

The Relationship Between Human And Moral Values Toward Business Blessing Of Muslim Customers Islamic Banking In Kendari City

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Abstract: The dynamics of growth and development of Islamic banking have found an ambivalence to the concept of sharia applied and on the other hand Muslim customers who utilize Islamic finance continue to grow over time. This phenomenon, interestingly analyzed about the motivation of a Muslim customer from aspects of humanity and moral values in relation to the blessings of the business obtained. The number of samples in this study were 110 people from 152 respondents who were determined by random sampling. Data were collected using questionnaires and interview guidelines, validity and reliability tests, transformation of ordinal data into intervals using MSI, linearity test and t test. Data is processed using IBM SPSS Statistics 23. The results of the study show that indicators of human values, moral values and business blessings are valid and reliable, the response of Muslim customers to the indicators of each variable is included in the good category. Humanity and moral values correlate with business blessings of 0.463 and 0.367, with the t test showing a positive and significant relationship.

Keywords: Values, Morals, Humanity, Business, Muslim Customers

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I. Introduction

Every human being needs assets to fulfill his needs. Therefore, humans will always try to get that wealth by working. The Prophet Muhammad made work as an actualization of faith and piety. He works not to collect worldly wealth, but He works to obtain blessings from the assets acquired. One day, the Prophet Muhammad met with Sa'ad bin Mu'adz Al-Ansari. At that time, the Prophet saw Sa'ad's hand blistering, his skin blackened like a sunburn. "What happened to your hand?", Asked the Prophet Muhammad SAW to Sa'ad. "O Messenger of Allah," Sa'ad replied, "This is because I cultivated the land with hoes to make a living for the family that is my responsibility." Immediately He took Sa'ad's hand and kissed him, and he said, "This is a hand that will not ever touched hell fire".

Work is a manifestation of good deeds which are worship. Allah Almighty enlarges the earth and provides various facilities that human can use to seek sustenance. Allah Almighty said: " Allah Almighty is the one who created the heavens and the earth and sent down rainwater from the sky. Then, He poured out with rainwater various fruits which were sustenance for you: and He has subdued the ark for you so that the ark sailed in the sea with His will, and He also bowed (also) to you the rivers (QS. [14] : 32). Allah Almighty has created the earth and its contents to be managed and utilized by human based on His commands and prohibitions. Allah Almighty has made the earth a source of livelihood (QS. [7]: 10), created the earth and made you prosperous (QS.[61]: 61), preparing economic resources such as livestock, grasslands, reducing rainwater, plants, marine wealth and so on (QS. [16]: 5-16, 66-69) and mining material wealth (QS. [57]: 25); (QS. [18]: 96-97).

For this reason, people are required to work (including doing business) to manage existing economic resources. In addition to the suggestion to look for Islamic wealth, it emphasizes the obligation of aspects of legal both in terms of acquisition and utilization (management and expenditure). The Prophet Muhammad said: "The feet of Adam's son on the Day of Judgment still have not moved before being asked of him about five things: about his age, what he did, about his youth, what he did, about his wealth, where he got and for what he spent; and about his knowledge, what he did with his knowledge (HR. Ahmad). Allah Almighty forbids and dislikes human doing israf which is to spend wealth in the way of disobedience (QS. [6]: 14).

The description shows that the blessing of business activities is oriented towards reaching the blessing of Allah Almighty, which is the culmination of happiness for a Muslim. If this is achieved, it indicates the fulfillment of two conditions for receiving human charity, namely the element of sincere intention because of Allah Almighty and the way is based on Islamic guidelines (Yusanto and Karebet, 2002). The "blessing" business model has been exemplified by Prophet Muhammad.

Prophet Muhammad is a business actor who has become the best model in commercial practice in the era of ignorance to this day. Its success in business is influenced by its personality and behavior in applying moral values in trading, including honesty, trustworthiness, proper weighing, avoiding gharar practices, not hoarding goods (ikhtikar), not doing ghabn and tadbis and mutual benefits (Aziz, 2013). Allah Almighty said: "O ye who believe, do not eat each other's treasures in a vanity way, except by the way of commerce that applies with liking between you and do not kill yourself. Surely Allah Almighty is the Most Merciful to you (QS.[4]: 29)".

