

**BUSINESS CAPITAL IN BTPN SHARIA
BRANCH LHOKSUKON DISTRIBUTION:
IN THE ISLAMIC ECONOMIC ETHICS PERSPECTIVE**

***PENYALURAN MODAL USAHA PADA BTPN KC LHOKSUKON:
DALAM PERSPEKTIF ETIKA EKONOMI ISLAM***

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Abstract

This study aims to analyze the business capital distribution system by National Pension Savings Bank (BTPN) Sharia Lhoksukon Branch Office which is focused on women in the Lhoksukon village, North Aceh. This research is qualitative research with descriptive analysis approach which is a field study (Field Research). Data sourced from primary data and secondary data. The results show that the capital distribution mechanism is in accordance with the distribution procedures carried out by Islamic Financial Institutions (LKS) in general. However, in practice there are still deviations that occur where National Pension Savings Bank (BTPN) Sharia is still implementing a revenue sharing system that is not in accordance with the initial provisions. On the other hand, customers are still committing fraud by manipulating business ownership information and also not using the given capital as business capital.

Keywords: *distribution of business capital; Islamic economic ethics; BTPN Sharia*

Abstrak

Penelitian ini bertujuan untuk menganalisis system penyaluran permodalan usaha oleh BTPN Syariah Kantor Cabang Lhoksukon yang difokuskan bagi para perempuan di desa kecamatan Lhoksukon Aceh Utara. Penelitian ini merupakan penelitian kualitatif dengan pendekatan deskriptif analisis yang merupakan studi lapangan (Field Research). Data bersumber dari data primer dan data sekunder. Hasil menunjukkan bahwa mekanisme penyaluran modal sudah sesuai dengan tata cara penyaluran yang dilakukan oleh Lembaga Keuangan Syariah (LKS) pada umumnya. Namun dalam praktiknya masih ada penyimpangan yang terjadi dimana BTPN Syariah masih menerapkan system pemungutan hasil bagi hasil yang tidak sesuai dengan ketentuan awal. Di sisi lainnya nasabah masih melakukan penipuan dengan memanipulasi informasi kepemilikan usaha dan juga tidak menggunakan modal yang diberikan sebagai modal usaha.

Kata kunci: *penyaluran modal usaha; BTPN syariah; etika ekonomi Islam*

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A. INTRODUCTION

During the widespread development of national banking that uses the interest system, there has been a national banking system that applies Islamic values, which is a form of rejection of the interest system contrary to the principles and ethics of Islamic economics. Thus, many conventional banks have opened sharia branches, and Islamic banking has experienced significant quantity and quality developments (Hanafy and Wafa, 2008). The condition shows an excellent form of Muslim awareness toward a civilized life by establishing Islamic values on every side of life, especially in economic activities (Rachman and Permata, 2019).

The presence of non-bank financial institutions that run business capital based on sharia principles is to seek profit and enliven the banking business in Indonesia and create a safe business environment. Their existence also provides business capital with sharia principles by implementing a profit-sharing system as a solution to not burden debtors. Non-bank financial institutions also help the poor who conventional banks do not touch because they are unable to meet the requirements set by conventional banks, helping the economically weak people who moneylenders constantly trick by helping through funding for the businesses they are doing (Yusuf and Aziz, 2017).

In the Islamic economics, the profit-sharing system is included in the aspects of mu'amalah relating to the fulfillment of material needs (*muamalah madiyah*) and those relating to social life (*muamalah al-adabiyah*). Combining the two things above is considered the same as underlining sharia financial institutions as one of several forms of economic activity currently being developed and economic structure with a social character with the integration of economic and social values. Thus, it further positions financial institutions in Islamic teachings' view or framework (Dimiyati, 2007).

Islamic financial institutions are economic organizations with different characteristics from other economic organizations. This difference lies in the ethical value system that underlies life and is embodied in its principles that function as moral norms that pattern the Islamic financial institution's behavior as an economy. Islamic financial institutions are a partnership between two or more parties in selling. The two parties will centralize the form of cooperation between the two, which is limited to buying and selling and every sustenance that comes from Allah Swt., namely profits and belongs to both, which the manager of Islamic financial institutions cannot determine (Soemitra, 2012).

In carrying out fund disbursement activities, National Pension Savings Bank (BTPN) Sharia innovates to design a business model tailored to the community's needs, not only to focus on financial access but also on sustainably disbursing working capital. One of the National Pension Savings Bank (BTPN) Sharia's funding programs is a business capital package using a *wakalah*, *murabahah* contract (Isma, 2020).

