

Implementation of Islamic Business Ethics Values based on IFSB 09: BMT La Tansa Ponorogo Experience

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Abstract

The importance of ethics in the business world is of high priority and global importance. New trends and problems arise every day which is a major challenge for any organization. Today, the need for ethical behavior in organizations has become important. Just as, if a dishonest business practice, only thinking about the maximum profit and harming the other will bring an institution will no longer be trusted and gradually lost. So the purpose of this research is the implementation of Islamic business ethics based on IFSB standard 09. It is proven from the overall result of interview analysis, observation, and transcript of interview result. BMT La Tansa Ponorogo has a series of activities within the scope of strengthening and cultivation of values that serve as the foundation of all operational activities. These values include Sincerity, Simplicity, Independence, Islamic Prayer, and Freedom. In conducting business and activities, business actors have understood and implemented Islamic principles or values based on Al Qur'an and Hadith. Implementation of this Islamic business ethics that includes aspects of honesty and fairness, prudential aspects, aspects of ability, information aspects for customers, aspects of information about customers, solutive aspects of conflict of interest, and aspects of Shari'a compliance.

Keywords: *Values Implementation, Islamic Business Ethics, IFSB 09, BMT*

Abstrak

Pentingnya etika dalam dunia bisnis adalah prioritas utama dan kepentingan global. Tren dan masalah baru muncul setiap hari yang merupakan tantangan besar bagi organisasi manapun. Saat ini, kebutuhan akan etika perilaku dalam organisasi menjadi penting. Sama seperti jika praktik bisnis yang tidak jujur, hanya memikirkan keuntungan maksimal dan merugikan pihak lain akan membawa institusi tidak lagi dipercaya dan berangsur-angsur hilang. Jadi tujuan dari penelitian ini adalah untuk menguji penerapan etika bisnis syariah berdasarkan standar IFSB (Islamic Financial Service Board) 09. Ini akan dibuktikan dari hasil analisis wawancara, observasi, dan transkrip hasil wawancara. Hasil penelitian ini mengungkapkan bahwa BMT La Tansa Ponorogo memiliki serangkaian kegiatan dalam lingkup penguatan dan penanaman nilai-nilai yang menjadi dasar semua kegiatan operasional. Nilai-nilai ini termasuk Keikhlasan, Kesederhanaan, Kemandirian, Ukhuwwah Islamiyah, dan Kebebasan. Dalam menjalankan bisnis dan aktivitas, pelaku usaha telah memahami dan menerapkan prinsip atau nilai syariah berdasarkan Al Qur'an dan Hadits. Penerapan etika bisnis Islam ini meliputi aspek kejujuran dan keadilan, aspek kehati-hatian, aspek kemampuan, aspek informasi tentang pelanggan, aspek solusi dari konflik kepentingan, dan aspek kepatuhan syariah.

Kata kunci: Implementasi Nilai, Etika Bisnis Islam, IFSB 09, BMT

A. INTRODUCTION

Today, the need for ethical behavior in organizations has become important. Public issues and deviant practices of corporate governance have influenced the public perception of many companies. It is widely known that advertising does not promote the advancement of human moral sensibilities. Moral and behavior can affect economic performance at the individual, group, organizational or national level. The role of religion is very potential for its adherents. The role of religion becomes one of the important elements of a culture that has influence and should be considered, in the form of values, attitudes, and habits in the culture of society itself. Ethical and moral issues receive serious attention by various community

The thought of Islamic business ethics then reappointed to be a topic of study in various institutions of study and company with the view that Islam is a guideline of combat. Islam embraces the values of

the human guidance in life to happiness, both in the world and in the hereafter. Islam is a religion that provides an integrated life guidance on guidelines and norms in various aspects of life, cultural, social, civil, political, especially economic and business aspects. Islam also includes systems for all aspects of life including spiritual systems in political, economic, and business activities. Chairman of the Board of Commissioners of the Financial Services Authority (OJK) Muliaman D. Hadad requested that programs issued by the Islamic Financial Services Board (IFSB) be linked with initiatives to improve public financial access. Based on the description of the introduction, background, and problems above, researchers interested in researching about Implementation of Islamic Business Ethics Values based on IFSB 09 on BMT La Tansa Ponorogo

B. LITERATURE REVIEWS

1. ISLAMIC BUSINESS ETHIC

If we trace the history, in Islam there is a positive view of trade and economic activity. Prophet Muhammad SAW is a trader, and Islam is disseminated mainly through Muslim traders. In the Qur'an there is a warning against the misuse of wealth, but it is not forbidden to seek wealth in a lawful way. Islam places trade activity in a very strategic position in the midst of human activities seeking for sustenance and livelihood. The business ethics applied by BMT emphasizes principles that reflect value-based governance such as security (security) responsibility to all members other than just principles of fairness, honesty and togetherness.

