

Historical Business Ethics of the Prophet Muhammad SAW in Facing the Development of Artificial Intelligence Technology

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Abstract: *Business ethics plays an important role in creating honest, fair, and sustainable transactions. However, amidst technological advances and globalization, many business actors often ignore ethical principles for material gain. In fact, in Islamic teachings, as exemplified by the Prophet Muhammad SAW, ethical principles can be applied in the business world, such as shidiq, amanah, tabligh and fathanah. This study aims to identify the values of business ethics taught by the Prophet Muhammad SAW and their relevance in modern business practices, especially in the development of artificial intelligence technology. Through a qualitative approach and literature study methods, this study analyzes the texts of the Qur'an, hadith, and literature relevant to Islamic business ethics. The results of this study indicate that the business ethics taught by the Prophet Muhammad SAW offer very relevant guidelines to answer the challenges of the contemporary business world. Values such as honesty, justice, and transparency taught by the Prophet Muhammad SAW can provide direction in facing the complexity of today's business world, including in facing technological developments such as artificial intelligence (AI). However, in its application there are several challenges, such as data management that is increasingly dependent on technology. Therefore, to bridge the gap between the reality of often unethical business practices and the idealism of ethical business practices, the universal values approach taught by the Prophet Muhammad SAW needs to be applied. This approach includes strengthening ethical regulations, moral education in the business world, and collaboration between the public sector to create higher ethical standards in business amidst the development of artificial intelligence (AI) technology.*

Keywords: *Ethics, Business, Rasulullah SAW*

Introduction

Business is an economic activity to generate profits through the production, distribution, and exchange of goods or services, which supports economic growth. (Ferdinandus Ngau Lubo 2024) Business ethics is a very important concept in the business world that serves as a guide to maintain integrity, fairness, and sustainability in every economic transaction. Business ethics emphasizes that business is not just an economic activity, but also a human interaction that must be based on moral principles. However, business ethics problems arise when there is a conflict of interest or dilemma in business decisions. (Choirunnisak 2023) Even in practice, business must be carried out by upholding honesty, justice, and responsibility towards all parties involved. Every business decision and action needs to consider its moral impact, so that it does not only pursue profit, but also supports human values and makes a positive contribution to society. (Dhika 2024)

As in the era of digital globalization, almost all aspects of life, including buying and selling activities, have transformed into digital. The combination of computer technology, telecommunications, media, and information, coupled with the development of artificial intelligence (AI), has driven business growth through e-commerce. AI enables automation of business processes, personalization of customer experiences, and deeper data analysis, thereby increasing efficiency and competitiveness. With easy access and fast information processing, e-commerce has become an important part of everyday life. To compete globally, e-commerce

businesses need to utilize AI to promote product information, expand market segmentation networks, and create innovation. However, in practice, materialistic principles often ignore business ethics that should be upheld. (Shabrian Az-Zahra 2024)

In ideal business practices, business ethics should underlie every decision and action taken by business actors. However, in reality (das sein), many business actors often ignore these basic principles. Phenomena such as corruption, data manipulation, labor exploitation, violation of consumer rights, and injustice in the distribution of results are often unavoidable realities in the modern business world. This not only harms the parties directly involved, but also has a negative impact on public trust in the business world. In the era of globalization and increasingly tight business competition, the implementation of unethical business practices is actually the main obstacle in creating a healthy and sustainable business ecosystem. The existence of sophisticated technologies such as artificial intelligence (AI) adds a new dimension to the business world, offering great potential for business development. However, this also creates a major challenge for business actors in balancing the use of technology and the application of deep ethical principles. Ideally, business practices should be based on values that uphold justice, honesty, and social responsibility. In Islamic teachings, the Prophet Muhammad SAW is a real example of how ethical values can be implemented in business. The Prophet Muhammad not only taught ethical theories, but also gave concrete examples through everyday behavior. He taught universal values such as honesty (ṣiḍq), justice (ʿadālah), amanah, and social responsibility in all aspects of life, including business. This is in line with the principles contained in the Qur'an, Surah al-An'am, verse 152:

