

Building Ethical Business from the Perspective of Pancasila Morality

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Abstract

For the sake of public benefit, all businesses have a moral obligation to build an ethical business. Several ethical values have established criteria for conducting business ethically, including fairness, accountability, honesty, wisdom, obedience, and not harming others. These ethical concepts can be derived from religious, cultural, and customary teachings, as well as a nation's philosophy. Pancasila, as the Indonesian nation's ideology, may also serve as a model for ethical business practices. The teachings of Pancasila and the provisions of the 1945 Constitution contain moral ideals that can be applied to ethical business practices. This Pancasila morality can serve as a model for ethical behavior and structures in business.

Key words: ethical business, Pancasila, attitude and structure

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I. Introduction

The socio-economic disparities in Indonesia's people are undeniable. Because Indonesia has been independent for 76 years, this sociological truth deserves to be questioned. This extended period should have allowed Indonesia to develop into a more successful and prosperous nation. Indonesia appears to be lagging behind other countries such as South Korea, which only gained independence in the 1950s. Why does Indonesia lag behind other countries in terms of development?

Many causes and circumstances are presented, all of which are supported by logical arguments. The author attempts to comprehend this socioeconomic divide via the lens of business activities. The author takes the viewpoint of business practices since business activities have a direct impact on the community's economic existence. Producers and consumers, as well as firms and employees, are directly linked by business practices. The corporation seeks to make too much profit while the employees are paid too little, resulting in socio-economic inequities. This suggests that working in a company does not inevitably improve an employee's financial situation. Employees only work to meet their basic needs. The hope that employees will later have a better life than before is impossible. In terms of the relationship between employees and the company, it is an ethical relationship in which both parties carry out obligations to the other party.

The ethical relationship between employees and the company is determined by the prevailing moral norms. The prevailing moral norms come from the customs and culture as well as the religion adopted by the community. Also, no less important is the ideology adopted by a country. The ideology of capitalist liberalism that developed in western society was born from the basic idea that humans are individual creatures who have freedom. Freedom is the natural right of every human being. Freedom gives birth to the ideology of individualism and individualism believes in one's own ability to achieve all one's desires, including the desire to become rich. Everyone has the opportunity to become rich because of the work he does. Time is money. Time is money used as much as possible to collect property. Whoever is diligent and works hard will become rich. The market as a medium for doing business provides an opportunity for individuals to conduct business activities freely without government intervention. Business activities without government intervention gave birth to a capitalist liberal economic system (Velasques, 2002: 172)

Liberal capitalism as an economic system is recognized by Adam Smith as an economic system that can destroy the system if it is not based on an ethical economic system. An ethical economic system that Adam Smith intended as an economic system determined by three main conditions, namely cooperation, reciprocity, and justice. Cooperation means that all economic activities must be understood as a form of cooperation between all people involved in business/economic activities. Cooperation is not only between employees, but also between employees of the company. The company has the capital and tools in the form of machines, while the employees have the energy and skills. Cooperation must be mutually beneficial. So, the profits obtained by the company must be distributed to employees proportionally so that the cooperation is mutually beneficial,

reciprocal. This mutually beneficial cooperation can produce justice. Justice is a by-product of a mutually beneficial cooperation, reciprocity. (Bertens, 2000:116).

The communitarian economic system, in contrast to the capitalist liberal economic system, prioritizes the community's interests. Individual economic activities are regulated by the government to ensure that all community members' interests are protected. The disparity is due to the concentration of economic resources in the hands of a few capitalists. The government controls the ownership of economic resources in order to eliminate socioeconomic inequities. A communist socialist economic system emerges from the communitarian economic system (Velasques, 2002: 173). The question is, what type of economic system does Indonesia use?

The Pancasila economic system is the answer. What is the economic system of Pancasila? How may the Pancasila economic system be used to establish business ethics? Is the Pancasila economic system capable of reducing Indonesia's socioeconomic disparities? The answer to this question will be given in the following paragraphs.

