.
12. Islam: The Concept of Religion and the Foundation of Ethics and Morality, Malaysian Islamic Peopleth Force (ABIM), Kuala Lumpur, 1976. Translated into Turkish, Japanese and Korean (al-Attas, 2001).
13. Islam: Understanding Religion and Moral Principles, Malaysian Islamic Peopleth Force ABIM, Kuala Lumpur, 1977. Malay version
14. Islam and Secularism, Malaysian Islamic Peopleth Force (ABIM), Kuala Lumpur, 1978. Translated into Arabic, Farsi, Urdu, Hindi, Malayalam, Indonesian, Bosnian, Albanian (Al-Attas, 2001).
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Institute of Islamic Thought and Civilization, International Islamic University, 1990. Translated into Farsi (al- Attas, 2001).
22. The Intuition of Existence, ISTAC, Kuala Lumpur, 1990.
23. On Quidity and Essence, ISTAC, Kuala Lumpur, 1990.
24. The Meaning and Experience of Happiness in Islam, ISTAC, Kuala Lumpur, 1993. Translated into Arabic, German, Turkish and Italian (alAttas, 2001).
25. The Degrees of Existence, ISTAC, Kuala Lumpur, 1994.Jurnal Tuah Vol. 1 2020 : 24 – 40
26. Prolegomena to the Metaphysics of Islam: An Exposition of the Fundamental Elements of the Worldview of Islam, ISTAC, Kuala Lumpur, 1995. Translated into Russian and Farsi (al-Attas, 2001).
27. Treatise for Muslims, ISTAC, Kuala Lumpur, 2001.
28. Brief Overview of Science and Natural Views, Universiti Sains Malaysia, Pulau Pinang, 2007.
29. The ICLIF Leadership Competency Model (LCM): An Islamic Alternative, The International Center for Leadership in Finance (ICLIF), Kuala Lumpur, 2007. This book was written with Wan Mohd Nor Wan Daud.
30. Historical Fact and Fiction, Universiti Teknologi Malaysia Press, Johor Bharu, 2011.
31. On Justice And The Nature of Man: A Commentary on Surah Al-Nisa' (4):58 Surah Al- Mu'minun (23):12-14, IBFIM, Kuala Lumpur, 2015.

METHOD

In this study, the authors used a qualitative method with a literature study approach, and carried out by gathering supporting literature sources, both primary and secondary sources related to the discourse on the concept of Islamic education Naquib Al Attas and business ethics education. These data are then collected and presented as research findings. Finally, the data is abstracted with the aim of introducing facts, which are then given some theoretical insights to produce new knowledge.

DISCUSSION
A. Islamic Education Thought According to Muhammad Naquib Al-Attas
1. Islamic Education Concept

There are several terms used to refer to the notion of "Islamic education" in which the terminology is taken from the Arabic words (al-Qur'an) and al-Sunnah. For example, people can find the words *tarbiyah*, *ta'lim*, and *ta'dib* and some even call it *riyadlah*. However, in the following discussion, the Naquib al-Attas version of the concept of Islamic education will be presented. The term tarbiyah is not the right and correct term for Islamic education, therefore it needs to be reviewed immediately. *Tarbiyah* is the translation of the word education which only emphasizes the physical and material aspects of society, humans and the state which are secular in nature. Because, according to al-Attas, in his study of classical books it turns out that no one uses the term *tarbiyah* in the meaning of education. Likewise ta'lim which is interpreted by al-Attas as teaching. So, the word *ta'lim* is narrower than education (Nuryanti & Hakim, 2020).

The presentation of the concept of Islamic education in the view of Naquib al-Attas tends to use the term (lafad) ta'dib, rather than other terms. The choice of the term *ta'dib* is the result of a separate analysis for al-Attas by analyzing it from a semantic and content perspective that is tailored to its moral messages (Effendi, 2017).

