

THE IMPORTANCE OF ISLAMIC ECONOMICS IN RELIGIOUS MODERATION

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ABSTRACT

Diversity can be a blessing if it is managed properly, it becomes uniqueness and strength, however, plurality can be a challenge if it is not handled wisely, it can even become a threat of division and conflict that can rip apart social security. The aim of the research was to find out the importance of Islamic economics in moderation of religion, this study used a descriptive qualitative approach with the phenomenological method, where researchers collected data with participant observation to find out the essential phenomena of participants in life experiences related to Islamic economics based on religious moderation. Sources of research data were obtained from various references which included books, journals, laws and regulations, and other relevant references. Research is carried out by collecting library data, reading, taking notes, processing research material through in-depth analysis, then making this paper a proper reading that can be used as a reference for further research. The analysis in this study uses descriptive analysis, which explains and describes the interrelationships of the Islamic economy based on religious moderation. The results of this study found that Islamic economics is important in the moderation of religion because it can create peace and tranquility in *muamalah*, namely mutual respect between adherents of religions is mandatory and becomes a basic foundation in everyday life. In carrying out economic activities, the concepts of *Sharia* will not be complete without being accompanied by religious moderation. Both Muslims and non-Muslims must be aligned in carrying out economic activities.

Keywords: Islamic Economics; Religious Moderation; Muslim; non-Muslim.

ABSTRAK

Keanekaragaman bisa menjadi rahmat jika dikelola dengan baik, menjadi keunikan dan kekuatan, namun demikian pluralitas bisa menjadi tantangan jika tidak disikapi dengan bijak, bahkan dapat menjadi ancaman perpecahan dan perseteruan yang dapat mengoyak keamanan sosial. Tujuan penelitian untuk mengetahui pentingnya ekonomi islam dalam moderasi beragama, penelitian ini menggunakan pendekatan kualitatif deskriptif dengan metode *fenomenologi*, dimana peneliti melakukan pengumpulan data dengan observasi partisipan untuk mengetahui fenomena esensial partisipan dalam pengalaman hidup terkait dengan ekonomi islam berbasis moderasi beragama. Sumber data penelitian diperoleh dari berbagai referensi yang mencakup buku, jurnal, peraturan perundang-undangan, dan referensi lain yang relevan. Penelitian dilakukan dengan cara mengumpulkan data pustaka, membaca, mencatat, mengolah bahan penelitian melalui analisis mendalam, kemudian menjadikan tulisan ini sebagai bacaan yang layak dan bisa dijadikan referensi untuk riset selanjutnya. Analisis dalam penelitian ini menggunakan deskriptif-analisis, yang menjelaskan dan menggambarkan keterkaitan ekonomi syariah berbasis moderasi beragama. Hasil penelitian ini menemukan bahwa ekonomi islam penting dalam moderasi beragama karena dapat menciptakan kedamaian dan ketentraman dalam bermuamalah yakni saling menghormati antar pemeluk agama wajib dan menjadi fondasi dasar dalam kehidupan sehari-hari. Dalam menjalankan aktivitas perekonomian konsep konsep syariah tidak akan lengkap tanpa dibarengi dengan moderasi beragama. Baik muslim maupun non-Muslim harus disejajarkan dalam menjalankan aktivitas ekonomi.

Kata Kunci: Ekonomi Islam; Moderasi Beragama; Muslim; non-Muslim.

INTRODUCTION

Indonesia is a country with a majority Muslim population, this indicates that Indonesia is home to the Muslim community so the Islamic economy should be used as the foundation for conducting business transactions (Fuadi, 2018). However, the size of the population does not make the Muslim community understand Islamic economics well, particularly Islamic financial products. Some community groups still need to learn about Islamic economics so that when carrying out economic activities it will not conflict with what the state wishes. A number of findings and social facts reinforce the importance of Islam in developing an Islamic economy based on religious moderation. Islam has been a cohesive force of religion and moderation in this country since its presence as an immigrant religion which was then embraced by the majority of Indonesians from the era of the struggle for independence to the present (Nashir, 2015).