II. Methodology

Methodologically, this research was conducted through a literature review based on available books and related to the issue of business ethics and Pancasila's ideology. The Pancasila ideology is used to critique and examine the texts in these books in order to develop a fresh perspective of business ethics. The ideas presented in this paper are intended to motivate businesspeople to conduct themselves ethically so that business can contribute significantly to the development of a just and prosperous society in Indonesia. This study responds as well as adds positive thoughts in creating ethical business in the perspective of Pancasila morality by adopting a critical epistemological method. Critical epistemology seeks to develop the core premise that business players' ethical behavior is influenced not only by normative principles that must be followed by business actors, but also by social structures in the form of rules, regulations, and institutions.

III. Discussion and Analysis

Pancasila economic system

The Pancasila economic system is founded on Pancasila ideology. In the Preamble of the 1945 Constitution, 4th paragraph, Pancasila's ideology is embodied or written. The following words are written in the fourth paragraph:...then the Indonesian Nation's Independence is compiled in the Constitution of the State of Indonesia, which is formed in an arrangement of the Republic of Indonesia, which is sovereign by the people based on the One Godhead, just and civilized humanity, Indonesian Unity, and Democracy led by wisdom in Deliberation/Representation, as well as by realizing social justice for all of Indonesia. Pancasila is the name given to the five bases that make up the state above. Pancasila is a Sanskrit word that means "five essential rules" or "five precepts."

Several Indonesian economists have different opinions about the Pancasila economic system. Sri Edi Swasono believes that the Pancasila economic system can be viewed from two perspectives. The first is the formal legal point of view, and the second is the orientation point of view. The formal legal point of view views that the Pancasila economic system is an economic system based on Article 33 of the 1945 Constitution paragraphs 1-3 which is inspired by the Preamble to the 1945 Constitution and is complemented by Article 27 Paragraph 2 and Article 34 of the 1945 Constitution. Second, from an orientation point of view, the Pancasila economic system is an economic system based on the precepts of Pancasila, namely the precepts of one Godhead, just and civilized humanity, Indonesian unity, democracy led by wisdom in deliberation/representation and social justice for all Indonesian people.

Emil Salim, a University of Indonesia economist, claims that the Pancasila economic system is a market economy with aspects of central planning. Mubyarto sees the Pancasila economic system as having two poles: a capitalist pole and a socialist pole. Meanwhile, Frans Seda and Kwik Kian Gie contend that the Pancasila economic system is a non-ism, non-capitalist, non-socialist economic system (Philipus and Nurul Aini, 2004: 151-152).

Three economists have opposing viewpoints on the Pancasila economic system based on the point of view of orientation. These distinctions can be observed in the table below:

Principle/Percept	Emil Salim	Mubyarto	Sumitro Djoyohadikusumo
1	Understanding ethics and morals	The wheel of the economy is driven by economic, social, and moral stimuli.	Efforts to always live with God Almighty.

2	Emphasis on human nuances in fostering economic relations in the development of society.	There is a will from the community's will to realize social equality (egalitarian) according to the principles of humanity.	Efforts to reduce and eradicate poverty and unemployment in the economic arrangement of the community.
3	Opening economic opportunities fairly for all, regardless of position, religion, race, or region.	Nationalism animates every economic policy.	The pattern of economic policy and they way in which it is implemented do not create forces that interfere with national unity.
4	Focused on economic and political democracy	Cooperatives are the pillars of the economy and are the most concrete form of a joint effort.	People play an active role and participate in development efforts.
5	Giving an egalitarian color and social security in the development process	A firm balance between planning at the national level and decentralization	Patterns for distribution of production results more evenly between groups, regions, cities and villages

(Quoted from Mudrajad Kuncoro, 1997: 199)

Pancasila Morality in the Pancasila Economic System

Ethics and morality are inextricably linked. Ethics is linked to the art of living, which leads to joy and wisdom. The quality of a person's behavior that leads to happiness and wisdom is referred to as ethics. As a result, ethical business is a business that is run wisely and offers enjoyment to both the owner and others.

Morals and ethics are the same thing. It refers to actions that lead to happiness, goodness, and wisdom. The nature of moral action is morality. According to Haryatmoko, Paul Ricoeur underlined that the use of the word moral follows Immanuel Kant's deontological philosophical heritage, whereas ethics follows Aristotle's teleological philosophical legacy. Morality refers to categorical imperatives such as obligations, rules, and principles of action. While ethics is teleological, it relates to the ultimate goal of action. As a result, Paul Ricoeur defines ethics as the pursuit of a good life in a just institution for oneself and others (Haryatmoko, 2011: 2).