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2. Islamic Education System

Naquib al-Attas is of the view that humans consist of two elements, physical and spiritual, so knowledge is also divided into two categories, namely knowledge given by God (through divine revelation), and acquired knowledge (obtained through human observation, experience and research). Al-Attas made a scheme that explained the position of man as well as knowledge. That basically science, according to him, is a gift from God (God Given) with reference to the faculties and spiritual senses of human beings. While the knowledge of achievement refers to the level and physical senses (Effendi, 2017).

According to Naquib al-Attas, reason is a link in a chain connecting between the physical and the spiritual, because the mind is on In essence, it is a spiritual substance that enables humans to understand spiritual essence and truth. In other words, he said that the religious sciences are individual obligations that are at the center of the human heart.

3. Islamic Education Purpose

The purpose of education according to Al-Attas, as quoted by Ismail SM, that the purpose of seeking knowledge in Islam is to instill goodness in oneself as a human being and as an individual. Ismail SM emphasized that the purpose of Islamic education is more individual oriented. Al-Attas explained that the purpose of education in Islam is to form and produce "good" human beings (Nuryanti & Hakim, 2020).

With high hopes, Naquib al-Attas wants Islamic education to be able to produce perfect human beings, perfect human beings who are characterized as universalists in insight and knowledge by reflecting on the example of the Prophet *sallallaahu 'alaihi wa sallam*. Al-Attas's view of a good society cannot be separated from good individuals. So, one of the efforts to create a good society means that the task of education must form the personality of each individual well. Because society is a collection of individuals (Effendi, 2017).

B. Islamic Business Ethics

1. Business Ethics Definition

Ethics in Islam is the fruit of faith, Islam, and devotion which is based on a strong belief in the truth of Allah SWT. Islam is a source of values and ethics in all aspects of human life as a whole, including in business discourse. An Islamic business must be born for the benefit of worshiping Allah SWT with the intention of fulfilling Divine rules. Islam views business in its operations as divided into two areas, namely the first in the basic principles that have been established by the Al-Quran and Sunnah and this concept will not change at any time, while the second is in the area of scientific development (Sampurno, 2016)

Business ethics can be interpreted as ethics applied to business activities (Chryssides and Kaler, 1993). Business ethics can also be interpreted as rules of conduct in making business decisions (Jones and Pollitt, 1998), and in order to meet society's expectations from business activities (Grace and Cohen, 1995). Therefore, Donaldson (1982) states that business has a moral obligation to produce goods and services efficiently for the welfare of society, not just for profit alone. Furthermore, Steward (1996) states that without an ethical framework governing business behavior and individual behavior, business will not be able to run well and can even cause chaos (Putritama, 2018).

Business ethics is a segment of applied ethics that attempts to control and examine the moral and ethical arrangements of companies. It also explores how well or badly corporate entities address moral and ethical issues and shows what goes wrong in their natural process. It covers all aspects of business from production to administration, finance and marketing. This also applies to various industries and can be descriptive or normative within the discipline (Hasoloan, 2018)

Ethics means the values and moral norms that are practiced or not practiced, even though ethics should be practiced. Philosophically ethics has a broad meaning as a study of morality, in ethics there are three functions and their manifestations (Khumairoh, 2018), namely:

a. Descriptive ethics, explain moral experience descriptively to determine motivation, will and purpose of an action in human behavior.
b. Normative ethics, seeks to explain why humans act the way they do and what the principles of their lives are.
c. Meta-ethics, seeks to provide the meaning, terms and language used in ethical discussions as well as the way of thinking used to justify ethical statements.

2. Business Ethics Significance for Companies

In a company, business ethics is a must have. According to Richard De George, if a company wants to be successful/successful it needs 3 main things, namely first having a good product, second having good management and third having ethics (Hasoloan, 2018).

In the business world, ethics is needed to manage and run a business. With good ethics, business will automatically develop more easily. The ethics applied in a company will help shape the values, norms and behavior of its employees and leaders. Of course, every company believes that the principle of doing good business is an ethical principle. Therefore, these ethics can be used as a standard or guideline for all employees in the company to make it a guideline in work.