To meet practical needs, many people take financing from banks provided by the installment method, especially for the development of business capital who are just starting their business, so it can be said that installments play a vital role in the success of the economic growth (Aris, 2017). Installments also mean trust (truth or faith). Thus someone who gets financing is gaining loyalty, meaning that the party providing the installment (the creditor) believes that the installment recipient (the debtor) will be able to fulfill everything that has been agreed (Muhammad, 2011).

In today's economic development, installments of the financing system are distributed and offered by the bank. The installments allocation by National Pension Savings Bank (BTPN) Sharia is widely known among the public as an institution that distributes business capital on an ongoing basis. Come directly to the community from door to door, especially people in Lhoksukon District, North Aceh Regency.

For the Lhoksukon citizens, taking financing from National Pension Savings Bank (BTPN) Sharia is more accessible in terms of time. The customers do not need to come to the office/institution to get business capital. Then, the process is more efficient because National Pension Savings Bank (BTPN) Sharia employees meet the customers directly when the submission of business capital is undertaken and the payment of capital installments, which makes the Lhoksukon resident very interested in getting business capital from National Pension Savings Bank (BTPN) sharia. If the financing is taken from a bank other than National Pension Savings Bank (BTPN) Sharia, it has many applicable terms and conditions (Marlinda, 2020).

The problem found in this research is that the number of installments paid by the community/customers exceeds the number of payments/installments at the time of the financing agreement, so many people complain about the number of business capital payments they take because it is not in accordance with the agreement (Wati, 2020).

B. LITERATURE REVIEW

Islamic financial institutions are economic organizations with different characteristics from other economic organizations (Pandia, 2005). This difference lies in the ethical value system that underlies his life and is embodied in its principles that function as ethical norms that pattern the behavior of Islamic financial institutions as an economy (Bardon, 2006). The main characteristic of Islamic financial institutions is the cooperation of members to achieve the welfare of living together (Shahata, 1999). From the understanding and characteristics of Islamic financial institutions, it can be concluded that the philosophy or ethics that underlies the idea of Islamic financial institutions is cooperation and economic democracy toward general welfare.

Islamic financial institutions are based on certain ideal principles, so the activities of Islamic financial institutions are expected to improve the welfare of members in particular and society in general (Soemitra, 2012). The principles of Islamic financial institutions are united and cannot be separated in the life of Islamic financial institutions. By implementing all these principles, Islamic financial institutions manifest themselves as business entities and people's economic movements with a social character (Ridjin, 2004).

The business of Islamic sharia financial institutions includes all business activities that are lawful, good, and useful (*thayyib*) and profitable with a profit-sharing system and without usury, gambling, or obscurity (*gharar*) (Hasan, 2003).

National Pension Savings Bank (BTPN) Sharia is the only sharia bank that focuses on serving the poor productive segment of society (financial inclusion) throughout Indonesia. Islamic economists have recognized that capital has a relatively significant and very meaningful contribution to producing goods and services when combined with other factors of production (Manan, 2012). National Pension Savings Bank (BTPN) Sharia's business activities are conducting trading service business activities through micro, small, and medium enterprises, home industries, agriculture, plantations, livestock, and productive businesses to improve services to members and non-members of the surrounding community. This business capital begins with the use of principal savings and mandatory member deposits and loans from banks for working capital for Islamic financial institutions (Muzammir, 2009). Business capital is money used as the initial fund for trading, releasing money, and property (money, goods, etc.) Capital also can be

used to produce something that increases wealth. Capital, in this sense, can be interpreted as a sum of money used in carrying out business activities (Alma, 2012).

The term ethics is defined as a standard act (standard of product) that leads individuals in making decisions (Alma, 2011). Ethics has two first meanings; morality contains concrete values and norms that become the guiding values and guidelines for human life. Second, ethics is a critical and rational reflection (Natadiwiry, 2007). Whereas in Islam, economics can be understood as a series of economic activities in various forms, which can be limited in the amount (quantity) of ownership of property (goods/services), including profits, but is limited by the acquisition and utilization of assets (there are halal and haram) (Fauziah, 2017). Ethics in Islamic economics is defined as a set of values about good, bad, right, and wrong based on the principles of morality (Keraf, 2000). In another sense, ethics means a set of principles and norms by which Islamic economic actors must commit to their transacting behavior and relationships to achieve their economic goals safely. Integrating ethics and economics term can indicate imposing religious norms for the financial world, codes of ethics for the economic profession, revising economic systems and laws, improving skills in meeting the ethical demands of outsiders to seek safety, and so on (Mardiani, 2012). Ethics in Islamic economics can imply thinking or reflecting on morality. Morality, as defined above, means good or bad aspects, praiseworthy or reprehensible, right or wrong of human behavior. Then in the study of Islamic economics, ethics as an adjective arrangement is added with halal and haram (Kahf, 1987).