2. IFSB 09

The IFSB is an international standard-setting organisation which contain some standards. The standards prepared by the IFSB follow a lengthy due process as outlined in its Guidelines and Procedures for the Preparation of Standards/Guidelines, which involves, among others, the issuance of exposure drafts, holding of workshops and, where necessary, public hearings. The IFSB also conducts research and coordinates initiatives on industry-related issues, as well as organises roundtables, seminars and conferences for regulators and industry stakeholders.

Towards this end, the IFSB works closely with relevant international, regional and national organisations, research/educational institutions and market players. Principle 1: Truthfulness, Honesty and Fairness. Principle 2: Due Care and Diligence. Principle 3: Capabilities. Principle 4: Information about Clients. Principle 5: Information to Clients. Principle 6: Conflicts of Interest and of Duty. Principle 7: Shari`ah Compliance.

3.FIVE WISDOM

-Sincerity

Sincerity mean not driven by the desire to obtain certain advantages is due to Worship. According to (Fahham, 2013) Sincerity soul is the base of all cottage soul and done with the sole intention of worship, lillah, sincere only for Allah alone. The term used is family welfare. So a santri or every santri must understand and realize the meaning of Allah meaning charity taqwa meaning and sincere meaning. So it is easy to say that Pondok Pesantren is a torch that will bring the light of Islam (Zarkasyi, 1965).

-Simplicity

According to (Fahham, 2013) the size of simplicity in Gontor is set within the framework of its management, i.e. using something that fits the conditions and needs with the consideration of efficiency and effectiveness. Simple does not mean passive and does not mean it is because of poverty but it contains elements of strength and fortitude, self-control in the face of the struggle of life with all the difficulties (Zarkasyi, 1965).

-Self-Reliance

The Self-Helping Soul (Zelp Help) or Self-Reliance (Standing on your own) This study is a powerful living weapon. That's Zelp Berdruijing System (equally giving the same dues used). In that case it is not rigid that it refuses the people who want to help the cottage (Zarkasyi, 1965). Self-reliance means not only that students are able to learn and practice taking care of their own interests, but the boarding school itself as an educational institution also must be self-sufficient so that never rely on life to the help or mercy of others (Fahham, 2013).

-Ukhuwah Islamiyah

Brotherhood or *teka-teki*, not only during the boarding school itself, but also affects towards the unity of people in society after the santri of the cottage (Zarkasyi, 1965). This brotherhood is the basis of the interaction between santri, kiai, and teachers in the boarding school life system, from which there is growing willingness to share in joy and sorrow, until pleasure and sadness are shared. *Ukhuwwah* this not only during their time in Pondok, but also affect towards the unity of people in society after plunge in society (Fahham, 2013).

-Freedom

Free in thinking and doing, free in determining his future, in choosing a way of life in the community for the santri with an optimistic spirit in the face of life. And the soul of Pondok Pesantren is what must always be alive, maintained and developed as well as possible (Zarkasyi, 1965). In addition, this soul is also used in the slogan of Gontor educational institutions that are liberated from the interests of certain groups or political parties and "stand above and for all classes" (Fahham, 2013)

C. RESEARCH METHODS

This research was conducted at BMT La Tansa Ponorogo. Because BMT La Tansa Ponorogo is one of BMT that developed enough in area Ponorogo oriented to prosperity of people with *ta'awun* concept. This research is a research with qualitative data approach, where researchers will describe the results of research in the form of words obtained during the observation (observation), focus group discussion, interviews with a number of research participants are BMT La Tansa staff. The phenomenon studied is not externally, but is in each individual. In the view of qualitative research, the phenomenon is holistic in its overall meaning, inseparable. Qualitative researchers will not specify the research only on the research variables, but the overall social situation under study includes the places, actors (actors), and activities (activities) that interact synergistically. This research is focused on research on all operational staffs and supervisory staff in BMT La Tansa Ponorogo (Bogdan, 1998) argue that qualitative research is trying to understand the object of research, for example by observing the object (observing the process of human behavior),

without having to match the existing theory.