Every Muslim who believes in Allah Almighty and His Messenger should run a business that is exemplified by Prophet Muhammad, but now it is realized or not, many business practices save from Islamic law, especially if you want to get blessing. From the aspect of capital through Islamic banking, it raises a polemic over its legal nature, the way of managing the business with unclear contracts and how to spend sustenance through fraternity programs and so on. This condition is based on the findings from Saparuddin (2013) that the financing problems in Islamic banks are higher than conventional banks. Likewise, Ghani (2005) argued that currently in the business world, there are symptoms that justify any means to achieve goals, so that competing ethics are no longer carried out in an elegant, professional and sporty manner. These findings indicate that an understanding of business is business and has nothing to do with honesty (moral values) in conducting business activities regardless of others.

According to Anas (2008), the dimensions of morality in the business competition are actually considered to hinder a person's success which is aimed at making maximum profits. In the theory of "business myths" by George in his book "Business Ethics", it was stated that "moral business myth" if business people cannot go hand in hand with aspects of morality, the meaning between business and morality, there is nothing to do. Thus, business activities cannot be assessed by using benchmarks on aspects of morality. However, adherents of this myth do not have to be immoral or have a tendency to violate morality, they are merely "immoral", meaning free from the obligation to explicitly consider the moral aspects of their behavior in business activities (Keraf, 1997 and Nugroho, 1997 in Anas (2008)

Meanwhile, Fitria Amalia (2013) explained that business and ethics is a unity that cannot be separated from one another because business orientation is an effort to get worldly happiness and afterlife investment, while ethics is moral principles that are run in business based on faith to Allah Almighty.

Business activity is a form of muamalah that must follow the commands and prohibitions of Allah Almighty. Damage to the aspect of muamalah will damage one's belief and morality, so Islamic teachings regulate a strong relationship between belief, moral and muamalah (Abdurrahman, 2010). The concept of muamallah which is true based on the Qur'an and Hadiths gives strength or confidence to the help of Allah Almighty in all aspects of life including business activities (Adamu, 2011). The appreciation of the concept of resignation also increases effort, soul control and human desire to be grateful, grateful for what it is (qana'ah) in pursuing material and always remembering the strength and provisions of Allah Almighty for all to achieve benefit (Zain et al., 2014; Zain, 2015). For this reason, a Muslim businessman must apply the principle of efficiency and benefits while maintaining the preservation of life, maintaining a balance between seeking wealth by worship, thanking Allah Almighty with non-consumptive means, issuing Zakat, Infak and Alms (ZIS) and supporting orphans and the poor (Zadjuli, 1999).

Helping others (human values) is the value achieved by human when carrying out activities to help others, where such actions are indeed ordered by Allah Almighty without considering the material in return (Abdurrahman, 2014). All of this are done to realize human values without seeing the advantages and disadvantages or benefits and mudhorat of these actions. Corliss Lamont (1997) stated that humanism believes that the individual attains the good life by harmoniously combining personal satisfaction and continuous self-development with significant work and other activities that contribute to the welfare of community. It means that the value of humanity is an attitude in which a person believes that an individual can achieve a good life by combining harmoniously personal satisfaction with continuous self-development through work that has meaning or has value and other activities that contribute to the welfare of society.

People who spend their fortune on the path of Allah Almighty explained that "The parable (income that is issued by) the people who spend their wealth in the way of Allah Almighty is similar to a seed that grows seven grains, on each one hundred seed grains. Allah Almighty multiplies (rewards) who he wants. And Allah Almighty is the Most Extensive (His gift) is the All-Knowing (QS. [2] : 261). "Hasan and Salma (2009) explained that business organizations and Islamic financial institutions are committed to justice and brotherhood in taking care of some of the community's needs. Business organizations since 1990 have carried out " strategic

charities " with the dual goal of contributing funds to charity while increasing the legitimacy of the business. Contributions of funds provided in the form of charity include educational, artistic and cultural assistance, health and social services, the community and public facilities. Furthermore, Abdalla et al. (2008) stated that successful managerial success is dynamic and oriented towards achieving values.

The phenomenon mentioned above is interesting to analyze regarding the relationship between the moral values and humanitarian values of Muslim customers of Islamic banking towards the business blessings obtained, amid the ambivalence of the Islamic concept applied by Islamic banking; the existence of symptoms justifies any means to make a profit.