Several countries have great Islamic economic potential, including Indonesia (Zuhirsyan, 2018). This is in line with the national development goals which are oriented towards creating a just and prosperous society. This goal can be achieved by an economic system based on sharia principles which is based on religious moderation, although it has great potential, however, Indonesian people do not yet have sufficient literacy about Islamic economics, including religious moderation (Saihu, 2021). When the monetary economic crisis hit the world, economic institutions in developing countries that implemented sharia mechanisms proved to be able to survive and even experience growth (Hartono, 2021). Starting from this success, the concept of welfare which is based on Islamic economics began to be widely studied. In economic theories, the values offered by Islamic economics are new. Even though in reality Islamic teachings provide guidance in economic activities, in terms of building knowledge still requires a process to become established (Siregar, 2018).

Communities with Islamic economic practices will behave in a moderate manner, namely accepting various shortcomings while still trying to push towards a better direction than conformity with Islamic law. Indonesia has a national development goal that is oriented towards creating a just and prosperous society based on economic democracy (Mudiarta, 2016). The achievement of a just and prosperous society requires an economic system that has the value of justice (Seff, 2010), togetherness, equity, and benefit. The economic system that has the values needed in national development is an economy that is based on sharia principles or a sharia economy that is framed in religious moderation (Agusalim et al., 2018). The economic system to be built and developed is not a liberalist and socialist Marxist economic system, but an economic

system that is different from the two. This middle ground economic system is one corner of a triangle. If likened to a triangle, the two corners at the base of the triangle are liberalism and socialism, then the third corner that is located at the apex is the Islamic economic system (Madani, 2021).

Islamic economics sometimes ignores the principle of diversity, even though one of the principles of Islamic economics is justice, including all religious groups and races (Rahmiyanti, 2018). Therefore, moderation is needed in the application of Islamic economics. Islamic moderation or Wasatiyah Islam is an important discourse. In articulating Islamic teachings, sometimes extreme views emerge by some groups, which sometimes trigger acts of intolerance and violence. In Islam, religious references are indeed one, namely the Al-Qur'an and Al-Hadith, but the phenomenon shows that the faces of Islam are many. There are various Islamic groups that sometimes have their own characteristics in religious practice and practice (Abdurrohman, 2018). It seems that this difference has become common sense, sunatullah, and even a blessing. Quraish Shihab noted that diversity in life is a necessity according to Allah wills (Rapik, 2014). This includes the differences and diversity of opinions in the scientific field, even the diversity of human responses regarding the truth of holy books, the interpretation of their contents, and the forms of their practice. Religious moderation is needed in the process of public education so that the resulting literacy has a positive impact (Destriani, 2022). The concept and practice of Islamic economics still requires development and is not free from deficiencies that make it not fully in accordance with Islamic law (Hafizd, 2022).

Diversity in the economy is a natural event due to the meeting of various cultures, the interaction of various individuals and groups by bringing cultural behavior, having different and specific ways of life. Diversity such as cultural diversity, family background, religion and ethnicity interact with each other in Indonesian community, including in the Islamic economy (Mubarok, 2018). The values offered by Islamic economics are very good. Even though in reality Islamic teachings provide instructions in economic activities, structurally science still requires a process to become established. The emergence and development of Islamic economics also provides an alternative solution to protracted problems as a result of carrying out the ideas of capitalism and socialism which have failed. This is due to the lack of diversity in transactions (Purwana, 2011).