Qualitative research means the process of exploring and understanding the meaning of individual and group behavior, describing social problems and / or humanitarian problems (Cresswell, 2012). Qualitative research aims to achieve an understanding of how people perceive in their life processes, give meaning, and describe how people interpret their experiences.

D. BMT LA TANSa PROFILE

Baitul Mal wa Tamwil La Tansa's vision is to be a healthy, growing, and trustworthy financial institution capable of serving the members and the surrounding community, living a full life of safety, peace and prosperity. Baitul Mal wa Tamwil La Tansa mission is to develop Baitul Mal wa Tamwil La Tansa as a means of liberation movement, empowerment movement, and movement of authenticity so as to realize the quality of society around Baitul Mal wa Tamwil La Tansa full of salvation, peace and prosperity. The purpose of Baitul Mal wa Tamwil La Tansa is to realize the victim's family members and the surrounding community with full safety, peace and prosperity. Baitul Mal wa Tamwil La Tansa has branch offices include, BMT La Tansa Gontor Jl. Raya Mlarak Kelurahan Gontor Mlarak Sub-district, Ponorogo Regency and BMT La Tansa Gontor Jl. Raya Ponorogo Trenggalek District Siman. The existence of BMT La Tansa is expected to play a role in the implementation of Comprehensive Islam by the ummah, covering all aspects of life in Islam and always istiqomah upholding the principles of Islam that has been in the fatwa MUI / National Sharia Council.

IMPLEMENTATION OF ISLAMIC BUSINESS ETHICS VALUES BMT LA TANSa PONOROGO

BMT La Tansa Ponorogo has several foundations of business ethics values that serve as the basic principles of the running of business and operational activities BMT. The value of business ethics is typical of business units that support the existence of Pondok Modern Darussalam Gontor. Implementation of Islamic business ethics values contained in BMT La Tansa Ponorogo is part of education that is not only within the boarding schools but also on units of business units that support the

existence of Pondok Modern Darussalam Gontor. The experience for every staff involved from the beginning to the present is the cornerstone of ethical business behavior. As stated by Muhammad Amin Abdullah, BMT Accounting staff La Tansa Ponorogo

Here we have a ta'awun system and our activity orientation here based on the five souls that characterize the results we get through the previous Pondok Modern Darussalam Gontor education program.

Business ethics values include sincerity, simplicity, independence, ukhuwah islamiyah, and freedom. The staffs who are educated related to ethical business behavior in BMT La Tansa Ponorogo, oriented ability to live in sincerity, that is to observe all activities of life, all because of Allah SWT. There is no intention other than sincerity, let alone looking for pamrih, riya, takabur, and shirk. As stated by Annajib Fahriza, BMT Financing Staff of La Tansa Ponorogo:

"Sincerity. If here we do, the blessing of returning into ourselves. We can experience. Precisely that experience is invaluable. Simplicity itself yes, we are in accordance with what we need, not excessive. Whatever we have maximize the most important service in accordance with what is needed to help what is needed customers".

Implementation of principles in Islamic microfinance institutions should also refer to Islamic business ethics that is based on Al-Qur'an and As-Sunnah. Not only that, business ethics in Islam also refers to monotheism, balance, free will, accountability and ikhsan. In the free will or free of will, human beings are free-willed beings, but this freedom does not mean that human beings are detached from causal laws based on God's boundless knowledge and will. The Qur'anic view of human conscience is freedom and independence in determining decisions.

As in the operational BMT La Tansa Ponorogo, every staff has a free of will for the achievement of service objectives BMT La Tansa Ponorogo. As stated by Muhammad Amin Abdullah, BMT Accounting staff La Tansa Ponorogo:

"If for free will we choose something according to the corridor. It means that if we are free, we are not tied to what is outside, we do not have to be this them".