II. Literature Review

2.1 Value

Values are characteristics that are important or useful for humanity or something that perfects human beings in accordance with their essence or abstract culture regarding basic problems that are very important and valuable in human life or human ethics for a whole person that is related to morals, which is related correctly and wrong people or groups (Hasan Alwi et al. (2002); something useful, capable, capable, valid, useful and most correct according to the beliefs of a person or group of people (Sutarjo, 2012); attitudes and behavior in relation to God , self, family, society and nation and the surrounding environment (Muchlas and Hariyanto, 2011); preferences reflected in one's behavior, so that he does or does not do something depends on the value system he holds (Ichsan (2004); obedient lifestyle religious are those who believe and fear or who hold firm to the spiritual values that they claim this is a value that can save human life that tends to prioritize virtue, justice, wisdom, honesty, truth and nobleness (Hasan Aedy, 2007). From this description, it can be argued that value is something that is seen as important in life based on religious standards (haq-batil), thinking (rational-logical) and ethics (commendable) is a reference in carrying out daily life.

2.2 Business Ethics

Ethic is a branch of philosophy that studies the good and bad of human behavior. Etymologically, ethic shows the basis of individual character to do good things about social rules, which limit someone to do something right or wrong. While in terms of terminology, the term ethic is the same as the understanding of Islam, namely morals (Abdul Jalil, 2010). Therefore, ethics can be defined as moral values inherent in an individual born because of understanding and becoming a habit of living in society.

Meanwhile, business is a business activity that brings material benefits. Business is an activity that leads to increasing value added through the delivery of services, trade or processing of goods in order to maximize the value of profits. In the capital business system is run to get profit or benefits (Abdurrahman, 2013).

Business ethics are moral values that must be applied in business activities to obtain assets that are based on Islamic law. Business ethics in Islam are a number of ethical business behaviors (akhlaq al Islamiyah) which are wrapped in islamic values that promote legal and forbid (Yusanto and Karebet, 2002). Business is not just a profit machine but as a collection of assets and human resources. Companies must conduct business without engineering so that management looks clear and honest which leads to efficiency and effectiveness (Sule and Mulyana, 2004).

Trust, fairness, and honesty are the basic elements in business ethics that play a role in achieving business success in the future. Business is influenced not only by economic conditions and situation, but also by social, political, economic and technological changes and attitudinal shifts and perspectives of stakeholders (Fitri Amalia, 2013). Business goals to maximize profits for business people but must be achieved by paying attention to human values. In other words, the business that is run is humanizing human and carrying out harmonious steps with all stakeholders, all participants and the environment where the company is located. There are business activities carried out by the Arab that are justified by the Prophet Muhammad, if they are not in accordance with the goals and soul of Islamic law. Prohibition of business activities, in general, there is an attempt to help an immoral act, the element of fraud, coercion, and wrong doing.

2.3 Assets and Humanity Values

Literally, wealth (al-mal) is everything you have. In the term of islamic, wealth is defined as everything that is used in cases that are legally based on Islamic law, such as business, loans, consumption, and grants. Money, land, vehicles, houses, jewelry, household furniture, plantation products, marine products, and clothing are included in the assets and ownership can be controlled by individual. In terms of assets, Islam highly respects individual ownership as long as it complies with islamic guidance (Hasan Aedy, 2014). In addition to wealth ownership, the Islamic guidelines require that a Muslim believer fulfill the obligations of zakat both zakat al fitr and zakat mal. Indeed, the reward of fasting in the month of Ramadan depends on heaven and earth and indeed it will not be lifted but by zakat al fitr.

2.4 Business and Humanity Ethics

Moral values are a number of character values achieved by human in carrying out activities demanded by Allah Almighty such as honesty, patience, forgiveness, shame, glorifying guests, and benefactors (Abdurrahman, 2014), principles of openness and honesty are indicators of Islamic economic principles (Subagyo, 2011). This character sometimes appears to a Muslim when doing routine worship activities and muamalah which are based on the commands and prohibitions of Allah Almighty. All of this are a moral value that must be realized by a Muslim without regarding to profit and loss or the benefits and harm of the activity.