وَلَا تَقْرَبُوا مَالَ الْيَتِيمِ إِلَّا بِالَّتِي هِيَ
أَحْسَنُ حَتَّىٰ يَبْلُغَ أَشُدَّهُ وَأَوْفُوا بِالْكَيْلِ
وَالْمِيزَانَ بِالْقِسْطِ لَا نُكَلِّفُ نَفْسًا إِلَّا
وُسْعَهَا وَإِذَا قُلْتُمْ فَاعْدُوا وَلَوْ كَانَ ذَا
قُرْبَىٰ وَبِعَهْدِ اللَّهِ أَوْفُوا ذَلِكُمْ وَصَىٰكُمْ بِهِ
لَعَلَّكُمْ تَذَكَّرُونَ

And do not approach the property of an orphan, except in a more beneficial way, until he reaches adulthood. And perfect the measures and scales fairly. We do not impose burdens on anyone but only their capabilities. And when you say, then be fair, even though he is (your) relative, and fulfill Allah's promise. This is what Allah has commanded you to remember. (Al-An'am Ayat 52 n.d.)

This verse shows that the principle of justice must be the main foundation in every business transaction. The Prophet Muhammad himself was known by the nickname al-Amin, which means a trustworthy person, before he was appointed as a prophet. Honesty in trading became his characteristic, where every transaction was always carried out with transparency and respect for consumer rights, and avoiding all forms of fraud. As the Prophet Muhammad said in Sahih Muslim Number 146:

صحيح مسلم ١٤٦ : حَدَّثَنَا قُتَيْبَةُ بْنُ سَعِيدٍ
حَدَّثَنَا يَعْقُوبُ وَهُوَ ابْنُ عَبْدِ الرَّحْمَنِ الْقَارِي
ح و حَدَّثَنَا أَبُو الْأَحْوَصِ مُحَمَّدُ بْنُ حَيَّانَ

حَدَّثَنَا ابْنُ أَبِي حَازِمٍ كِلَاهُمَا عَنْ سُهَيْلِ بْنِ
أَبِي صَالِحٍ عَنْ أَبِيهِ عَنْ أَبِي هُرَيْرَةَ أَنَّ رَسُولَ
اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ مَنْ حَمَلَ عَلَيْنَا
السِّلَاحَ فَلَيْسَ مِنَّا وَمَنْ غَشَّنَا فَلَيْسَ مِنَّا

Has told us (Qutabiah bin Sa'id) has told us (Ya'qub) namely Ibn Abdurrahman al-Qari (in another narration mentioned) And has told us (Abu al-Ahwash Muhammad bin Hayyan) has told us (Ibn Abu Hazim) both from (Suhail bin Abu Salih) from (his father) from (Abu Hurairah) that the Messenger of Allah sallallaahu 'alaihi wa sallam said: "Whoever brings a sword to attack us, then he is not from our group. And whoever deceives us, then he is not from our group. (Shahih Muslim Nomor 146 n.d.)

In principle, the ethical values of the Prophet Muhammad's business have proven effective in creating a just and socially just economic order, even though the challenges faced in the contemporary business world are increasingly complex. In the context of globalization, many business actors are more concerned with profit than maintaining integrity and justice. The increasingly entrenched capitalist system often leads to practices of exploitation and injustice that ignore moral values. Coupled with the pressures of increasingly tight global competition, large companies feel forced to ignore ethics in order to maintain competitiveness and achieve greater profits. Artificial intelligence (AI) and other technologies provide convenience in making decisions quickly and efficiently, but often this technology does not consider the ethical dimensions that should govern every decision. AI, with all its sophistication, provides great power in managing business operations, but often pays little attention to the social and humanitarian impacts of the decisions taken.