C. RESEARCH METHOD

Field research is carried out in Lhoksukon District, North Aceh Regency. This study uses a qualitative research method with a descriptive analysis approach using primary and secondary data sources. Primary data was obtained from data from National Pension Savings Bank (BTPN) Sharia employees in Lhoksukon, and the people of Lhoksukon District, North Aceh Regency. At the same time, secondary data is the author's data by collecting the necessary materials and literature related to this research, such as dictates, papers, journals, and library data such as books that discuss Islamic economic ethics.

D. RESULT AND DISCUSSION

National Pension Savings Bank (BTPN) Sharia is the only Islamic bank focusing on serving the poor productive segment of society (financial inclusion) throughout Indonesia. This is interesting because most Islamic banks in Indonesia avoid such services (Development Team, 2005). In addition, National Pension Savings Bank (BTPN) Sharia is also a sharia bank that prioritizes empowerment for women based on sharia principles (Fitriani, 2020).

Focusing on empowering productive underprivileged customers, National Pension Savings Bank (BTPN) Sharia has 2 (two) main products, namely funding products and financing products. Funding products provide opportunities for customers to support the funding of millions of people to become people who live more properly (Karim, 2007). Customers get the convenience of making banking transactions optimally and have the opportunity to help pre/prosperous families throughout Indonesia to have a better life. The following product provided by National Pension Savings Bank (BTPN) Sharia is financing known as the Future Package Product (PMD) (Isma, 2020). The Future Package is an integrated National Pension Savings Bank (BTPN) Sharia program given to a group of women in rural areas who want to start a business and have dreams of changing their lives but do not have access to banking services. PMD puts forward 4 (four) effective behaviors in achieving their dreams, namely the courage to try, discipline, work hard and help each other. National Pension Savings Bank (BTPN) Sharia routinely conducts sustainable and measurable empowerment programs (Fitriani, 2020).

PMD products consist of several benefits offered to customers: financing, savings, and insurance benefits. PMD has a financing facility of IDR 1 million - 50 million, which is paid in installments every two weeks for 1 (one) year or 1.5 (one and a half) years (Irma, 2020).

In terms of disbursing business capital, generally, National Pension Savings Bank (BTPN) Sharia will agree with the customer to return the money or bill after a certain period with compensation or profit-sharing (Sukarja, 2004). According to Isma (2020), distributing National Pension Savings Bank (BTPN) Sharia business capital to the Lhoksukon community uses a *wakalah* contract. The purpose of distributing business capital is to increase business capital that is already running according to sharia principles. The *wakalah* contract mechanism, in this case, is the handover, the delegation of power

by National Pension Savings Bank (BTPN) Sharia as the first party to the customer in doing something based on the power or authority granted by the first party (BTPN Sharia) (Isma, 2020).

In distributing BTPN Sharia business capital for the Lhoksukon community, Fitri (2020) stated that the requirements to become a customer for business capital funding consist of several aspects, including legal aspects. By setting the age limit for someone who is considered an adult and may enter into an agreement/contract, because if the customer's age is not yet an adult. As a result, the agreement/contract made will be void. In addition, BTPN Sharia must determine the financing provided to the target market. In taking business capital at BTPN Sharia, the Lhosukon community must meet several predetermined requirements. According to Isma (2020), customers must be individuals and are Indonesian citizens (WNI) and domiciled in Indonesia. Next, the customer must be a woman from a pre/relatively prosperous family who already has a business or wants to own a business. The third requirement is the minimum age of 18 years for customers who are/have been married and a minimum of 21 years for those who are not married, with a maximum age of 59 years at the time of submission and at the time of payment maximum age is 60 years. Then the customer is a resident who permanently resides in the area/kampung (not contracted/boarding). If it is known that the customer resides on land owned by a third party, the MMS Team (Multi Marketing Sharia) must fill out the From Verification of the House on land owned by someone else. Then if in 1 (one) house there are several families or several prospective customers, only 1 (one) of them is allowed to become a customer.