Indonesia has the potential to develop an Islamic economy, but in reality it is less than optimal in providing a share to non-Muslims (Batubara, 2021). The diversity of Indonesian

culture, religion, ethnicity, and language shows that it is a nation that has a multicultural society. Diversity is a blessing in itself if it is managed properly, it becomes uniqueness and strength, but such plurality can be a challenge if it is not addressed wisely, it can become a threat of division and conflict that can rip apart social security. This is in line with the main principles of Islamic economics. The Islamic economic system can be applied to various processes ranging from production, distribution, to consumption to meet human needs optimally and ideally. All processes carried out have a responsibility both to humans and to Allah SWT. On this basis, the authors wish to conduct research related to the application of Islamic economics based on religious moderation. Islamic economics must be in line with the basic principles of religious existence, namely trust, compassion, and mutual respect for fellow human beings in conducting business transactions.

RESEARCH METHOD

This research is a literature study using a descriptive analysis method to examine how the implementation of Islamic economics is based on religious moderation. The scope of discussion in this study includes the concept of Islamic economics, as well as moderation of religion in transactions. Meanwhile, the approach used in this research is a phenomenological qualitative approach, in which researchers collect data with participant observation to find out the essential phenomena of participants in life experiences related to Islamic economics based on religious moderation. (Farid, 2018). Sources of research data were obtained from various references which included books, journals, laws and regulations, and other related references. Research is carried out by collecting library data, reading, taking notes, processing research material through in-depth analysis, and presenting it into writing that is worth reading. The analysis in this study uses descriptive-analysis, which explains and describes the interrelationships of Islamic economics based on religious moderation (Hafizd, 2022).

RESULT AND DISCUSSION

Prophet Muhammad's business strategy towards non-Muslims

Rasulullah SAW in running a business not only transacted with fellow Muslims but non-Muslims were also invited to work together (Wardani, 2016). The behavior of the Prophet Muhammad as a business person is a very interesting matter to discuss where the Prophet Muhammad carried out his duties as *uswatun hasanah*, namely an exemplary example in all matters, including matters of economic activity, in this case, the Prophet Muhammad as a businessman (Sitepu, 2016). When starting his career, the Prophet Muhammad started by trading

small-scale in the city of Mecca, he bought goods from one market and then sold them to other people, including non-Muslims. Until then he received capital from investors as well as rich widows and orphans who were unable to run their own funds, and welcomed an honest person to run a business with the money they had based on Mudharabah cooperation (Gusriani & Faulidi, 2017). But his journey stopped when in that country there was a monk known as Bahira. When Abu Talib's trade caravan group stopped in this area, the monk approached them and invited them to stop by his residence as guests of honor. In fact, before that the monk had never come out, but once he could know the Messenger of Allah from his characteristics. While holding his hand, the monk said, "This person is the leader of the universe, this man will be sent by Allah as a mercy to the entire world." Abu Talib asked, "How did you know that?" Monk Bahira replied, "Actually since you arrived at Aqabah, there are no rocks and trees but they bow down (Heriyansyah, 2018). This story shows the journey of the prophet SAW in running the economy with non-Muslims.

Based on the Prophet Muhammad's business trip, these markets are regional and even international markets because they are not only visited by local residents but also traders from other nations. Muhammad SAW also visited these markets repeatedly like other Quraysh traders, this was done to develop and maintain customers and other business partners (Irfani, 2020). One of the characteristics possessed by the Prophet in doing business is ethics. The Prophet hinted and confirmed that apart from ethical issues on which success in business depends, there are also other factors, namely, skill and knowledge of ethics itself (Sitepu, 2016). Failing to know the knowledge of Islamically correct ethics and business procedures will fail to achieve the goal (Abd. Ghafur, 2018). Rasulullah SAW's business journey illustrates the importance of Islamic economics in religious moderation which is supported by honesty, ethics and skills.