Honesty is the culmination of the morality of faith and the most prominent character of believers. This principle is the foundation for Islamic business people in carrying out their vision and mission. The "honest" virtue in a Muslim can be seen from the hadith narrated at At-Tirmidhi, "traders who are honest and fully trustworthy are with the prophets, those who justify the message of the prophet and the worshipers"

The moral value of fulfilling promises or commitments takes precedence over worldly benefits. In the Book of Ibn Kathir, Allah Almighty forbids His faithful servants to eat the wealth of others in a vanity way, namely through business that is not advocated such as usury and gambling and some tricks except by trade in a voluntary manner, Islam prohibits business practices which are forbidden to obtain wealth, but must be through trade that is intended.

This is what makes the basis for buyers and sellers in carrying out business activities. Personal values or morals such as trust guide the evaluation of behavior change by the community (Schwartz, 2006); affect all activities of human life (Halis, et., al., 2007); the relationship with entrepreneurial spirit also significantly influences the understanding of one's entrepreneurial spirit (Morrissett, et al., 2012; Malovics et al., 2015; Rohani et al., 2015; Hemingway 2005; Lindsay et al., 2005). Sabrina, et al., (2016) have identified the value of honesty, happiness, success plays an important role in the micro-financing of Indonesian entrepreneurs. Rohani, et al. (2015) the value of honesty, loyalty, discipline and hard work is positively related to the proactive orientation of Muslim entrepreneurs.

2.5 Blessing

The factor of blessing or business orientation is reaching the pleasure of Allah Almighty, is the culmination of the happiness of a Muslim's life. If this is achieved, it indicates the fulfillment of two conditions for receiving human charity, namely the element of sincere intention and the way based on the demands of the Islamic (Yusanto and Karebet, 2002). Thus, business in Islamic teachings is controlled by legal and illegitimate rules both capital, means of acquisition and utilization of assets, in contrast to conventional businesses that justify any means to make a profit.

III. Objectives Of The Study

3.1 Population and Sample

The population in this study were Muslim customers of Islamic banking in Kendari City, Southeast Sulawesi who carried out business activities through Islamic finance in 2014-2017 as many as 152 people. The number of sample in this study was determined by using the formula Isaac and Michael (Sugiyono, 2015), there were 110 people. The sampling technique uses random sampling, where each member of the population has the same opportunity, because Muslim customers have the same goal of developing business with business capital through Islamic finance

Table 1. Number of Muslim customers who run Islamic businesses

No	Name of Bank	Year			Total
		2014	2015	2016	
1	BNI Syariah	6	6	7	19
2	Muamalat Bank	33	37	42	112
3	Mandiri Syariah Bank	5	9	7	21
Total					152

3.2 Measurement of Variables

The measurement of this research variable used a Likert scale, which was divided into five categories namely strongly disagree, disagree, neutral, agree, strongly agree with a score of one - five.

Table 2. Definitions of variables and indicators

Variable	Definition	Indicators
Humanity Values(X1) Adopted and developed from the human values actions (Abdurrahman, 2014)	The value achieved by human when carrying out activities to help others	- family, relatives, orphans, travelers. - has social sensitivity - do not discriminate in business services - do not discriminate in public services - customer is king

Moral Values (X2) Adopted and developed from the human values actions (Abdurrahman, 2014)	A number of character values achieved by human in carrying out activities demanded by Allah Almighty	- voluntary business transactions - honest brings profit - salary agreement - performance improvements - build brotherhood - professional recruitment - business does not damage the environment - timely recitation
Business blessing (Y) Developed and adopted from Yusanto and Karebet (2002); Balance Score Card (Kaplan and Norton, 1996)	Business activities that are oriented towards the achievement of the pleasure of Allah Almighty	- Capital - Intention - Business of worship - Halal and good - Not Faint - Peace of mind

3.3 Data Collection Techniques

The research data was collected from Muslim customers using questionnaires that contained positive statements from each variable indicator and interview guide to find out the response of Muslim customers to business activities with Islamic finance capital.

3.4 Data Analysis

Data analysis included respondents' business description, validity test using Pearson Product Moment correlation technique and reliability using a split technique from Spearman-Brown (Split-half), the transformation of ordinal data into intervals using successive interval (MSI), linearity test and hypothesis test using t-test.