Referring to the description above, Pancasila morality is associated with deontological obligations and norms contained in Pancasila. Pancasila morality in this case relates to: First, moral obligations that should be carried out in the Pancasila economic system based on formal legal channels. And second, the moral obligations that must be realized in the Pancasila economic system based on the orientation path. For that, let's follow the following description:

The Pancasila economic system based on the formal legal route emphasizes that the Indonesian economic system must be implemented in accordance with Article 33 of the 1945 Constitution, paragraphs 1-4. The Indonesian economy is structured based on the principle of kinship. The principle of kinship implies that economic activities must prioritize the family aspect, namely concern for the interests of others.

Concern for the interests of other people or groups who are considered economically incapable. Concern also contains the notion of humanist solidarity that goes beyond genealogical humanity. Beyond the primordial genealogical family. This also means that anyone who participates in economic and business activities must be seen as part of the family. The suffering that a person face is felt by the members as a whole. Likewise, the happiness felt by a person is the happiness felt by everyone involved in business activities. This is the morality of Pancasila which is contained in paragraph 1 of Article 33 of the 1945 Constitution.

Production branches that are important to the state and control the lives of the people are controlled by the state. State control and exploitation of certain production businesses is possible to protect the interests of the general public. Ownership and exploitation by individuals or private business entities is feared to cause losses to the community at large. Why? Because the orientation of seeking personal gain is more prominent than the interests of the people at large. Even if the production business seeks profit, the profits obtained are returned to the interests of the community at large. Production businesses such as water, Telkom, electricity, and similar state-owned enterprises should be controlled by the state for the benefit of the general public. There is a moral obligation contained in this verse that companies that control the lives of many people are managed for the prosperity of the people, not for the prosperity of the few. The facts show that State-Owned Enterprises are more profitable for the interests of people and groups who are directly involved in SOE activities. This is the morality of Article 33 paragraph 2 of the 1945 Constitution.

The earth and water and everything contained in them are controlled by the state and utilized as much as possible for the prosperity of the people. Earth and water and everything in it belongs to all people. Therefore, it should be managed and utilized for the benefit of society as a whole. The Pancasila morality contained in the management of natural wealth is for the welfare of the people. In practice, the collusion between rulers and businessmen is so strong that the exploitation of the earth and water and all its contents brings more benefits to the oligarchic elite than the interests of society. Mining activities in the earth and water and everything in it are carried out by private companies which provide more profits to private companies than the general public. This is the morality of Pancasila which is contained in article 33 paragraph 3.

Economic democracy with the principles of togetherness, efficiency with justice, sustainability, environmental insight, independence, and maintaining a balance of progress and national economic unity is paragraph 4 of Article 33 of the 1945 Constitution (Amendment to the 1945 Constitution of 2000). This verse in the author's opinion reaffirms the previous three verses. The morality of Pancasila in this verse emphasizes the importance of economic democracy, justice, a balance of economic life and a sustainable and environmentally sound economic life. In other words, economic life should be based on these moral principles: economic democracy, justice, balance, environmental insight, and sustainability.

Article 33 is supplemented by article 27 paragraph 2 and article 34 paragraph 1-3. Article 27 paragraph 2 states that every citizen has the right to work, and a decent living based on humanity. The morality of Pancasila in this paragraph lies in the obligation of the state to provide employment and to enjoy the welfare of the work it has based on humanitarian principles. The state has a moral obligation to provide the work. And the work is morally capable of meeting human needs based on humanity. In this context, wages or salaries received in exchange for work done ethically and morally should bring welfare to workers. If this is not achieved, then it is contrary to the morality of Pancasila.

Article 34 paragraph 1 emphasizes that the poor and neglected children are protected by the state. The condition of poverty experienced by citizens is caused by various reasons. Poverty can arise due to structural conditions, such as the absence of ownership of the factors of production. Factors of production such as machinery, money, land, and knowledge are not owned by this group. The poverty experienced is structural poverty. However, morally this group cannot be allowed to remain poor by the state. The state has a moral obligation to provide what John Rawls calls "the social primary goods". Namely, the basic liberties: freedom of conscience, freedom of expression, personal integrity, and political freedom. Freedom of movement and freedom of choice of profession (Rawls, 1976: 438). They are indeed unlucky but should not be treated arbitrarily.