The application of technology in human resource management and financial transactions, such as AI and automated trading algorithms, can speed up the process but risk ignoring human values and creating social injustice. Reliance on technology without considering the ethical dimension can worsen this problem. Therefore, the application of ethical business principles upheld by the Prophet Muhammad SAW, such as fairness in profit sharing and corporate social responsibility, can be a solution to overcome injustice in modern business. These principles are in line with Islamic economic thought that emphasizes social sustainability. By treating workers fairly, paying wages according to their contributions, and not exploiting natural resources, companies can create a more equitable economy, benefiting both business actors and society as a whole.

In addition, in the context of technology-based business, business is not only about pursuing material profit, but must also pay attention to the spiritual dimension that leads to blessings. As taught by Al-Ghazali in Ihya Ulumuddin, business can also be a form of worship if carried out with good intentions and in accordance with the moral values taught by Islam. This is very relevant to the rapid development of technology, where technology should be used to make human life easier, not to harm or exploit them. In this context, this study aims to explore more deeply the values of business ethics taught by the Prophet Muhammad SAW and how these values can be applied in the contemporary business world, especially amidst the rapid development of technology such as artificial intelligence. This study will examine how business ethics practices based on the universal values of the Prophet Muhammad SAW can be translated into the context of modern business in a relevant and applicable way. It is hoped that the results of this study can provide a meaningful contribution to business actors, both at the local and global levels, to create a more just, integrated, and sustainable business world, despite the pressure of increasingly rapid technological developments.

Methods

This study uses a qualitative approach with a literature study method to understand the ethical values of business taught by the Prophet Muhammad SAW and how these values are relevant to current business practices. In this study, the researcher analyzed various source texts, such as the Qur'an and Hadith, which provide an overview of the ethical principles taught by the Prophet Muhammad SAW, such as honesty, justice, trustworthiness, and social responsibility. In addition, the researcher also utilized other literature in the form of books and scientific articles that discuss Islamic business ethics and their application in the modern business world. Qualitative research based on literature is relevant to understanding religious teachings through literature such as holy books and works of scholars, as well as exploring the application of these teachings in a modern context. (Saefullah 2024) Through an analysis of these library sources, this study aims to identify ethical values that can be applied in today's business world. Content and thematic analysis methods are used to examine the main themes in these texts and find the relationship between the ethical values of the Prophet Muhammad SAW and the challenges of the modern business world. Thus, this research is expected to provide new insights into how the ethical principles of the Prophet Muhammad can be a guideline for business actors to run more ethical and sustainable businesses.

Results and Discussion

History of the Prophet's Business Ethics in the Contemporary Business World

The Prophet's success in business was greatly influenced by his personality which was formed through interaction with the social reality of the Jahiliyyah society. His ability to manage a business was clearly seen when he dared to bring Khadijah's merchandise accompanied by only one employee, Maisarah. He was fully responsible for all of Khadijah's merchandise and traveled from market to market or trade festival places. Without experience and adequate skills, the Prophet would only be Maisarah's companion, but with the skills and integrity he had, he managed the business well. In his business practices, the Prophet taught very important ethical principles. He reminded sellers not to lie to or deceive buyers about the goods being sold, and to avoid excessive oaths in transactions which, although they could increase sales results, could reduce their blessings. In addition, the Prophet emphasized the importance of mutual agreement between the seller and the buyer, which must be carried out on the basis of mutual agreement without any coercion or deception. The ethics displayed reflect the principles of honesty, integrity, and respect for fair dealing in every business transaction (Yahya 2020). The success of the Prophet Muhammad SAW as a businessman is reflected in the combination of independence and entrepreneurial spirit, supported by values such as honesty (*ṣidhīq*), amanah (trustworthy), intelligence (*fāṭānah*), and communication skills (*tablīgh*). Honesty is the main principle in building customer trust, while intelligence and creativity are important for surviving in business competition. The Prophet Muhammad SAW also demonstrated the ability to convey product information in an attractive and honest way, maintaining transparency in every transaction. These traits are the basis of business ethics that support success in the business world and remain relevant today (Yahya 2020)