First, business ethics in a company is needed because to form a company that is strong and has high competitiveness and has the ability to create high value (value-creation), a solid foundation is needed. It usually starts with strategic planning, good organization, a transparent system of procedures supported by a reliable corporate culture and consistent and consistent corporate ethics.

Second, because it maintains stakeholder loyalty in making company decisions and in solving company problems. This is because all company decisions greatly influence and are influenced by stakeholders. Stakeholders are all individuals or groups who have an interest in and influence company decisions.

To facilitate the application of corporate ethics in daily activities, the values contained in business ethics must be poured into corporate management, namely by:
a) Putting business ethics in a code of conduct.
b) Strengthening the monitoring system.
c) Organizing training (training) for employees on an ongoing basis.

After knowing how important ethics must be applied to a business company, of course ethics has a very influential function on the progress of the company itself. Problems of business ethics that occur in companies vary between one company function and another company function. The following will discuss various business ethics problems that occur in several areas of company function (Hasoloan, 2018), namely:

a. Accounting Ethics

In the field of accounting in companies, it is of course very important, thus of course honesty, integration and accuracy in accounting activities are absolute requirements. This is something that is very necessary if there is, for example, in writing a company's financial statements there is a problem of manipulated recording and inputting of data that is not credible or inappropriate, this can result in the company becoming unhealthy and endangering the company itself. Thus, from this course of events, there is a lack of character formation in accordance with business ethics.

b. Financial Ethics

Financial scandals originating from unethical implementation of financial functions have caused various losses for investors. Violations of business ethics in the financial sector can occur, for example, through the practice of window dressing on the financial statements of companies that will apply for loans to banks. Through this practice it is as if the company has healthy financial ratios so that it is worthy of getting credit. In fact, the company's financial condition is not as healthy as reported in the beautified financial statements.

c. Production and Marketing Ethics

The relationship between the company and its customers can raise various business ethics issues in production and marketing. To protect consumers from unethical treatment that may be carried out by companies, the Indonesian government has enact Law Number 8 of 1999 concerning Consumer Protection. This law describes various actions that are prohibited from being carried out by business actors.

3. Islamic Business Ethics Principles

Islamic business ethics is a process and effort to know the right and wrong things that are used to determine how the attitude to do the right thing and please with the company's products, services and with interested parties with the demands of the company.

Islamic business ethics is applied ethics which is the application of our understanding of what is good and what is right for various institutions, technologies, transactions, activities and businesses which are hereinafter referred to as business. This discussion regarding Islamic business ethics must be complemented by a framework and also its implications for the business world (Darmawati, 2018).

Sheikh Prof. Dr. Yusuf al-Qaradawi revealed that the principles of Islamic business ethics must meet the following requirements (Putritama, 2018):

a. *Aqidah*, with submission to Allah Ta'ala, business people will always protect their actions from things that are prohibited by sharia.
b. *Siddiq*, the nature of *shiddiq* encourages a sense of responsibility for all actions in *muamalah* matters.

c. *Fathanah*, the nature of this *fathanah* encourages wisdom to think and act so that the resulting decisions show professionalism based on moral attitudes such as the morals of the Prophet Muhammad..

d. Trustworthy/honest, business relationships based on honesty give rise to trust which is the most basic thing of all business relationships.

e. *Tabligh*, the ability to communicate in the word *tabligh* shows the process of conveying something to influence others through good words.

f. Do not carry out business practices that are contrary to sharia, including (1) Products and services that are sold illegally (2) Gharar (3) Al-Gabn and Tadlis and (4) *Riba*

Saifullah (2011) revealed in his research that the business ethics implemented by Rasulullah, among others:

First, honesty. The honesty of the prophet Muhammad in transactions is carried out by conveying the real condition of his merchandise. He does not hide the defects of the goods or favor his merchandise, unless it is in accordance with the condition of the goods he sells. This practice is carried out fairly and uses polite language.

Second, trust. When the prophet Muhammad was one of Siti Khadijah's employees, he gained full trust in carrying Siti Khadijah's merchandise to be brought and sold in Sham. He takes good care of his merchandise during the trip.