IV. Finding And Discussion

4.1 Description of Muslim Customer Business Activities

Business activities of Muslim customers (respondents) in Kendari City, Southeast Sulawesi, namely the business of fulfilling food, education and housing needs of 87.27%; the waste management business, motorbike and transportation workshops amounted to 8.18%, entertainment such as cable TV, teak furniture, beauty and salon was 3.64% and large-scale business in the form of fisheries export activities amounted to 0.91%. Based on these data shows that respondents in carrying out business activities tend to prioritize meeting basic needs, namely food, education and shelter. According to business respondents the fulfillment of basic needs is more profitable, because many people come from out of town and take higher education in Kendari City. According to respondents with a capital of five hundred million rupiah from Islamic finance, they can already do business by providing food, boarding houses or photocopies.

4.2 Validity and Reliability Test

The result of IBM SPSS version 23 calculation results from the validity and reliability test of each statement item for each variable are shown in Table 3.

Table 3. Test of Validity of Reliability

Variable	Item	Coefficient of Validity	Critical Point	Information
Moral items (X1)	X1.1	0.695	0.3	Valid
	X1.2	0.791	0.3	Valid
	X1.3	0.804	0.3	Valid
	X1.4	0.779	0.3	Valid
	X1.5	0.771	0.3	Valid
	X1.6	0.767	0.3	Valid
	X1.7	0.744	0.3	Valid
Reliability Coefficient		0.863	0.7	Reliable
Humanity item (X2)	X2.1	0.847	0.3	Valid
	X2.2	0.821	0.3	Valid
	X2.3	0.712	0.3	Valid
	X2.4	0.690	0.3	Valid
	X2.5	0.772	0.3	Valid
	X2.6	0.780	0.3	Valid
Reliability Coefficient		0.825	0.7	Reliable
Blessing item (Y)	Y1	0.899	0.3	Valid
	Y2	0.911	0.3	Valid

	Y3	0.810	0.3	Valid
	Y4	0.811	0.3	Valid
	Y5	0.892	0.3	Valid
	Y6	0.888	0.3	Valid
Reliability Coefficient		0.938	0.7	Reliable

Based on Table 3, it is known that all statement items both humanitarian value variables and moral values and business blessings Muslim customers are valid and reliable, because the Pearson validity coefficient on each variable has a coefficient value above 0,3 which is a critical value for validity testing. In addition to valid, all question items have also been reliable because they have a Cronbach alpha coefficient value above 0.7.

4.3 Descriptive Analysis

The categorization of the respondent's score is based on the maximum score range and the minimum score which is divided by the number of desired categories using the following formula. Respondents' responses to each statement are categorized into 5 (five) categories of very good, good, enough, not good and very bad with the following calculations:

- Maximum Index Value = Highest Scale = 5
- Minimum Index Value = Lowest scale = 1
- Distance interval = [maximum value - minimum value]: 5 = 0.8

Therefore, the following criteria are shown in Table 4:

Table 4. Respondents Response Score Categorization Guidelines

Average Index	Category
4,2 - 5,0	Very good
3,4 - 4,1	Well
2,6 - 3,3	Enough
1,8 - 2,5	Not good
1 - 1,7	Not Very good

4,3,1 Muslim Customer Response to the Value of Humanity

The response of Muslim customers to human values was measured by 6 statements. Recap the results of calculations are shown in Table 5.

Table 5. Muslim Customer Response to the Value of Humanity

Code	Description	Alternative Answers					Total Score	Average	Category
		5	4	3	2	1			
X1.1	N	26	62	22	0	0	444	4.0	Good
	%	23.6%	56.4%	20.0%	0.0%	0.0%	100.0%		
X1.2	N	4	74	32	0	0	412	3.7	Good
	%	3.6%	67.3%	29.1%	0.0%	0.0%	100.0%		
X1.3	N	7	85	16	2	0	427	3.9	Good
	%	6.4%	77.3%	14.5%	1.8%	0.0%	100.0%		
X1.4	N	7	88	13	2	0	430	3.9	Good
	%	6.4%	80.0%	11.8%	1.8%	0.0%	100.0%		
X1.5	N	16	36	20	32	6	354	3.2	Enough
	%	14.5%	32.7%	18.2%	29.1%	5.5%	100.0%		
X1.6	N	5	18	24	62	1	294	2.7	Enough
	%	4.5%	16.4%	21.8%	56.4%	0.9%	100.0%		
Humanity Values							2361	3.6	Good

The results of the calculation of the respondent's score shown in Table 5 are known that the respondent's assessment of humanitarian values is in a good category with an average score of 3.6.