In the distribution of business capital, BTPN Sharia Lhoksukon Branch Office has experieced obstacles such as customer dishonesty in managing the money given to customers, the capital provided is not used for business, and there is also arrears in installments. It will be detrimental to group members to provide the number of installments to BTPN Sharia, which should be paid every two weeks. If one of them does not provide installments, all members must be responsible.

The procedure for distributing business capital in Lhoksukon to customers begins with selecting customers with some procedures:

1. Pre-Marketing process

There are three levels of meetings in the Pre-Marketing stage carried out by the marketing team. The first is to conduct a Gathering with the Local Apparatus (SDA). The MMS (Multi Marketing Sharia) team held a meeting with village officials, both sub-district and sub-district, to stay in touch and socialize BTPN Sharia products given to residents around the village. In addition to making friends and explaining the distribution of business capital products, the MMS Team can also seek information from *Gampong* officials regarding potential customers who will be given business capital later. Then do a Mini Meeting (MM). The MMS (Multi Marketing Sharia) team makes direct visits to Lhoksukon customers, the target market. The primary purpose of this MM is to conduct a site survey so that the MMS team knows the location of the next customer's house to explore needs and find sources of motivation to realize the dreams of mothers and briefly introduce business capital at BTPN Sharia. The last one did a Projection Meeting (PM). The Projection Meeting (PM) is a follow-up to the Mini Meeting for prospective customers to explore their needs prospective customers, provide motivation, and explain in detail the Future Package's goals, benefits, and provisions. Foster motivation for mothers to dare to try, discipline, work hard and help each other (Irma, 2022).

2. Survey and interview (SW)

a) The survey was conducted to find out the location of the customer's business and analyze the customer's business turnover so that the MMS team could consider how much business capital to provide for the initial stage. The next step is to conduct direct interviews with customers and seek information on the customer's character from their neighbors. Then, group formation and determining the location of the group leader (customer). In payment of installments, BTPN Sharia also formed a group (Isma, 2022). The group formation was carried out during the field review, with the following details:

1) Grup

Each group consists of 10 people and a maximum of 20 people, including 1 group leader who can read and write. The election of the group leader is the authority of the group members. The additional group members can be done

anytime, as long as it does not exceed the maximum number of members of 1 group. Mothers, children, or siblings may not be in the same group.

2) Center

Each center consists of a minimum of 2 groups and a maximum of 5 groups led by a center head who can read and write. The election of the center chairperson is entirely the authority of the center members.

3) Determination of house/central location

The center house is the place for the Center Routine Meeting (PRS). It can be the house of one of the customers or another place agreed to be the PRS place for all members who take business capital financing in the *Gampong*, especially the Lhoksukon community.

3. Customer *Maintenance*

Customer maintenance means assistance to customers. This assistance includes 2 (two) things, namely:

a) Center Routine Meeting (PRS)

The Center Routine Meeting (PRS) is held once 2 (two) weeks after the disbursement of PMD financing. All activities must be carried out during PRS, such as paying installments, depositing or withdrawing savings, etc. PRS is held at a place that has been mutually agreed upon during the Mini Meeting (MM). During PRS, the bank will always remind customers of 4 (four) behaviors that customers must carry out, namely Dare to try, Discipline, Work hard and help each other.

b) Business Monitoring (MU) and Surprise Visit (SV)

Monitoring Usaha Business Monitoring is carried out to see changes in customers who have received business capital financing. MU is made no later than 1 (one) month after disbursement. If in MU it is found that the customer uses funding that is not following the original purpose, the bank will give a warning. The customer may no longer be given the trust to take financing at BTPN Sharia. In carrying out monitoring, BTPN Sharia already has a team to supervise venture capital funding for the Lhoksukon community.