The Prophet's success in running a business is inseparable from simplicity, balance and fairness, meaning that business behavior must be balanced and fair. Balance means not exaggerating in the pursuit of economic gain (QS.7:31). In Islam wealth has an important social function (QS. 51:19) (Ermansyah, 2022). Several *hadiths* that provide trade guidance show that the prophet Muhammad knew exactly the ins and outs of business. He knows how to make trading successful and has proven that success in business can be achieved without resorting to illicit business methods. Islam does not just let someone work as they please to achieve their goals and desires by justifying any means such as committing fraud, cheating, perjury, usury, bribing and other bad deeds. But in Islam is given a limit or dividing line between what is permissible and what is not permissible (Gusriani & Faulidi, 2017), This boundary or dividing

line is known as ethics. Behavior in doing business or trading is also inseparable from the existence of moral values or business ethical values. It is important for business people to integrate the moral dimension into the business framework or scope (Amalia, 2014). In fact, in terms of the entire implementation of life, it has been regulated in view of the teachings of Islam to regulate all human life, including in relation to the implementation of the economy and business (Yunia, 2018).

The Prophet Muhammad remained visible in the field of trade like most other residents of Mecca. Three of his trades that were reported were trade trips to Yemen, Najd, and other cities, he was involved in trade affairs during wholesale trading in Makkah City. Prophet Muhammad's career journey in the field of trade at the age of 12 years or call it an apprenticeship (Ermansyah, 2022). This continued until the age of 17 when he started his own business. At that time his uncle advised him to trade so that their family's burden could be reduced. Thus at this age he has become a business manager. In subsequent developments, when Mecca capital owners entrusted the management of their trade to the Prophet Muhammad he became an Investment Manager. The forms and types of trade of the ignorant Arabs were very varied, including, the owners of capital could be directly involved in managing trade, or only as investors (Heriyansyah, 2018).

Muslim Religious Moderation Muslim Companions and Scholars

Companions of the Prophet Muhammad also implemented the principles of moderation in religion (Muaz & Ruswandi, 2022). They were the companions of the Prophet who lived together and learned directly from the Prophet Muhammad. Some friends who are famous for their moderation and tolerance are Abu Bakr, Umar bin Khattab, Uthman bin Affan, and Ali bin Abi Talib (Afroni, 2016). One of the important examples of religious moderation in Islamic history was during the leadership of Abu Bakr as the first Caliph of Muslims. Abu Bakar is a figure who prioritizes the unity of Muslims and promotes tolerance towards other people living in Islamic areas (Rosyid, 2016). They hold to the principles of justice, maintenance of human rights, and uphold the values of peace.

Umar bin Khattab is the second Caliph who has a moderate nature and ensures that Muslims and other people can live side by side in peace and mutual respect (Sasa Sunarsa, 2022). Umar also carried out a fair policy towards non-Muslims living in Islamic areas, thus providing protection and freedom of religion for them. The principles of religious moderation upheld by the Prophet's companions are an example of how Islam teaches the importance of living in

harmony and harmony with other people. They show that tolerance, respect for differences, and efforts to build inter-religious cooperation are important values in Islam.

Religious Moderation in the Quran

Al-Quran is the holy source and reference for Muslims in navigating and overcoming the challenges that lie ahead in their lives. Now, the global challenges directed by advanced technology created by secular countries are unstoppable, actually there is no need to be afraid because it is a necessity (Mubarok, 2018). In Islam moderation is defined as *wasathiyah*. Wasathiyah is an Islamic teaching that directs its people to be fair, balanced, beneficial and proportional, in all dimensions of life (Guru et al., 2020). *Wasathiyah* or moderation has now become an Islamic discourse that is believed to be able to bring Muslims to be superior and fairer and more relevant in interacting with modern civilization in the era of globalization and the industrial revolution, information and communication. *Wasathiyah* Islam is not a new teaching or new *ijtihad* that emerged in the 20th century AD or 14th hijriyah but *wasathiyah* Islam or Islamic moderation existed along with the revelation and emergence of Islam on earth 14 centuries ago. This can be seen and felt by Muslims who are able to understand and animate Islam in accordance with the originality of the texts and in accordance with the concepts and lifestyle of the Prophet Muhammad, his companions and pious *salaf* (Ach. Nurholis Majid, 2021).