Article 34 paragraph 2 emphasizes that the state develops a social security system for all people and empowers the weak and underprivileged in accordance with human dignity. Paragraph 3 states that the state is responsible for the provision of adequate health services and public service facilities. The nuances of Pancasila morality are very prominent in these two verses. Social security for all people and empowering the weak are a form of moral obligation that the state should provide for the community. Likewise, the provision of proper public service facilities is the state's obligation to create general welfare for the community.

The morality of Pancasila seen from the orientation path is of course based on the precepts of Pancasila: the precepts of the One and Only Godhead, the precepts of a just and civilized humanity, the precepts of Indonesian unity, the precepts of democracy led by wisdom in deliberation and representation, and the precepts of social justice for all people of Indonesia. The table written above describes the views of each expert on the Pancasila economic system according to the Pancasila precepts.

These three experts expressed their views on ethical principles in realizing the Pancasila economic system. Emil Salim views the third principle of Indonesian unity must be able to realize the principle of justice by saying that it opens economic opportunities fairly for all people regardless of ethnicity, religion, race, and class. This principle of justice, especially distributive justice, reaffirms the embodiment of the fifth principle of Pancasila by saying that it gives an egalitarian color and social security in the development process. The development process is carried out in economic and political democracy in the fourth precept. The implementation of economic and political democracy in the fourth precept must be supported by the ethical and moral spirit that is humanistic in the first and second precepts of Pancasila.

Mubyarto views the second principle as the principle that embodies the principle of justice by saying "there is a strong will from the community to realize social equality (egalitarian) according to the principles of humanity. The principle of justice is supported by the spirit of nationalism in every economic policy and there is an explicit balance between economic planning at the national level and decentralization at the regional level, the fifth principle of Pancasila. The principle of justice is supported by social, economic, and moral stimuli, the first principle. And cooperatives are a concrete manifestation of the Pancasila economic system in the fourth principle of Pancasila.

Sumitro Djoyohadikusumo views the fifth precept which embodies the principle of justice by saying that the pattern of distribution of production results is more equitable between groups, regions, cities, and villages. The pattern of equitable distribution of production results is supported by the participation of the entire

community in development. Community participation in development does not create forces that interfere with national unity and national unity. With such a development pattern, unemployment and poverty can be reduced by the second principle of Pancasila. With reduced unemployment and poverty, we can say that we live close to God, the first principle of Pancasila.

The Pancasila economic system based on the Pancasila precepts is indeed interesting to interpret. The three economists mentioned above expressed their opinion on this matter. According to the author, the weakness of the opinion above is the lack of focus on managing the economy itself. Etymologically it is said that the economy comes from the words *oikos* and *nomos*, *oikos* is a household, *nomos* is a rule. So, the economy is how to manage the household. Regulating the household here is intended to regulate the fulfillment of the economic needs of a household, including the state. This is the first problem. The second problem is the question of how the economic needs of the household or country are met. Regarding how the economic needs are met, the main and first principle that must be considered is the issue of justice. This equity factor is an important factor so that the economic needs of each individual and group in the country are met.

Justice certainly has a different definition from one group to another. What is fair to one group is not necessarily fair to another. Although there are differences in understanding from one group to another, the author underlines the opinion of Celsus who says that the essence of justice is to give what is the right of others, *tribuere quique sunt*. In relation to the precepts of Pancasila, the fifth principle, namely social justice for all Indonesian people, is an important principle. It is important, because when the Indonesian state was formed and proclaimed in 1945, what we imagined in our minds was how all the wealth in this country was distributed so that all the needs of community members were met. All Indonesian people have the right to enjoy the wealth that exists in this country. Article 33 paragraphs 1-4 of the 1945 Constitution and supplemented by Article 27 paragraph 2 and Article 34 paragraph 1-3 as stated above can be a guide for this matter. However, this concept of justice is only possible at the macro level of state organizations, in the form of economic policies formulated by the government. How is the concept of justice applied at the level of corporate organization, especially regarding the precepts of Pancasila?