4. Troubled Financing Risk Mitigation

Non-performing financing is a distribution of funds carried out by financing institutions, in this case, Islamic banks, to customers. Customers' implementation of financing payments occurs, such as non-current repayment of installments, not complying with the installment schedule, and financing whose debtors do not meet the requirements outlined. So these things harm both parties (debtors and creditors). Before disbursing financing, BTPN Sharia, through Pembina Sentra (PS), analyzes the customers who will be given financing. The analysis carried out by BTPN Sharia is based on the 5C principles, namely: (Ahmad, 2017)

a) Character

The first stage is pointed to the character of the people who take financing. Character is reflected in the customer's background, which can be from work or nature, such as lifestyle, family circumstances, etc. These are all measures of willingness to pay.

b) Capacity

Capacity is done by looking at the customer in terms of his ability in the business field related to his education. This business capability is measured by the customer's ability to understand the terms of the business and his ability to run his business so far. By looking at capacity, in the end, will be seen the ability to return the financing that has been disbursed.

c) Capital

Capital is to see whether the use of money given is practical, seen from the financial statements (balance sheet and income statement) by taking measurements of liquidity, solvency, profitability, and other measures. Capital must also be seen from any sources of capital used by customers in running their business

d) Collateral

Collateral is owned by prospective recipients of business capital. This assessment aims to ensure that if a risk of payment failure is achieved, then the guarantee can be used as a substitute for the obligation.

e) Condition

In assessing the financing quality, it should also evaluate the current and future economic and political conditions according to the respective sector and the

business prospects of the industry run by the customer. The assessment of the prospects for the business sector being financed should have good opportunities so that the possibility of financing is problematic. However, among the four principles, the most superior in providing business capital financing for the Lhoksukon community by BTPN Sharia is Character and Condition. A good character will bring a customer who appreciates the funding and will not cheat in terms of repayment of installments. The customer's economic condition must be in good condition. Good to be able to pay installments.

In distributing business capital to the public, BTPN Sharia also looks at the customer's business conditions, the amount of income from the business, and the building of the business premises to ensure that they can pay the installments every two weeks (Fitri 2020). Thus the distribution system for business capital for the Lhoksukon community is carried out on a structured basis, namely the distribution of business capital is channeled through the stages that have been determined by BTPN Sharia in distributing business capital for the *gampong* community in Lhoksukon starting from the Pre-Meting stage holding a friendly relationship with local officials both in the village and sub-district, to stay in touch, then the Mini Meeting (MM) stage is to make direct visits to Lhoksukon customers who are the target market, then the Projection Meeting (PM) which is a follow-up to the Mini Meeting to prospective customers, to explore the needs of potential customers, provide motivation and explain in detail the objectives, benefits and provisions regarding business capital, fourth, conduct surveys and interviews (SW), then form a group to supervise each customer who is channeled business capital, and also guide customers by holding Routine Center Meetings (PRS) and Business Monitoring (MU). Ratna Wati one of the Alue Buket Lhoksukon communities, who is the group leader in *Gampong* Alue Buket said that: "Business capital provided by BTPN Sharia through a team that visited *Gampong* Alue Buket to be given business capital based on the requirements explained by the BTPN Sharia Team held in the house of the *Gampong*. The performance of BTPN Sharia employees is good, friendly and polite, the business capital is given Rp. 2,000,000 to Rp. 10,000,000 based on the type of community business. The capital provided is money, but the community must provide a receipt (proof of purchase of goods) for business capital to the BTPN Sharia team/employees.

Installments are paid every 2 (two) weeks if the money is taken Rp. 2,000,000 then the public deposit as much as Rp. 115,000/2 weeks in multiples, no problems.

Likewise, Marlinda, the community of *Gampong* Ceubrek Lhoksukon, who is the group leader at *Gampong* Rambot said that: "The distribution of business capital is given in the form of money, and the community only provides evidence of spending on goods for business to BTPN Sharia employees The installments are paid every 2 (two) once a week with an amount based on BTPN Sharia provisions of Rp. 115,000 to millions. The obstacle that has been experienced is that there has been a misunderstanding of the number of installments submitted by the community to BTPN Sharia, which exceeds the number of installments. Still, it has been resolved amicably (Marlinda, 2020).

Next is a statement delivered by Mulyana, the *Gampong* Rambot leader. Mulyana said that: "The business capital we took from BTPN Sharia started from holding a meeting for women who have micro-businesses in *Gampong*, which was held at the house of Keuchik *Gampong* Rambot. The business capital provided is Rp. 2,000,000 to purchase additional business capital, which he has managed for 2 (two) years. The installments he pays are approximate Rp. 100,000,000 with a term of 2 (two) years. The only obstacle he faces is that the amount of deposit he gives is sometimes insufficient because the income in sales is not smooth. Meanwhile, the contract used in the distribution of business capital is a *wakalah* contract, which is represented to customers in spending their respective business capital.