The equivalent of a word that means religious moderation in the Quran has been aligned by Islamic experts with the word *wasathan*. As revealed in the Quran. Surah Al Hujarat: 13 “O mankind, We have indeed created you from a male and a female and made you nations and tribes so that you may know each other. Indeed, the most honorable among you in the sight of Allah is the most pious among you. Verily, Allah is All-Knowing” (Al-Hujurat: 13)

Wasathiyah in an Islamic perspective is universal, as well as a religious model that always embodies safety, justice, peace, which is based on the values of monotheism and the basic nature of humanity. Wasathiyah Islam seeks to create a moderate and inclusive attitude in fighting for universal human civilization agendas. Islam is not only based on faith, knowledge, but also on understanding social aspects so that the success and glory of Muslims can be created (Saihu, 2021).

The Islamic world was unable to compete with them because it was lulled, and engrossed in nostalgia with the golden civilization they had achieved in past centuries, nowadays the Islamic world is easily swayed because the economy, industry, technology and mass media are in the

hands of their hands (Mubarok, 2018). Some humans often exploit religious teachings to fulfil the interests of their lusts, and not infrequently also to legitimize their political desires. These exploitative actions in the name of religion cause religious life to become unbalanced, tend to be extreme and excessive. So, in this case, the importance of moderation in religion is because it is a way to return religious practices to their essence, and so that religion truly functions to protect human dignity, not the other way around (Hamid & Zurqoni, 2022).

The global era with the sophistication of transformation and information makes the world smaller. Various ethnicities, languages, cultures and religions seem to have gathered in one place (Nurdin, 2021). In this case the empirical facts show that Muslims are divided in various ways, understandings and schools of thought, each of which hits one another, as happened in the Middle East, which was boisterous with civil war. And this is a golden opportunity for opponents of Islam to be used to destroy Islam. Therefore, moderation in religion in the modern era is very important. Religious moderation is a middle way in uniting differences between religions and different religions. Religious moderation can also prevent radicalism in society. So that radical understanding that occurs in society can be prevented and minimized. This is in line with the teachings of the Quran. It can be said that such fundamental values are the foundation and philosophy of the people in the archipelago in undergoing religious moderation in the life of the nation and state, including when conducting business activities (Nashir, 2015).

Religious moderation in the Qur'an has been agreed by Islamic leaders that it is the main source and reference in referring to all problems faced in all lines of life. This has been done since the generation of the Prophet Muhammad until at any time as long as Muslims still live under the surface of this earth. The term religious moderation does not come from Arabic which is the language of the Quran, but foreign words that have been absorbed into Indonesian. The question is whether the word religious moderation is found in the Al-Quran which is the main source of guidance for Muslims in the world. Departing from this explanation, the implementation of religious moderation must be applied in carrying out business activities, because this religious moderation program is in the national interest, the interests of the nation, and the common interest (Qosim, 2022).

Religious moderation or known as *watashiya* as in the Quran must be sought, and explored by its adherents and then developed for the benefit of human life according to place and time, this is where the dynamics of Islamic teachings lie (Nurdin, 2021). The equivalent of a word that means religious moderation in the Quran has been aligned by Islamic experts with the

word wasathan. As in the Qur'an surah Al-Hujurat: 13. Meaning: Meaning: O people, Verily We created you from a male and a female and made you nations and tribes so that you may know each other. Indeed, the most honorable among you in the sight of Allah is the most pious among you. Verily, Allah is All-Knowing, All-Knowing."

In addition, Al-Quran Al-Baqarah verse: 143 also states that Muslims are a moderate people, people who are in the best middle position and people who are chosen. Having a good religion is not because you pray facing your face back and forth as the Jews protest against Muslims when they point their *Qibla* to *Baitul Maqdis*. The best people are people who are in the middle position, acknowledge, respect other prophets sent by Allah, not killing the Prophets as committed by non-Muslims and making it easier for the Prophet to conduct business activities (Nurdin, 2021).