1. *Sidhiq*

The word *siddiq* in modern business refers to truth and integrity, which are essential to maintaining values and ethics in business. Business must be run with honesty, reliability, and the ability to compete healthily. Honesty is seen in three aspects: contract execution, loyalty to quality, and good working relationships. Trust built on the basis of truth is the foundation of a successful business, where profits reflect the honesty and integrity of the business and business partners. (Widiyanti 2024). As in the Qur'an Surah Maryam verse 41: (Surat Maryam Ayat 41 n.d.)

وَأَذْكُرُ فِي الْكِتَابِ إِبْرَاهِيمَ إِنَّهُ كَانَ صِدِّيقًا نَبِيًّا

The Siddiq nature of Rasulullah SAW, which means honest and true, is reflected in the example of Prophet Ibrahim AS who strongly believed in Allah's command and always stood firm in the truth. Rasulullah SAW, before being appointed as a Prophet, was already known as Al-Amin (the trustworthy) by the people of Mecca, showing honesty and integrity in every aspect of life, both in delivering revelations and in social and trade relations. Like Prophet Ibrahim who was faithful to his mandate and truth, Rasulullah SAW faced challenges with steadfastness, upholding honesty and maintaining his mandate without reducing his commitment to the truth, making him a role model for the people in upholding the principle of integrity in everyday life.

2. Amanah

Amanah is often understood as responsibility and credibility, is a quality that motivates someone to act honestly and reliably. In the context of business, trust is vital, because trust is the main foundation in running successful and sustainable transactions. Without honesty and accountability, the business world can be unstable and chaotic. If business people do not maintain integrity in transactions, it will be difficult for them to build strong relationships with customers. Customers who feel valued and trusted will be more likely to remain loyal to the company. Therefore, growing and maintaining trust in business is not only related to smooth transactions, but also to long-term loyalty which is very important in the sustainability and development of the business. This trust creates a bond that is more than just a business relationship, but also a relationship based on strong values of honesty and transparency.: (Cinta Auly Salsabila Suherlan 2024) As in the Qur'an Surah al-Nisa verse 58: (Al-Nisa Ayat 58, n.d.)

إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ إِنَّ اللَّهَ نِعِمَّا يَعِظُكُمْ بِهِ إِنَّ اللَّهَ كَانَ سَمِيعًا بَصِيرًا

This verse teaches the importance of trust and justice in every aspect of life, including business, by emphasizing that trust must be given to those who are entitled and decisions must be taken fairly. The trustworthy nature of the Prophet Muhammad SAW is very much in line with this teaching, where he always maintained honesty and integrity in business. Before he was appointed as a prophet, people had entrusted their merchandise to him because of his trustworthy attitude. This principle of trust teaches that business must be conducted with transparency, justice, and maintaining trust, which is relevant to be applied in the modern business world, including in facing technological challenges.

3. Tabligh

Tabligh or conveying, plays an important role in business because it is directly related to transparent and honest communication between sellers and buyers. In the context of business, tabligh means conveying accurate information about a product without hiding its quality or characteristics. This does not only involve product descriptions, but also includes effective communication that uses language that is easily understood by consumers. Good communication skills in business enable entrepreneurs to build strong and trusting relationships with customers. The principle of tabligh in business can ensure that the information conveyed is

always correct and in accordance with reality, which in turn will increase customer satisfaction. Customer satisfaction is the main factor that determines the success of a product in the market, because satisfied customers tend to be loyal and become ambassadors who spread the good news about the product. Thus, tabligh is not only about informing, but also about building trust and long-term relationships between businesses and consumers. As in the Qur'an Surah al-Maidah verse 67: (Al-Maidah Ayat 67, n.d.)