The commonly perceived "brotherhood" is taken from a root that originally meant "to pay attention". The meaning of these two means that the brotherhood requires the attention of all parties who feel brothers. Abu Hurairah r.a., from the Holy Prophet, he said, "Whoever removes the distress of a Muslim will undoubtedly remove one of his troubles on the Day of Judgment. Whosoever covers shame on the Day of Resurrection. God always helps a servant as long as he helps his brother." (H.R. Muslim). In this case it is reflected in the Quran Surah Al Hujurat in the following verse:

"Surely the believers are brothers therefore reconcile between your two brothers and piety upon Allah so that you may be gracious". (Q.S. Al-hujurat:10)

In operational BMT La Tansa Ponorogo to customer service, related staff oriented to the value ukhuwah islamiyah which became the basic value of the service. As stated by Muhammad Amin Abdullah, BMT Accounting staff La Tansa Ponorogo.

We have been taught as long as in the cottage to each other the respect for senior seniors appreciate and foster junior. Junior has great respect for Senior. Look to the position of position here. We are here to put forward his ukhuwah

Self-reliance means that BMT La Tansa Ponorogo cannot run its operations only by relying on the support of the foundation continuously, but always evolving from the increased participation of customers and the community so that this independence is an important value in a professional management pattern. As stated by Muhammad Amin Abdullah, BMT Accounting staff La Tansa Ponorogo:

Independence means that BMTs cannot survive only by relying on a continuous relief effort. We are trying to grow from increasing the participation of BMT teams, customers, and the community, so that the management pattern is self-reliant or independent.

IMPLEMENTATION OF ISLAMIC BUSINESS ETHICS VALUES BMT LATANSA PONOROGO BASED ON IFSB 09

Based on interviews and observations, BMT La Tansa Ponorogo implements the implementation of Islamic business ethics value based

on honesty and fairness aspect, prudential aspect, capability aspect, customer information aspect, customer information aspect, solutive aspect of conflict of interest, and aspect Shariah compliance. This is evidenced by the results of interview supervisor BMT La Tansa Ponorogo stating that honesty and justice in addition to customer-oriented but also all BMT staff. The result of the interview is in accordance with the interview result of some staffs of BMT division of La Tansa Ponorogo.

Honesty and Fairness

Honesty is a fundamental value in ethical business practice. Rasulullah always advocated for his people to hold full honesty in business activities. Who deceived us, then he is not our group (H.R. Muslim)

Rasulullah always trying to be honest in doing business. He forbade the merchants to put the rotten goods down and the new items at the top. As well as operational activities BMT La Tansa Ponorogo oriented to the value of honesty in every service to customers. As stated by Muhammad Amin Abdullah, BMT Accounting staff La Tansa Ponorogo:

Honesty in my position in the field of Accounting means here the opportunity for the temptation associated with great honesty. Related to the financial statement report. But we remember the value of honesty and its impact here. If we do not be honest, we think think, because this part of the cottage is represented for the people, its spiritual value is very big.

Each Islamic microfinance institution in the location, is expected to have adequate facilities, have a reputation, credibility and good performance and pass due diligence (diligence) by the organizers. Due Diligence or Due Diligence is a term used to investigate the performance of a company or a person, the performance pot of an activity to meet the established standard. The term due diligence may be used to indicate an appraisal activity of legal compliance and discipline or employee professional persistence as required. Competence and professional perseverance, accountants must have professional competence and complete training in performing professional duties or services that require perseverance and high accuracy in order to fulfill their responsibilities to God. As stated by Muhammad Amin Abdullah, BMT Accounting staff La

Tansa Ponorogo:

More persistence to the report-report. Daily reports should be reported daily. Must balance. In accordance with what we spend and what we receive. If not done diligently, it can be ascertained to the next day will dizzy. Problems will come.

CAPABILITY

Factor Capability or Ability in human resource management indicates that the staff's abilities consist of potential ability (IQ) and reality (knowledge and skill) abilities. This means that employees who have an IQ above average with adequate education for the position and skilled in carrying out daily work, it will be easier to achieve the expected performance. This can be gained through past experience experience. As stated by Muhammad Amin Abdullah, BMT Accounting staff La Tansa Ponorogo:

Previously I was once in the wartel whose job is financial recording every day. There is an experience like that, only when in the telephone is simple and not complicated, very simple. The money is all from santri, and there is no risk. If here will the money from customers will be big risk.