Third, weigh properly. Prophet Muhammad's business ethics in selling goods must be balanced. Dry goods can be exchanged for dry goods. Dry goods cannot be exchanged for wet goods. Likewise, in weighing, a person may not reduce the scale.

Fourth, gharar. In practice, the Prophet Muhammad avoided the practice of *gharar*, because it opened the space for disputes between buyers and sellers. The Prophet Muhammad also prohibited the sale of urbun (bai' al-urbun). The Prophet Muhammad forbade sales by giving a down payment (down payment) and the money is lost if the purchase is cancelled.

Fifth, do not hoard goods. In Arabic hoarding goods is called ihtikar. This hoarding is not allowed because it will cause harm to the community because the goods needed are not available in the market.

Sixth, do not do *al-ghab* and *tadl s*. *Al-ghab* means *al-khada* (fraud), namely buying something at a higher or lower price than the average price. While *tadl s* is fraud committed by the seller or buyer by hiding defects when a transaction occurs. In modern business, the behavior of *al-ghab* or *tadl s* can occur in a mark-up process that exceeds fairness or default.

Seventh, mutual benefit. This principle teaches that in business the parties must feel profitable and satisfied. This ethics basically accommodates the nature and purpose of business. A producer wants to make a profit, and a consumer wants to get good and satisfying goods, so the business should be run with mutual benefit.

C. Islamic Education Concept In Developing Islamic Business Ethics

In a free market economic system, companies are directed to achieve the goal of getting the maximum possible profit, in line with the principle of efficiency. However, in achieving this goal, business people often justify various methods regardless of whether their actions violate business ethics or not.

In this case Islamic education is very influential in forming individuals who have Islamic business ethics in a free market economic system because moral and ethical values in business behavior will be more effectively taught at the golden age of children, namely 4-6 years old. . Therefore, the teaching should be thematic. In religious subjects,

for example, teachers can teach business ethics by giving examples of how the Prophet Muhammad traded without taking sky-high profits.

A good Islamic education certainly makes a person's personality have good business ethics. In running a business they will not do anything that violates religion, they are not only concerned with personal interests but also concerned with other people. Therefore Islamic education is very important in shaping business ethics.

Because indeed the purpose of good education is in accordance with the thoughts of the Naquib related indirectly to him leading to the formation of the character of every person who teaches education related to Islamic teachings. Therefore this is directly related to general objectives in business ethics as well as the objectives of business ethics in general (Darmawati, 2018) are as follows :

a. Building an Islamic code of ethics that regulates, develops and instills business methods within the framework of Islamic teachings. This code of ethics is also a symbol of directives to protect business people from risks.
b. This code can be a legal basis for establishing the responsibilities of business people, especially for themselves, between the business community, society, and above all is responsibility before Allah SWT.
c. This code of ethics is perceived as a legal document that can solve problems that arise, rather than having to be handed over to the judiciary.
d. Codes of ethics can contribute to solving many problems that occur between business people and the communities in which they work. A thing that can build brotherhood (*ukhuwah*) and cooperation between all of them.

Thus the expression above, related to the general purpose of Islamic business ethics can provide an illustration of the importance of what is called ethics in business and also indirectly here the need for Islamic education. Because the relationship between the two is very closely related to the formation of character from learning related to Islamic education in accordance with the theory of Islamic education according to Naquib.

CONCLUSION

From the discussion above it can be concluded that the link between Islamic education and ethics in business has a close relationship from the results of education which will have an impact on a person's ethics in doing business or doing business, with this it can be concluded that education will affect a person's behavior patterns, behavior and morals. Which is where education will give birth to ethics as if someone who does not have Islamic education can certainly change the mindset and ethics in doing business or not just in doing business but affecting the interaction between fellow individuals in muamlah. Therefore, good Islamic education will also have a good impact on ethics in business and *muamalah*. Ethics intends to help humans to act freely and can be accounted for because every action is always born from a personal decision, therefore Islamic education is needed to foster character in good business ethics and not harm other business people.

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