4.3.2 Muslim Customer Response to Moral Values

The response of Muslim Customer to Moral Values was measured by 7 statements. Recap of calculation results is shown in Table 6.

Table 6. Muslim Customer Response to Moral Values

Code	Description	Alternative Answers					Total Score	Average	Category
		5	4	3	2	1			
X2.1	N	86	22	2	0	0	524	4.8	Very good
	%	78.2%	20.0%	1.8%	0.0%	0.0%	100.0%		
X2.2	N	12	93	5	0	0	447	4.1	Good
	%	10.9%	84.5%	4.5%	0.0%	0.0%	100.0%		
X2.3	N	7	58	45	0	0	402	3.7	Good
	%	6.4%	52.7%	40.9%	0.0%	0.0%	100.0%		
X2.4	N	14	90	6	0	0	448	4.1	Good
	%	12.7%	81.8%	5.5%	0.0%	0.0%	100.0%		
X2.5	N	13	62	31	4	0	414	3.8	Good
	%	11.8%	56.4%	28.2%	3.6%	0.0%	100.0%		
X2.6	N	4	77	28	0	1	413	3.8	Good
	%	3.6%	70.0%	25.5%	0.0%	0.9%	100.0%		
X2.7	N	7	101	2	0	0	445	4.0	Good
	%	6.4%	91.8%	1.8%	0.0%	0.0%	100.0%		
Moral Values							3093	4.0	Good

The results of the calculation of Muslim customer response scores are shown in Table 6, it is known that respondents' assessment of morals is in a good category with an average score of 4.0..

V. Hypothesis Test

5.1 Human Values Have A Positive Effect To The Business Blessing Of Muslim Customers Of Islamic Banking

The hypotheses tested are:

Ho: Human values do not have a positive effect on business endowments

H1: Human values have a positive effect on business endowments

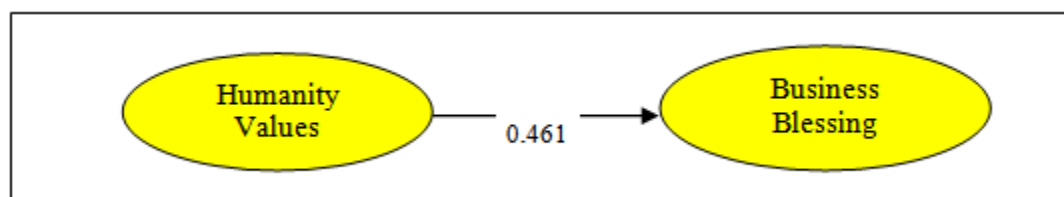


Figure: 1 Hypothesis 1

The regression coefficient between the human values variable with business blessing of 0.461 shows the level of the relationship being moderate. To find out the significance of the relationship between humanity value variables and business blessing, a t-test is conducted. The test result is obtained $t = 5.40 \geq t_{0.05} (108 = 1.671)$ then Ho is rejected. It means that the human values variable has a positive and significant relationship to the business blessing variable. Therefore, hypothesis 1 can be accepted.

5.2 Moral Values Have A Positive Relationship To The Business Blessing Of Muslim Customers Of Islamic Banking

The hypotheses tested are:

Ho: Moral values do not have a positive relationship to business blessing

H1: Moral values have a positive relationship to business blessing.