INFORMATION ABOUT CLIENTS

BMT Management La Tansa Ponorogo has comprehensive information about the performance of BMT and will not provide such information to customers. The Customer only has limited information on the financial statements. This condition can lead to a gap of expectation between customers and management of financial and non-financial information. Regarding this issue, BMT must provide both financial information and non-financial information to customers. As stated by Muhammad Amin Abdullah, BMT Accounting staff La Tansa Ponorogo:

In the process of cash receipts and disbursements required initial report used is a report that contains about customer data. The cashier section is responsible for recording the customer profile information along with the installment slip deposit, deposit

deposit, capital deposit from the customer.

BMT La Tansa Ponorogo has a service that aims to collect and channel funds, by saving money in BMT, creator and liquidator, can create a legitimate payment instrument capable of providing the ability to meet the obligations of an institution/individual, and as an informer, provide information to the public about the risks of profits and opportunities available to the institution. As stated by Muhammad Amin Abdullah, BMT Accounting staff La Tansa Ponorogo:

Customer service information The data written by the customer in the form with the first priority what, the priority of what the two colors, the specifications will certainly consider.

CONFLICT OF INTEREST

The Conflict of Interest has attracted enormous attention from researchers in the field of financial accounting in Islamic microfinance institutions. The problem arises because of conflicts or differences in interests between shareholders and managers, because it does not meet the maximum usability perception between them. As an agent, managers are morally responsible for optimizing the benefits of the principal, but on the other hand managers also have an interest in maximizing their welfare. BMT La Tansa Ponorogo has its own mechanism in solving the problem. As stated by Muhammad Amin Abdullah, BMT Accounting staff La Tansa Ponorogo:

For our different perceptions there is further coordination through deliberation among the staff concerned. We agreed in a mid-term solution. What's best for us, what's safer for us, then that's what we take. How we deliver prices and in accepting customers is like. We consider according to the typical customer. Essentially we make the best decision for everything.

SHARIA COMPLIANCE

Shariah compliance is a major factor in the concept and operational of sharia financial institutions in this case BMT. Sharia compliance is an absolute requirement that must be met by financial institutions

that run business based on sharia principles. *Shariah* compliant BMT La Tansa Ponorogo embodied with the process of compliance *Sharia* principles in all activities undertaken as a form of BMT characteristics. For service users, BMT *Shariah* compliance is at the core of the integrity and credibility of BMT so that in running transactions between BMT with customers or third parties still delivered by Muhammad Amin Abdullah, BMT Accounting staff La Tansa Ponorogo:

We are from BMT La Tansa orientation on help please. Like the customer is a brother who must be helped in essence, there is no usury in our operations. Apart from orientation please help, in our service also based on family orientation. Here we apply ta'awun system or principle please help.

The results of the research show that Islamic business ethics applied by BMT La Tansa Ponorogo is judged by the majority of staff oriented towards sincerity, simplicity, independence, Islamic brotherhood, and freedom integrated with Honesty and Justice Value, Professional Persistence Value (Prudence and Due Diligence), Value of Ability, Value of Service Information and Information about Customer, Value of Difference of Interest and Duty, Value of Sharia Compliance. The value of honesty is closely related to the value of tauhid, shiddiq, patience, gratitude, halal orientation, and istiqomah. The value of Capability is closely related to trust, justice, commitment, reliability, transparency, freedom, mental and physical health, and responsibility. Persistence Profession or prudence and due diligence closely related to tawakkal, itqan (operational and evaluation of sustainable development), strategic and full of tactics, deliberation, clever time management. The value of information for and about customers is closely related to clear delivery, effective communication, mission and common goals, care and attention. (Antonio, 2013).

Operational implementation in Islamic financial institutions requires an understanding of the principles that center on business ethics and good corporate governance including; Accountability means the demand for enterprise management has the ability to answerability is the ability to respond to questions from stakeholders on various operations that BMT La Tansa Ponorogo do. Transparency means the availability of