يَا أَيُّهَا الرَّسُولُ بَلِّغْ مَا أُنزِلَ إِلَيْكَ مِنْ رَبِّكَ وَإِنْ لَمْ تَفْعَلْ فَمَا بَلَّغْتَ رِسَالَتَهُ وَاللَّهُ يَعْصِمُكَ مِنَ النَّاسِ إِنَّ اللَّهَ لَا يَهْدِي الْقَوْمَ الْكَافِرِينَ

This verse confirms Allah's command to the Messenger of Allah SAW to convey revelation honestly and without hiding anything, which is in line with his Tabligh nature. In the context of business ethics, the Tabligh nature of the Messenger of Allah SAW is reflected in the way he communicates openly, honestly, and transparently in every transaction. He always ensures that the products sold do not have hidden information, thus building trust and fair and profitable business relationships. This Tabligh principle teaches the importance of clear and non-deceptive communication in the business world, prioritizing honesty and transparency for the common good.

4. *Fathanah*

Fathanah, which means intelligence or cleverness, refers to the extraordinary ability possessed by the apostles in processing knowledge and using common sense. Every apostle sent by Allah is certain to have extraordinary intelligence, both in terms of intellectuality and sharp reasoning. This intelligence is not only limited to theoretical understanding, but also includes the ability to make wise and strategic decisions in dealing with various situations. (Rahayu 2021) As in the Qur'an Surah al-Baqarah verse 269: (Al-Baqarah Ayat 269 n.d.)

يُؤْتِي الْحِكْمَةَ مَنْ يَشَاءُ وَمَنْ يُؤْتَ الْحِكْمَةَ فَقَدْ أُوتِيَ خَيْرًا كَثِيرًا وَمَا يَذَّكَّرُ إِلَّا أُولُو الْأَلْبَابِ

This verse teaches wisdom or prudence which is a gift from Allah SWT given according to His will. This wisdom leads to deep understanding and wise decisions. In the context of the *Fathanah* nature of the Prophet Muhammad SAW, he showed intelligence in all aspects of life, including in business. The Prophet Muhammad was able to use His wisdom to manage business transactions effectively and fairly, create mutually beneficial relationships, and avoid actions that could harm other parties. This reflects his ability to use intelligence for beneficial purposes. The concept of the Prophet Muhammad SAW in doing business not only prioritizes personal gain, but also pays attention to consumer rights. The Prophet Muhammad SAW taught that in every transaction, there must be consideration to provide rights to each party involved.

However, although the ethical business values taught by the Prophet Muhammad SAW are very relevant to the challenges of modern business, their application is not always easy. The pressure to achieve maximum profit in a short time, especially in the highly competitive world of capitalism, often forces business people to sacrifice ethical principles in order to achieve these goals. In addition, increasingly fierce competition at the global level triggers unethical business

practices, such as exploitation of labor or the use of technology that is not in accordance with the principles of justice. This is why it is important to dig deeper into how the ethical values of the Prophet Muhammad's business can be applied in today's increasingly complex modern business practices. For example, the concept of justice in business instilled by the Prophet Muhammad, such as fair profit sharing, can be used as a basis for companies to pay more attention to the welfare of workers and ensure that every business transaction takes place transparently and fairly.