The morality of Pancasila in the precepts of Pancasila is interesting to study. First, in terms of writing. The precepts of divinity rank as the first precepts, followed by the second, third, fourth and fifth precepts. Because the divine precepts are placed as the first precepts, the first precepts are interpreted as filling and animating the second, third, fourth and fifth precepts (Kaelan, 2014). That interpretation is not wrong. However, this interpretation leads to the idea that Indonesia is a religious state. In fact, we know that Indonesia is not a religious country, but a religious country.

Meanwhile, there are also those who place the third precept as the most important precept. The reason is, without a sense of unity and integrity of the diverse Indonesian nation, it is impossible to unite and become a state (Hardono Hadi, 1994). According to Hardono Hadi, the concept of Unity in Diversity, which is the foundation of the third principle of the Unity of Indonesia, is an important and main principle. These two interpretations can be interpreted as two different views with different perspectives. Kaelan emphasizes the first precept, and that's not wrong because it's written that way. But, is this then interpreted as the first precept to fill and animate the second to the fifth precepts?

According to the author, the five precepts of Pancasila actually have the same position. The writing is made sequentially but it is not interpreted that the first precepts fill and animate the second to the fifth precepts. Interpretations can also be different, depending on which perspective each observer wants to emphasize. The difference in interpretation arises because of the difference in perspective. Kaelan places more emphasis on the aspect of religious ideology, while Hardono Hadi places more emphasis on the political aspect of the state. The problem is, what if we look at the precepts of Pancasila from an economic point of view? According to the author, from an economic perspective, the fifth principle is the central principle. Because the fifth precept determines the other precepts. How's the argument?

State is the desire of all human beings. There are hardly any people in the world who are stateless or stateless. The desire for the state comes from the desire to create justice. Colonialism clearly does not bring justice, so we oppose it and we build our own country. It is the drive for justice that makes us Indonesians united. We hope that the country we are building will be able to create justice and prosperity. The word fair and prosperous is the main goal of our state. From there we realize that the precepts of justice in Pancasila are the central precepts. If we want to prosper, create justice. Justice is what makes justice possible.

Social justice for all Indonesian people reads the fifth precept. Social justice for all Indonesian people is only possible if there is community participation in realizing justice. People's participation in building social, economic, and political structures is only possible in the fourth precepts of Pancasila, democracy led by wisdom in deliberation and representation. Socio-economic and political structures that can create social justice in society in the context of creating prosperity are only possible if there is a spirit of unity and integrity of the Indonesian people as mandated by the third principle of Pancasila, the unity of Indonesia.

The third principle of Pancasila inspires that public involvement in the fourth principle of Pancasila does not necessitate participation that undermines the Indonesian nation's feeling of unity and integrity. The

demands of various groups in Indonesia's diverse society will only cause instability if they are not balanced by the Indonesian nation's spirit of unity and integrity. Only when a feeling of justice emerges and develops in Indonesian society can there be unity and unity in the various Indonesian community. If the feeling of justice in the social, economic, and political realms is not realized, societal chaos might result.

The third principle of Pancasila, which is based on a sense of justice, can only be accomplished if fellow human beings who are diverse in Indonesia are confronted and treated as fellow human beings whose dignity and value must be recognized. Unity and justice cannot be attained unless humanity manifests itself in the shape of tolerance for diversity and solidarity with those who suffer from socioeconomic and political difficulties. The second principle of Pancasila mandates tolerance and solidarity. Tolerance and solidarity are built on the belief that we are all God's children. Only by acting tolerantly and in a spirit of solidarity with others can we show our respect for God. And it appears that this is likewise a reasonable move.

Building an Ethical Business from the Perspective of Pancasila Morality

Justice is a requirement in everyday life. Justice is the central ethical idea that pervades all areas of human life, both individually and collectively. The basic and main foundation in the existence of the country and state in the context of the Indonesian state is social justice, according to the Pancasila principles. Of course, social justice applies not only to the macro level of a society, but also to the meso-level of organizations, such as businesses, whether large or small. The concept of social justice is an important ethical theme, especially in the context of ethical business from the Pancasila morality standpoint, which is the focus of this research. What does it mean to do ethical business in the context of Pancasila morality?