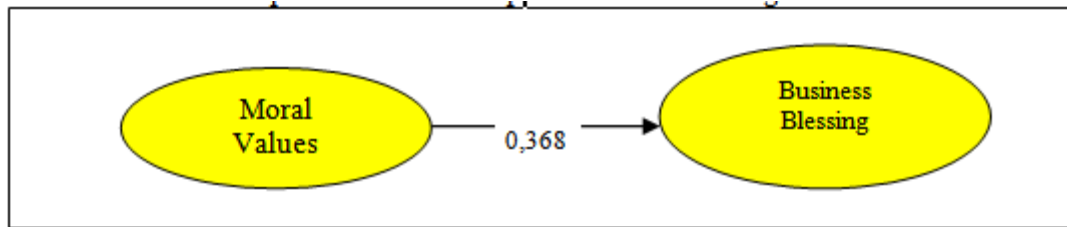


Figure 2: Hypothesis 2

The regression coefficient between moral values variable with business blessing of 0.368 indicates a low level of relationship. To find out the significance of the relationship between moral values variable and business blessing, a t-test is conducted. The test result is obtained by $t\text{-count} = 4.792 \geq 0.05$ ($108 = 1.671$ then H_0 is rejected). It means that the moral values variable has a positive and significant relationship to the business blessing variable. Therefore, hypothesis 2 can be accepted.

5.3 Effect of Humanity Value on Business Blessing

The results of the study show that humanity values have a positive and significant relationship to the business blessing of Muslim customers. It means that the higher effort to reach the blessing of Allah Almighty through the activity of helping others, it will be followed by a blessing of effort, namely to utilize the fortune that Allah Almighty bestowed based on the laws of Islamic. Allah Almighty said "And they give food that they like to the poor, orphans and those who are held captive. Surely we give food to you only to expect the pleasure of Allah Almighty. We do not want a reply from you and also no thank you "(QS. [76] : 8-9)".

Muslim customers in carrying out business activities still pay attention to human values such as not discriminating in business and public services without regard to one's position; have social sensitivity and make transactions voluntarily. Muslim customers believe that human values can facilitate business and comfort wherever they are. Assistance provided in the form of infaq or alms to the family, orphans, and people in need of assistance has resulted in the establishment of harmony with the recipient of the infaq. Despite having a moderate relationship with business blessing, humanity values in business activities can establish a relationship between business people and their families and communities. The concern of Islamic businessmen based on the provisions of the Islamic law without expecting material rewards can bring peace of mind.

The finding of this study is different from the idea of human values in the socio-economic context by Karl Marx that taken from the capital economic system, namely the position of workers considered not to have the opportunity and time to realize themselves. Workers only to produce goods and services, and in return get economic value or material benefits (wages) and are limited.

Marx argued that an individual is said to develop if he has creative activities (continues to develop and has an unexpected development, a variety of forms of self-creation), with the support of understood freedom is freedom from exploitation, alliances, and material desires. Economic values and human values cannot be converted and cannot be reduced to something else. The reason is that the material dimension can only be extrinsic, that is, unable to show one's qualities directly and that the equipment supports the development of dimensions (intrinsic) and influence each other significantly (Marx, 1975 [1844] in Cristina Neesham, Charmine EJ Ha'rtel, Ken Coghill and James Sarros, 2010).

5.4 The Effect of Moral Values Towards Business Blessing

The result of the study shows that moral values have a positive and significant relationship to the business blessing of Muslim customers. It means that a number of character values achieved by human in carrying out the activities demanded by Allah Almighty have an effect on the blessing of the business or everything that is owned or possessed and utilized based on the laws of Islamic.

The value of deeds is also moral in nature, will be achieved by a Muslim by decorating each act and activity based on the characteristics ordered by Allah Almighty. These characteristics are seen in a Muslim when they perform worship and muamallah such as honesty, trustworthiness, or affection, the goal is to obtain aspects of morality.

The results of interviews with Muslim customers is known that; honesty can bring comfort and blessing, there is a good relationship between the seller and the buyer, the company pays salary based on the contract so that it increases work productivity, kinship with employees, professional employees, businesses that do not damage the environment and customers are indicators of moral values which has an impact on business blessing.

The finding in this study is supported the previous study by Morris, (2012); Malovics et al. (2015); Rohani et al. (2015); Halis et al. (2007); Hemingway (2005) that moral values are significantly associated with entrepreneurial understanding. Meanwhile, Sharma and Jha (2017) found that there is a significant relationship

between values and the continuation of changes in community consumption behavior. Allah Almighty said "Complete the measure and do not be among those who are harmful and weigh it with a straight scale. And do not harm men on their rights and do not run rampant on this earth by taking damage." (Surah Asyuu'araa [26]: 181-183); "And keep the scales fairly and do not reduce the balance sheet." (Surah Ar Rahman [55]: 9)

Likewise, the Prophet Muhammad (PBUH) said "Indeed the merchants (entrepreneurs) will be resurrected on the Day of Judgment as criminals except for merchants who fear Allah Almighty, do good and honest. (HR Tirmidzi).