Challenges in Applying the Business Ethics Values of the Prophet Muhammad SAW in Modern Business Practices amidst the Development of Artificial Intelligence Technology

In the digital era, technology, especially artificial intelligence (AI), plays a vital role in business and management. AI can transform the way Management Information Systems (MIS) operate by improving efficiency, accuracy, and decision-making, as well as opening up new opportunities in business and information management. (Ramdhana 2021). On the one hand, this technology has changed the way companies operate, from how they analyze data to how they provide services to customers. With AI, many companies can now make faster and more accurate decisions based on the analysis of very large and complex data. For example, AI can now be used to optimize production processes, speed up decision-making processes in management, and improve personalization of services to consumers. Large e-commerce companies are using AI to recommend products based on previous consumer purchasing behavior. However, on the other hand, there is a dark side to this technology. One of them is the potential for misuse of personal data, violation of consumer privacy, and widening social inequality. The increasing amount of data managed by AI opens up opportunities for certain parties to manipulate information for personal gain. In this context, technology that was originally intended to increase efficiency can actually worsen existing inequality, and this is a major challenge for the business world to adhere to fair and sustainable ethical principles.

Meanwhile, in Islamic teachings, the Prophet Muhammad SAW emphasized that all forms of business transactions must be carried out by prioritizing high moral values. Honesty, justice, and social responsibility are the main principles that he applied in every economic activity he carried out. Even in every transaction, he always ensured that no party was harmed and that all rights were fulfilled fairly. This concept is an important foundation for every Muslim business actor in carrying out their business activities. The principle of honesty taught by the Prophet, for example, requires that every transaction be carried out with high transparency, without any elements of fraud or manipulation. This is very relevant to the modern business world, where many companies, especially those based on technology, seek to maximize profits in ways that sometimes violate moral principles. In the context of AI, for example, data manipulation for personal gain or misuse of algorithms to reduce tax obligations are forms of ethical violations that must be prevented, in accordance with the teachings emphasized by the Prophet Muhammad SAW.

Justice in business, as taught by the Prophet Muhammad SAW, is one of the main values that must be upheld by every business actor. In the modern business world, we often encounter injustice that occurs in the distribution of profits, whether between companies and employees, or between companies and consumers. Many companies prioritize financial gain over the welfare of their workers, which often results in low wages or inhumane working conditions. In this case, the values taught by the Prophet Muhammad about justice can be applied by ensuring that the distribution of profits in every business transaction is carried out proportionally and in accordance with the rights of each party. This is in line with the principle of corporate social responsibility (CSR), where companies do not only focus on financial gain, but also make positive contributions to society and the surrounding environment. For example, several large technology companies that are now growing rapidly in the business world are implementing CSR programs that help address social issues such as economic inequality or unfair access to technology. However, the implementation of these values of justice is often hampered by

business practices that only prioritize short-term profits without considering their impact on the welfare of workers or society as a whole.

In the midst of rapid technological developments, misuse of technology is one of the major challenges in modern business. One example is the unauthorized use of consumer personal data or without clear consent, which often occurs in today's digital world. Data that should be a mandate is instead used for personal interests or profit alone, without considering its impact on consumer privacy. The Prophet Muhammad SAW taught that every transaction must be carried out with full trust and transparency, where the information obtained is not misused or used to harm other parties. In the context of the digital world and artificial intelligence, this mandate can mean the need for clear policies regarding the protection of personal data, as well as transparency in the use of data by companies. If companies do not maintain consumer trust in an ethical manner, they are not only breaking the law, but also damaging their relationship with consumers, which can have a negative impact on their image and long-term business continuity.

In addition, it is essential to realize that technology is not an end in itself, but rather a tool that should be used to achieve a greater goal, namely social welfare and justice for all people. The Prophet Muhammad SAW taught that every economic activity must be carried out with a nobler goal, namely to achieve the common good, not just for personal gain. This principle should be a guideline in implementing technology in the business world. In the context of AI, for example, this technology should not only be used to enrich a few parties, but also to improve the quality of life of society and provide the greatest possible benefits to humanity. Thus, companies that adopt advanced technologies such as AI must ensure that the use of this technology is in line with the ethical principles taught by the Prophet, namely by paying attention to social welfare, justice, and responsibility towards society and the surrounding environment.