Ethical behavior of businesspeople

The process of producing, distributing, and consuming commodities and services is referred to as business. Other people and parties are involved in the process. Other folks in this room are either employees or workers. The amount varies according to the type of business. Small businesses, ranging from a few units to tens of thousands, are rare. Hundreds, if not thousands, of people work for medium and large businesses. Other parties here, on the other hand, are obviously connected to other businesses that support the creation, distribution, and consumption of goods and services. Other partners include the government, which serves as the primary regulator, non-governmental organizations, and the communities in which the corporation operates.

Ethical behavior in business becomes a moral requirement. Ethical behavior is not restricted to body language and oral discourse in the form of words displayed by entrepreneurs during business activities. Business actors' ethical behavior can also be seen in real activities that affect people, community groups, and humankind as a whole. Ethical behavior can be judged by the results of one's acts, such as whether one's actions bring wealth to the company's employees or not, or whether one's actions bring prosperity to society as a whole. If the behavior of the owner or manager of the company does not bring prosperity to the individual or society in general, then we can state that the company's actions or behavior are unethical.

There are several ethical behaviors that are important: first, fairness. Justice is a moral virtue that makes a businessperson give to others what is due to others. Other people here are employees who participate in developing the company. The rights of employees to get a decent wage is a moral obligation of the company. The other people here are the suppliers and distributors who helped grow the company. Giving what is due to suppliers and distributors is an ethical act. Another person or other party here is a government agency that demands the company to pay taxes in accordance with applicable regulations. Other people here are the people around the company. Attention to the community around the company is a fair act.

Second, humility. Humility is a virtue that makes a person not stand out even though the situation allows. Humility is a moral attitude to realize that the benefits obtained by the company are only possible through cooperation with other parties. Third, humility breeds honesty. Honesty breeds a person who does not cheat and lie in business transactions. Fourth, trust: if business transactions are carried out with full honesty, public trust in business activities will be born automatically. Trust breeds ethical attitudes that are willing to accept their partners as people who are trusted in business activities. Fifth, wisdom. Wise ethical behavior, namely taking the right decision in the right situation in business transactions.

In the perspective of Pancasila morality, ethical business is certainly managed based on the principle of justice. Justice is based on the desire to share the company's wealth fairly among those involved, either directly or indirectly. Distributive justice is determined unilaterally by the company based on the moral values it adheres to. Those who have honesty, humility and wisdom will distribute the company's income more equitably to those involved in managing the company. Fairness is also determined by contracts and agreements between employers and workers. Contracts and agreements were carried out without pressure or intimidation. Contracts and agreements are born from the freedom between two parties. Because the company's position is basically stronger than that of employees, wages should be given to employees based on the company's concern for the needs of employees.

Justice in the perspective of Pancasila morality is also based on an agreement based on the principle of deliberation for consensus. Everything that is the right of both parties must be agreed upon in a democratic process. A democratic process presupposes that the parties are involved in the decision-making process, especially decisions related to the rights of the parties. If the democratic procedure is carried out properly, the spirit of unity and integrity among and between employees and the company will work itself out. It is impossible for a business venture to achieve success without being supported by the spirit of unity and unity among the leaders and subordinates. The sense of unity and oneness between the parties involved in the business activities will enable the company to be successful.

The success of a company must be supported by the second principle, namely fair and civilized humanity. In the relationship between companies and employees, human morality is an important point. The company's human actions are not only limited to employees but also to other parties, such as suppliers, distributors, government, non-governmental organizations, and the community around the company in general. Treating them humanely is part of a civilized act. Treating other people and other parties humanely is part of respecting God as the creator of the universe. Humans are one of God's creations. That's why we should treat other people as God's creations. If people claim to be religious and worship God as the creator of the universe, including human beings, then religious people are people who respect the dignity of God's creatures. This is where the morality of Pancasila in business management in business activities lies.

Ethical Economic and Business Structure

For Giddens, structure is a byproduct of everyday social interaction. Routines of action transform action into useful action, even useful action that does not need to be questioned again. It is an unquestionable practical act to put on the left or right shoe first. Routines produce structure, or action structure, in actual action. As a result, the structure is formed according to Anthony Giddens' understanding (Giddens, .