In Islamic economic ethics, there are aspects of mu'amalah teachings related to meeting material needs (*muamalah madiyah*) and those relating to social life (*muamalah al-adabiyah*) (Afridawati, 2019). These two things are seen as the same as underlining sharia financial institutions as one of several forms of economic activity being developed at this time, an economic structure with a social character with the integration of economic and social values in it. To further position financial institutions in the view or framework of Islamic teachings (Haroen, 2000).

The application of Islamic economic ethics itself aims to maintain assets in the *al-tahsiniyyah* rank, such as the existence of explicit provisions in the contract to avoid misunderstandings between the parties to the contract, which is closely related to the ethics of *muamalah* or business ethics (Saefuddin, 2015). This can also affect errors in

buying and selling contracts if the application of Islamic economic ethics is ignored (Ka'abah, 2006).

In carrying out fund distribution activities, BTPN Sharia innovates to design a business model tailored to the community's needs, focusing on financial access and sustainably disbursing working capital. One of BTPN Sharia's funding programs is a business capital package using *wakalah*, *murabahah* contracts by applying Islamic economic ethics to each of its contracts.

To meet practical needs, many people now take installments, especially in terms of installments that are always needed to develop business capital by entrepreneurs who are developing and entrepreneurs who are just starting their business. So, it can be said that installments play a vital role in the development's success. Aries, 2017). Installments mean trust (truth or faith) (Muhammad, 2011). Thus, someone who gets installments is gaining trust, meaning that the party providing the installment (the creditor) believes that the installment recipient (the debtor) will be able to fulfill everything that has been agreed.

The distribution of business capital for the Lhoksukon community is carried out through the stages that BTPN Sharia has determined in distributing business capital for the *Gampong* community in Lhoksukon. The lack of customer trust hinders the distribution of business capital for BTPN Sharia in taking up business capital. According to his statement, BTPN Sharia has implemented Islamic economic ethics principles in distributing business capital to the Lhoksukon community. However, the public still has not fulfilled the basics of Islamic business ethics by being negligent and untrustworthy as BTPN Sharia customers. In essence, trust is a moral responsibility for everyone in carrying out social, political, and economic life tasks. In Islam, life and all its sources are a mandate given to humans. In trading, trust must be applied.

On the other hand, the public complained about the actions of the BTPN Sharia Lhoksukon branch office in the transaction mechanism. Some customers have to pay more in installments than the agreed amount in distributing business capital. In this case, BTPN Sharia employees have taken more profit, and any excessive taking from the loan is usury. Riba is strictly prohibited in Islam, as Allah says in Surah Al-Baqarah verse: 275, which means:

"Those who eat (take) usury cannot stand but like the standing of a person whom Satan has possessed because of (pressure) madness. Their condition is that, because they say (opinion), Verily buying and selling is the same

as usury, even though Allah has justified buying and selling and forbidden usury. Those who have reached the prohibition from their Lord, then continue to stop (from taking usury), then for him what he had taken first (before the prohibition came); and affairs (up to) to Allah. People who return (take usury), then that person is the inhabitants of hell; they will abide therein” (Surah Al-Baqarah: 275).

The verse above mentions prohibitions and sanctions for people who use usury because usury is excess wealth that can oppress one party by another. Therefore, BTPN Sharia should adhere to the ethical principles of Islamic economics, namely trustworthiness and as a form of benefit in maintaining (safeguarding) assets.

In the Islamic law view, which refers to Islamic economics, humans must produce wealth and try to get wealth. Furthermore, the Shari'ah also allows *muamalah* between humans by buying and selling, renting, and others to regulate how to use assets. In order to protect it, it is forbidden and punished for stealing, cheating, and treason. Likewise, for others, to prevent despicable understanding and danger to self and others. Maintaining property at the level of immediate needs (*al-dharuriyyah*), such as the stipulation of procedures for property ownership, and it is forbidden to take other people's property in an illegal way or in an illegal way if this provision is not ignored, will result in the threat of the existence of the property.

Maintaining property at the level of secondary needs (*al-hajiyyah*) is the stipulation of buying and selling by way of greeting (*bai'u al-salm*). If this method is not used, it will threaten the existence of the property, which will make it difficult for people who need capital. Maintaining assets in the *al-tahsiniyyah* rank, such as the existence of explicit provisions in the contract to avoid misunderstanding between the parties to the contract, is closely related to the ethics of *muamalah* or business ethics. The mechanism will also affect buying and selling errors. If this is ignored, it will threaten the existence of the treasure.