The application of the ethical business values of the Prophet Muhammad SAW in the modern business world does face many challenges, but it is also an opportunity to create a more sustainable and fair business. In a world increasingly influenced by technology, companies are not only required to maximize profits, but also to contribute to social good and ensure that every decision taken is based on the principles of justice, honesty, and trustworthiness. Thus, although technology such as AI brings many conveniences, this technology should be used as a tool to achieve a higher goal, namely the welfare of humanity. The ethical principles taught by the Prophet Muhammad SAW remain relevant in this increasingly connected and digitalized world, and can be a guide for business people in creating a better and more civilized business world.

Efforts to Overcome the Gap between the Reality of Unethical Business Practices and Ethical Business Practices Through the Universal Values Approach Taught by the Prophet Muhammad SAW

The rapidly evolving business world, the challenge of bridging the gap between unethical business practices and the expectation of running an ethical business is increasingly complex. Many business actors are trapped in a culture of fierce competition, prioritizing short-term profits rather than considering the social and moral impacts of their actions. Phenomena such as corruption, fraud, labor exploitation, and unfairness in profit sharing are not uncommon, even though large companies often claim to be running ethical business practices. This reality creates distrust among consumers and the public towards the business world, damages the reputation of businesses, and ultimately hinders the creation of a sustainable and equitable economy. On the other hand, there is great hope that fairer and more ethical business practices can be implemented to create wider prosperity. Therefore, it is very important to find a way that ethical values that have been proven effective in history can be applied in the increasingly evolving business world. A possible solution to answer this challenge can be found in the ethical values taught by the Prophet Muhammad SAW, which although derived from religious teachings, have very relevant applications in the context of modern business.

One way to bridge this gap is by referring to the universal values taught by the Prophet Muhammad. The Prophet was not only a religious leader, but also a trader who was known for his integrity and honesty in running a business. The ethical principles he applied in every business transaction can be a guideline for today's business world. The Prophet Muhammad taught that every business transaction must be based on values such as honesty, fairness, and transparency, and must avoid fraudulent or unfair practices. In his teachings, there is no room for practices that harm one party for the benefit of another. For example, in the story of the Prophet's trade, he always ensured that the goods sold were quality goods and did not contain elements of fraud. Likewise with the price, he ensured that the price offered was a fair price and in accordance with the value of the goods. In the context of modern business, this means that every business actor must ensure that the transactions carried out are transparent and that no party is harmed, be it consumers, employees, or the wider community.

Through the application of business ethics, the Prophet Muhammad SAW seems to provide a basis for moral values, while responsibility directs the application of these values in daily actions. Both are important for building a just, inclusive, and sustainable society, as well as strengthening social piety. As a result, the integration of ethics and responsibility can give birth to social piety that encourages positive behavior and solidarity in society. The aspect of honesty is the main value emphasized by the Prophet Muhammad SAW in every business transaction. In today's business world, where competition often makes business people trapped in the temptation to sacrifice honesty for profit, the application of the principle of honesty in business is becoming increasingly important. The Prophet Muhammad SAW gave a very clear example of the importance of honesty in every business transaction. He always made sure that what was said in the transaction was what actually happened. This honesty is not only in the material aspect, but also in the moral aspect, where business people must have good intentions and are committed to providing the best service to consumers without sacrificing moral principles. In modern business, where technology is often used to manipulate information or products, upholding honesty is more important than ever. Fraudulent practices can damage a company's reputation in a short time and can even destroy consumer trust that has been built over years.

In addition to the aspect of honesty, the principle of justice is also highly emphasized in the teachings of the Prophet Muhammad SAW. In the modern business world, many large companies prioritize profits without considering fairness in the distribution of profits or employee welfare, the application of this principle of justice is very relevant. Justice in business covers various aspects, ranging from justice in the relationship between employers and employees, justice in the distribution of profits, to justice in the relationship between companies and consumers. The Prophet Muhammad SAW taught that in every transaction, be it buying and selling or renting, there must be a balance between rights and obligations. No party should be disadvantaged in the transaction. In the current business context, this means that companies must ensure that their workers are paid a decent wage according to the work they do, and companies must also ensure that consumers get products and services that match the price they pay. Injustice in business, whether in the form of worker exploitation or consumer fraud, can damage public trust in the business world and create inequality in the distribution of wealth.