accurate information related to the Customers and BMT Services of La Tansa Ponorogo, relevant and understandable that can be obtained in a low-cost manner so that stakeholders can make informed decisions. Therefore, BMT La Tansa Ponorogo needs to improve the quality, quantity and frequency of performance reports BMT La Tansa Ponorogo. Responsibility ensures that banks are carefully managed in accordance with applicable laws and regulations, including the establishment of risk management and operational management of BMT La Tansa Ponorogo as appropriate. Independency acts only for the benefit of BMT La Tansa Ponorogo and is not influenced by activities that lead to the emergence of conflict of interest. Fairness guarantees the protection of management rights, management and staff of BMT La Tansa Ponorogo, customers and related stakeholders. In Islamic teachings, these five principles are in accordance with Islamic norms and values in the activity and life of a Muslim. Islam is very intense to teach the application of the principle is adl (justice), tawazun (balance), mas'uliyah (accountability), moral (moral), shiddiq (honesty), amanah (fulfillment of trust), fathanah (intelligence), tabligh (transparency,), hurriyah (independence and responsible freedom), ihsan (professional), wasathan (fairness), ghirah (shari'ah militancy, shari'ah militancy, idarah (management), khilafah (leadership), aqidah (belief), ijabiyah (thinking) positive), raqabah (supervision), qira'ah and islah (organizations that continue to learn and always make improvements.)

Thus, through some of the above objectives, the application of business ethics values to BMT La Tansa Ponorogo is expected to increase public trust to BMT La Tansa Ponorogo, the growth of Islamic financial services unit and overall financial system stability will always be maintained, and the success of Islamic financial services unit in implementing the implementation of Islamic business ethics values BMT La Tansa Ponorogo will place Islamic financial institutions at the level of playing field in line with other IFSB 09 financial institutions. This is evidenced from the overall results of interview analysis, observation, and transcripts of interviews. In carrying out its business activities and operations, BMT La Tansa Ponorogo has a series of activities to strengthen and cultivate the value of Islamic business ethics which is used as the foundation of all business activities and operational BMT

La Tansa Ponorogo. Strengthening and cultivating the value of Islamic business ethics is the basis for formulating a model of Islamic business ethics that can be used as an ethical operational reference of Islamic microfinance institutions.

E. CONCLUSION & SUGGESTION

CONCLUSION

The Islamic business ethics applied by BMT La Tansa Ponorogo is judged by the majority of staff oriented towards sincerity, simplicity, independence, Islamic brotherhood, and freedom that is integrated with Honesty and Fair Value, Professional Persistence Value (Prudence and Due Diligence), Values Capabilities, Value of Service Information and Information about the Customer, Difference in Value of Interest and Duties, Value of Sharia Compliance. This is evidenced from the overall results of interview analysis, observation, and transcripts of interviews. In carrying out its business activities and operations, BMT La Tansa Ponorogo has a series of activities to strengthen and cultivate the value of Islamic business ethics which is used as the foundation of all business activities and operational BMT La Tansa Ponorogo. Strengthening and planting the value of Islamic business ethics is the basis for formulating a model of Islamic business ethics that can be used as an ethical operational reference of Islamic microfinance institutions such as BMT La Tansa Ponorogo.

The value of honesty BMT La Tansa Ponorogo closely related to the value of tauhid, shiddiq, patience, gratitude, halal orientation, and istiqomah. The value of BMT La Tansa Ponorogo is closely related to trust, justice, commitment, reliability, transparency, freedom, mental and physical health, and responsible. Persistence Profession or prudence and due diligence BMT La Tansa Ponorogo closely related to tawakkal, itqan (operational and evaluation of sustainable development), strategic and full of tactical, deliberation, clever time management. The value of information for and about customers of BMT La Tansa Ponorogo is closely related to clear delivery, effective communication, mission and common goals, care and attention to all staff and customers in every operation. The values of Islamic business ethics BMT La Tansa Ponorogo realized through a thorough perspective in fugsi, roles, and daily activities.

SUGGESTION

Based on the results of research and analysis, researchers want to provide advice that if can be useful for BMT La Tansa Ponorogo. There are several suggestions that can be given by researchers is BMT La Tansa Ponorogo should be able to improve the implementation of business ethics based on integration by adjusting the principles of IFSB 09 which is an important element for the life cycle of a business can last long, or that ethics is a prerequisite for the growth of moral attitudes, especially mutual trust, honesty, fairness and responsibility. To facilitate the application of the ethics of Shariah microfinance services in daily activities, the values contained in business ethics must be incorporated into the management of BMT by strengthening the supervision system and providing training for staff, especially the new staff who are thorough and continuous. To be able to improve the application of business ethics that is sometimes less consistent in BMT La Tansa Ponorogo should apply the ethics of deontology as the basis of business ethics in the company. In order for an action to have a moral value, then the action must be executed based on rules, procedures, or obligations consistently.

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