In this context, a businessman must improve the amount of buying and selling. A businessman has a very high morality because his responsibility exceeds the material value (profit) gained from trading, not only in the world but also in the hereafter. As Muslims, our qibla in trading which produces world and hereafter profits is honest, mutually beneficial to both parties, only selling high-quality products.

The result of the regression test both the relationship of human values and moral values to the business endorsement of Muslim customers show a moderate and low level of relation, but these two variables provide a positive and significant relationship. The level of moderate and low relationships can be interpreted from the research findings as follows:

a. Business capital

At first, respondents made use of Islamic finance to obtain business capital that was free of usury. However, the passage of time Respondents learned that the Islamic concept applied by Islamic banking was only on Islamic financing packages such as murabahah, mudharabah, musyarakah, and others. The transaction process, investors and profit sharing offered are similar to conventional banking. This condition causes respondents to pay off the credit received, must follow agreed procedures, respondents (Central mattress) for example with a net profit of Rp. 20,000,000, - every day able to pay off credit debt but must pay for the results required by Islamic banking. In this regard, the Muslim customers committed not to develop the business by proposing capital from Islamic and conventional banking, except the benefits of the current business.

Therefore, sincere intentions because Allah Almighty becomes a motivation Muslim customers are serious in carrying out worship such as praying on time, paying attention to halal and good products, becoming a commitment in carrying out business activities. The concept of "we hear and we obey" is a reference in reaching the pleasure of Allah Almighty.

b. Managing the business

Managing a business with high morality can bring peace and a good relationship between sellers and buyers, according to honesty, respondents believed to facilitate business and we will get comfort wherever we are. Honesty is a capital to increase trust for customers, on the other hand, entrepreneurs or producers do not have honesty, of course, it will cause distrust of the customers. This condition can cause business activities will not develop properly.

The finding of this study is supported from the results by Harrison (2006) study who stated that one of the characteristics of religion is that it consists of a system of values and beliefs that are comprehensive, guiding behavior, establishing such a belief system and having the same influence on business and consumer behavior; Norvadewi (2015) stated that the value system originating from religion has a dominant influence on the principles of business ethics for its followers.

c. Spending sustenance bestowed by Allah Almighty

Every Muslim believes that sustenance bestowed upon him through business and other activities will later be held accountable before Allah Almighty so that in Islamic teachings prepare space to channel fortune (wealth) through zakat al fitr, zakat al maal, almsgiving, gifts, and grants. All done on the basis of reaching the blessing of Allah Almighty, the findings in the field indicate that Muslim customers fulfill the obligation to pay zakat based on Islamic law. In addition, the respondent believes that giving charity is a form of obedience to Allah Almighty and the elimination of errors. Respondents were also not afraid of losing money by issuing alms, instead of giving charity to the business that was being run was growing and assets were increasing. Allah Almighty said "You never come to virtue (perfect), before spending part of the treasure you love (QS. [3]: 92)".

The result of this study is consistent with the findings of Biel and Nilsson (2005) who stated that the fundamental role of religion and the values embraced by religions in society and culture, including human interaction with the environment and consumption are interrelated. Polonsky et al. (2014) stated that there is a positive relationship between the dominant social paradigm and environmental concern. Corporate relations with workers are a must for both parties to respect their privacy. Workers must maintain confidentiality. Instead, the company must also maintain a good name, the secret of its workers. The relationship between the company

and workers must be based on the basic values of ihsan (kindness) and a sense of responsibility to Allah Almighty.

VI. Conclusion

Humanity values include alms giving to family/relatives/orphans/ travelers who need help, have social sensitivity, do not discriminate in business and public services, place customers properly, voluntary business transactions have a positive and significant effect on the business blessing of customers Muslim Islamic Banking.

Moral values which include honesty, salary agreement, performance improvement, brotherhood, professionalism, business does not damage the environment, timely recitation does not have a positive and significant effect on business blessing towards Muslim customers of Islamic banking.

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