Amanah or responsibility is another value that must be applied in modern business according to the teachings of the Prophet Muhammad SAW. In the context of business, amanah covers many things, from maintaining consumer trust, respecting employee rights, to complying with applicable rules and laws. Amanah also means being responsible for every decision taken in business, both internal and external. In the fast-paced and competitive business world, there is often the temptation to take shortcuts, such as using unethical practices for quicker profits. However, the Prophet Muhammad SAW taught that amanah is non-negotiable, and every decision must be taken with careful consideration and full responsibility. In the modern business world driven by sophisticated technology, amanah also means maintaining data and information owned by companies and consumers properly. Data security is very important, especially with the increasing amount of personal data collected and stored by large companies.

Therefore, maintaining amanah does not only mean being responsible in business decisions, but also in maintaining the trust given by other parties, be it consumers, employees, or the community.

The implementation of business ethics taught by the Prophet Muhammad SAW seems to provide a strong foundation for moral values that must be upheld by every individual in doing business. The Prophet Muhammad SAW, through various hadiths and examples of daily life, provides clear guidelines on how a Muslim should behave in interacting with others, including in the context of business. The business ethics taught by the Prophet Muhammad cover various important aspects such as honesty, fairness, transparency, and respecting the rights of others. For example, the Prophet Muhammad taught not to commit fraud in transactions and always provide correct information about the goods being sold. This shows how important integrity and honesty are in business. The ethics taught not only benefit individuals, but also create trust in society. In today's increasingly developing business world, business ethics based on the teachings of the Prophet Muhammad are a solid foundation for creating mutually beneficial business relationships, not only for material gain, but also for broader social interests. (Sanusi 2024)

Responsibility is not only related to an individual's obligations to themselves, but also to society and the environment. In business, responsibility includes decisions that consider the impact on employees, society, and the environment, such as ensuring that the business does not damage the environment and treats workers fairly. By integrating ethics and responsibility into everyday practices, individuals and companies can contribute to the creation of a just, inclusive, and sustainable society. This creates a balance between individual and societal interests, and considers the long-term impact on future generations, making the social environment more harmonious and sustainable. As a result, this integration of ethics and responsibility can give birth to more real social piety. A society that prioritizes ethics in business and is responsible for the welfare of others will tend to create a harmonious, solidarity-filled, and mutually supportive social climate. When ethics and responsibility are practiced together, society will find it easier to overcome various social challenges, such as inequality, poverty, and injustice. Solidarity will grow because each individual feels they have a role in creating the common good. This also contributes to the creation of a supportive social environment, where members of society work together to achieve greater common goals. Thus, social piety is not only an individual responsibility, but also the result of a collective commitment of society in consistently implementing ethics and responsibility. Through this practice, it is hoped that society can develop in a more just and harmonious atmosphere, with a high awareness of the importance of positive contributions in achieving shared prosperity.

Conclusion

Business ethics taught by the Prophet Muhammad SAW are very relevant guidelines for answering the challenges of the contemporary business world. Values such as honesty, justice, and transparency taught by the Prophet Muhammad SAW can provide direction in facing the complexity of today's business world, including in facing technological developments such as artificial intelligence (AI). However, in its application there are several challenges, such as data management that is increasingly dependent on technology. Therefore, to bridge the gap between the reality of business practices that are often unethical and the idealism of ethical business practices, the universal values approach taught by the Prophet Muhammad SAW needs to be applied. This approach includes strengthening ethical regulations, moral education in the business world, and collaboration between the public sector to create higher ethical standards in business amidst the development of artificial intelligence (AI) technology.

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