In this sense, comprehending Indonesia's economic and business structure corresponds to everyday economic and business actions in Indonesia. We are surely unsatisfied with the facts of life in Indonesia if we refer to the sound of the constitution in article 33 paragraph 1 of the 1945 Constitution, which states that the economy is constructed as a cooperative effort based on the principle of kinship. In Indonesia, the practice of economic life is capitalist economic life, in which a group of capitalists controls conglomerate economic business and the majority of people still struggle with small- and medium-scale companies. Even the economic conglomerates are controlled by a small group of Indonesian businessmen, numbering around ten. In the Asia-Pacific area, these ten persons are considered wealthy. This fact also backs up the claim that only 1% of Indonesians own 75% of the country's wealth. Meanwhile, only 25% of Indonesia's wealth is controlled by the country's 99 percent of the population.

The Indonesian economic structure above clearly illustrates an unethical economic structure. Of course, there are many reasons why the economic structure occurs like that. The first reason is due to cultural factors. Business culture is not Indonesian culture. Indonesian society in general is an agrarian society that tends to subsistence. Cultivate the land and consume the land's products. Efforts to do business in the sense of producing raw materials to become finished materials so that the price is more adequate are almost not widely carried out. The tendency of an agrarian society is also supported by a culture of people who prefer to work in an office as an employee and receive a salary rather than a business culture of producing goods and services to earn a profit. Most Indonesian people have such a culture, except for some tribes such as the Padang tribe and the Bugis tribe. This culture is the reason why the concentration of economic conglomerates, even economic and business monopolies, tends to be concentrated on certain ethnic groups in Indonesia. Building an ethical economic and business structure must start from the democratization of the economy. Namely, an economic structure that involves all components of society in Indonesia.

The economic structure described above is certainly an illustration of the economic structure at the macro level. At the meso-level of organizational, the company is of course another reality. At the organizational level the company varies. It depends on the economic and business practices of each company. If you look closely, there are companies that provide welfare to their employees. This type of company realizes the sound of article 27 paragraph 2 which states that every citizen has the right to get a job and a decent living. Companies like this can be categorized as companies that run an ethical business. On the other hand, a company that is unable to provide its employees with a decent life for its workers can be categorized as an unethical company.

This unethical economic and political structure can be seen from the results of research by scholars on Indonesia. The results of the research by the scholars stated that the economic and political model in Indonesia was described by Benedict Anderson, among others, as a state qua state model. The state qua state model proposed by Benedict Anderson (in McIntyre, 1990: 6-7) explains that the state is not present for the benefit of the general public but rather prioritizes the interests of the state apparatus who cooperate with the capitalists. The state is used as a capitalist tool for the benefit of the capitalists. The phenomenon of conglomeration which tends to be monopolistic in the hands of a few Indonesian capitalists is a negative impact of this model. The practice of importing food ingredients that should be supplied by domestic farmers continues to be practiced by

this state qua state model. Such an economic structure is clearly unethical. Of course, there are other models, such as the state corporatism model, bureaucratic polity, and patrimonialism. These models of economic-political and business relations explain authoritarian political life and ignore the interests of many people. The collusion of rulers and businessmen has become a very thick color in economic-political life and business in Indonesia has become a thick economic-political and business structure. And this structure is clearly unethical.

If the structure is understood as a normative rule, then in fact the 1945 Constitution and its derivative laws are ethical enough. Take for example several articles in the 1945 Constitution as described above. Article 27 paragraph 2 clearly states that every citizen has the right to work and a decent living, Article 34 paragraphs 1-3. These formal legal normative rules describe an ethical legal structure. This means that normative rules should be implemented in the economic and business life of the country. There is a moral obligation of the state to embody those normative rules in concrete economic and business practices. This is of course in the context of the country's macro.

In the meso-context of corporate organization, these normative rules need to be implemented. The rules and laws set by the state should be embodied in business management practices. The Omnibus Law on employment has been ratified by the government. Indeed, there were protests from the labor side who saw that this law was not in favor of the interests of workers. Among other things, regarding severance pay given to employees if employees experience termination of employment (PHK). According to Law No. 13 of 2003, the amount of severance pay provided is a maximum of 32 times the salary. Under the job creation law, the maximum severance pay is 26 times the salary. This reduction is considered detrimental to employees. This is what workers and employees protest with the issuance of the Job Creation Law No. 11 of 2020.