So, it can be concluded that the deviations in the aspect of fulfilling Islamic economic ethics by BTPN Sharia and the Lhoksukon community in pre-prosperous business capital transactions are:

1. Aspect of Truth/Honesty

Honestly, in Arabic, it is known as *ash shidqu* or *shiddiq*, which means accurate or telling the truth. Honesty is a form of conformity between words and actions or between information and reality. The honesty aspect in distributing business capital by

BTPN Sharia Lhoksukon is not based on Islamic economics because BTPN Sharia employees take more installments by increasing the amount of the installment allowance. There is a mismatch between the agreement and the practice carried out by BTPN Sharia towards the community. Those in Lhoksukon take capital for their business. Second, in the initial agreement, BTPN Sharia stated that if a group had problems with one another regarding the payment of working capital, the field employees would also participate in solving the problem. However, there was a problem regarding one of the members who did not pay installments. They do not want to know that the installments must be submitted following the predetermined amount on time. The field party should have fulfilled its promise to solve the group's problems that took the venture capital.

Furthermore, when viewed from the perspective of the Lhoksukon community as BTPN Sharia customers, the attitude and discipline of some of the Lhoksukon community in paying installments are still found to be dishonest in managing business capital. Some BTPN Sharia's business capital recipients customers do not use the given money to run a business, but they use it for other purposes. In addition, several customers provided inappropriate information where the business they registered with BTPN Sharia was not their business but someone else's business.

2. Aspect of trust

Trustworthiness is a moral responsibility for everyone in carrying out social, political, and economic life tasks. In Islam, life and all its sources are a mandate given to humans. The trading transaction must apply trust. The aspect of faith involved by BTPN Sharia is under the Islamic economy as seen from the transparent delivery of business capital to customers and precise distribution of business capital. From the perspective of the people of Lhoksukon as BTPN Sharia customers, it can be seen the lack of trust in using business capital. In terms of the contract, it is stated that business capital should be used to develop a business, but the customer uses it for other purposes.

3. Sincerity Aspect

The sincerity aspect applied at BTPN Sharia Lhoksukon is the customer's sincerity in working and providing business capital to the community despite the obstacles and difficulties in disbursing and facing the risk of returning the money. In carrying out work and trade, sincerity and sincerity are needed. This attitude can achieve efficiency and increase productivity and can distance oneself from the manipulation of the rights of others. While the Sincerity Aspect of the Lhoksukon community as BTPN Sharia customers is sincere in returning business capital with predetermined conditions, sometimes the amount of capital returned is more than the initial stipulated conditions.

4. Aspects of Brotherhood

The brotherhood model implemented by BTPN Sharia is the distribution of business capital from BTPN Sharia to the Lhoksukon community. Brotherhood will form a cordial relationship and will be established between employees and the community because they greet each other and benefit each other, and the aspect of brotherhood that the author sees from the public towards BTPN Sharia employees.

5. Aspects of Science

Aspects of Science applied by BTPN Sharia, namely the distribution of business capital as part of standard actions and mandatory code of ethics from the company. BTPN Sharia employees also encourage academic institutions to conduct direct research and development projects.

6. Aspect of Justice

The aspect of justice is a *sunnah kauniyah* (natural decree) upon which Allah Swt. upholds the heavens and the earth. Civilization cannot develop, and development should not move except under the auspices of justice. The Quran, which talks about justice, provides two crucial interpretations of human life. First, justice is a broad concept and includes all aspects of social, economic, political, and spiritual life. Second, justice creates balance and harmony that everyone should do in life in this world.

The aspect of justice applied by BTPN Sharia is fair in providing business capital to the community based on their ability to carry out their respective types of business and the amount and period determined at the same level. Justice is done to create a balance between the community in terms of finance. On the other hand, society is still unfair in repaying BTPN Sharia services because many customers who take capital are not disciplined in paying.

E. CONCLUSION

The business capital distribution system carried out by BTPN Sharia for the Lhoksukon community is structured, namely through the Pre-Meting, Mini Meeting (MM), Projection Meeting (PM), and Business Monitoring (MU) stages. The community is female. The lack of honesty of BPTN Sharia employees in taking the amount of customer payment installments, and there are still customers who are less trustworthy in paying the financing installments is a deviation from Islamic economic ethics. Likewise, the number of capital payments demanded by BTPN Sharia Lhoksukon Branch Office exceeds the initial value.

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