Religious moderation does not mean moderating the religion, because religion itself contains the principles of moderation, namely justice and balance. It is not a religion if it teaches destruction on earth, tyranny, and anger. Religion does not need to be moderated anymore, but the way a person is religious must always be pushed to the middle way must always be moderated, because it can turn out to be extreme, unfair, even excessive (Hafizd, 2022). Moderation must be understood as a shared commitment to maintaining a perfect balance, in which every member of society, regardless of ethnicity, ethnicity, culture, religion, and political preferences, must be willing to listen to one another, and learn from each other to train the ability to manage and overcome differences between them (Hafizd, 2022). So it is clear that religious moderation is closely related to maintaining togetherness by having an attitude of tolerance. an ancestral heritage that teaches us to understand each other and feel each other's differences. This is in line with Islamic teachings which uphold the value of diversity in business (Nurdin, 2021).

Islamic Economics in Religious Moderation

Islamic economics in moderation in religion is an approach in applying Islamic economic principles that are in line with Islamic religious values, but with a moderate and inclusive approach. This approach aims to integrate the principles of Islamic economics with diverse social and economic conditions and contexts (Aslikhah & Faridah, 2021). Basically, Islamic economics has principles that underlie fair and sustainable economic practices. Some of the basic principles of Islamic economics include: a) Social justice: Islamic economics emphasizes the importance of fairness in the distribution of wealth and resources. This principle includes the concept of zakat (compulsory contribution to those who are entitled to receive it), alms, and empowering the

underprivileged; b) Prohibition of usury: Islamic economics prohibits the practice of usury or interest which is considered detrimental and unfair. Instead, the concept of Islamic economics promotes sharia financing such as mudharabah (profit sharing), murabaha, musharakah, and ijarah; c) Honest and fair transactions: The principles of Islamic economics advocate honest, fair and transparent transactions. Practices such as price manipulation, fraud and unfair transactions are prohibited; d) Social responsibility: Islamic Economics underlines the importance of social responsibility and active involvement in social and economic activities that benefit society. Concepts such as waqaf (good deeds), istishna (public works), and social mudharabah encourage participation in charity and social welfare activities.

In the context of religious moderation, Islamic economics is implemented by considering religious values and Islamic economic principles, but also accommodates various perspectives and diverse economic conditions. This approach recognizes the need to adapt to the social, economic, and political dynamics that exist in diverse societies. In addition, Islamic economics in religious moderation also seeks to bridge the gap between Muslim and non-Muslim communities in an economic context. This includes interfaith cooperation, increasing understanding of Islamic economic principles, and developing inclusive economic practices.

The application of Islamic economics in religious moderation requires a supportive regulatory and policy framework, as well as commitment from various stakeholders to achieve goals that are just and economically and socially sustainable. This involved the involvement of religious leaders.

CONCLUSION

Based on the discussion above, the researcher draws several conclusions that in a diverse life, it is deemed necessary to practice Islamic economics in moderation of religion. An economy based on sharia principles does not recognize discrimination, all human beings have the same dignity and worth. In the realm of muamalah or the economy, the benefits of Islamic economics including Islamic banking can be felt by both Muslims and non-Muslims. Islamic economics may have non-Muslim customers in order to instill a sense of diversity in transactions. Islamic economics is a solution to differences in business transactions.

The implementation of Islamic economics in moderation in religion is the key to creating tolerance and harmony, both at the local, national and global levels. Islamic economy in moderation rejecting extremism and liberalism in religion is the key to balance, for the maintenance of civilization and the creation of peace. In this way, each religious community can

treat others with respect, accept differences, and live together in peace and harmony. In a multicultural society like Indonesia, religious moderation is not an option, but a necessity in the life of the nation and state.

Economic justice in transactions can be realized by the spread of the Islamic economic system which has a moderate nature when compared to the capitalist or socialist system. Religious moderation is needed in the process of public education so that literacy has a positive impact on the Islamic economy.

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