Ethical business structures are defined as follows in the context of Pancasila morality: first, a business structure driven by the justice value of Pancasila's fifth principle. A fair structure is one in which the rules and laws regulating a company's management are based on rules and laws that ensure justice. The rules and laws must include rules and laws that ensure that those engaging in commercial activities are treated fairly. This is true not only in the context of employee-company relationships, but also in the context of producer-consumer, shareholder-stakeholder, and other stakeholder relationships. So, whether it comes to labor laws, consumer protection laws, advertising rules, environmental laws, and other similar laws, it must be ensured that the law provides justice for those who are engaged. Furthermore, there is little doubt that the law is followed in everyday business procedures. This implies that law enforcement, law enforcement, must be there.

Second, an ethical corporate structure founded on the ideal of justice is bolstered by the value of deliberation in reaching an agreement on Pancasila's four principles. The spirit and democratic ideals in corporate management are exemplified through the value of deliberation towards consensus. All business choices and rules are made with the consent of all parties engaged in the transaction. Democratic indicates that the company's management is not subject to the will of the company's leaders, but rather to the will of all parties involved in the company's operations. This not only pertains to the division of work in the management of the company, but also to the democratic distribution of the company's revenues. All parties should be aware of the company's profits and losses. The company's profit and loss report should be disclosed transparently. If the loss is shared, and if the profit is shared, it should be shared.

Third, firm profit and loss records are made public so that no one is suspicious of the other. Company leaders frequently, but not always, declare business losses. Reports of company losses, on the other hand, are frequently used as an excuse by companies to avoid sharing revenues with their personnel. Such a corporate management structure is clearly unethical, and it erodes the spirit and value of the company's unity and unity in the end. The values and spirit of Pancasila morality that should be put forward in this circumstance are the values and spirit of unity and integrity in operating the organization.

Fourth, the ideals and spirit of unity and integrity in business management are derived from the values and human spirit of Pancasila's second principle. The moral underpinning of the company's management is based on values and the spirit of humanity. These beliefs and attitudes not only support the company's culture of unity and integrity, but also demonstrate that we are civilized humans. Humans who are civilized advise us to avoid morally reprehensible behavior. This implies that humanity has developed a cultured moral humanism. We are other people, other people's men. Humane treatment of others leads to the development of civilized human beings. These human values are the foundation of all corporate management.

Fifth, company policies and decisions based on a sense of humanity are likewise based on Pancasila's first precepts' ideals and divinity. Pancasila's morality, as expressed in the second principle, is ontologically justified by Pancasila's first principle, Belief in One God. The existence of God as the creator of the universe is acknowledged as a truth. This world exists because it was created by the One who can no longer be contained. As a result, the direction included in numerous holy texts of every religion, in the form of lessons and commands, should be our foundation in living this life, especially in managing the economy and business. Of course, the teachings and commandments of God through His prophets become guidelines and guidelines in managing a business. And that's ethically right. However, we remain skeptical about which religion principles should be used to run a business. Because it is common for religious teachings to be used as a commercial

foundation, even if such teachings are against other beliefs. Of course, this will be perplexing. As a result, there is a norm that teachings that reject the existence or presence of other religious organizations should be questioned as to whether they are fit to be utilized as an ethical basis or not.

IV. Conclusions

Looking at the description above, there are several conclusions to be conveyed here. (1) Ethical business is a business that is run based on the following ethical principles: namely fairness, responsibility, honesty, humility, wisdom, not to take actions that harm others. (2) The ethical business principles are in line with the good Pancasila morality contained in the Pancasila precepts, as well as the articles contained in the 1945 Constitution. (3) Building an ethical business in the perspective of Pancasila morality requires the ethical attitude of business people based on the principles of justice, democracy, unity, humanity and divinity. (4) Building ethical business in the perspective of Pancasila morality is also based on an ethical economic and business structure, which is embodied in laws that guarantee justice based on democratic participation, based on the spirit of unity and integrity and a just and civilized humanity and God Almighty for those who are related and connected with business activities. (5) Building an ethical business based on the morality of Pancasila allows the economic gap between individuals and groups and regions to be narrowed.

V. Recommendations

Building an ethical business in the perspective of Pancasila morality can only be applied if there is good will from businesspeople to always be fair, caring, responsible and not take actions that harm others. Of course, this is supported by law enforcement and routine supervision from the government to ensure whether the existing laws are actually implemented by the company or not.

Biography

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