

The Contribution of Abu-Hamid al-Ghazali to Shaping Businesspeople's Personalities

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Abstract

As a Sufi figure, al-Ghazali developed moral Sufism as part of his desire to provide ethics in dealing with worldly activities so that they are more focused and run. This study is structured in the form of a library research project based on a character's thoughts at a specific time. This study also employs a descriptive technique approach, which is a type of study that describes existing phenomena. This method was chosen because the goal of this research was to provide an in-depth picture of the subject of the study, namely how the process of the concept of akhlaqi Sufism should be and its relevance to business actors according to Imam Al-Ghazali. Sufism al-akhlaqi Ghazali teaches Tawhid, which holds a significant position in Islamic business ethics, according to his research findings. Every Muslim is born with two consciences as a result of this monotheism. *First* and foremost, everyone must recognize that this nature was created by Allah SWT for the benefit of humans and that Allah is the sole owner. All natural resources, or factors of production in economic parlance, are Allah SWT's absolute property. Human ownership, on the other hand, is a relative concept. *Second*, humans were created in this world to serve God, and any worship performed by humans will be considered worship. Internalization of these two perspectives will have an impact on Muslim commercial activities. Every business owner must recognize that their work is also an act of worship to Allah SWT.

Keywords: Akhlaqi Sufism, Imam al-Ghazali, Businesspeople's Personalities, Business Ethics.

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Abstrak

Sebagai seorang tokoh sufi, al-Ghazali mengembangkan tasawuf moral sebagai bagian dari keinginannya untuk memberikan etika dalam menghadapi aktivitas duniawi agar lebih terarah dan berdedikasi. Studi ini disusun dalam bentuk proyek penelitian kepustakaan berdasarkan pemikiran seorang tokoh pada waktu tertentu. Penelitian ini juga menggunakan pendekatan teknik deskriptif. Tujuan dari penelitian ini adalah untuk memberikan gambaran yang mendalam tentang bagaimana seharusnya proses konsep tasawuf akhlaqi dan relevansinya dengan pelaku usaha menurut Imam Al-Ghazali. Hasil penelitian ini adalah bahwa tasawuf al-akhlaqi Ghazali mengajarkan Tauhid yang memegang posisi signifikan dalam etika bisnis Islam. Setiap Muslim dilahirkan dengan dua hati nurani sebagai akibat dari tauhid ini. *Pertama* dan terpenting, setiap orang harus mengakui bahwa alam ini diciptakan oleh Allah SWT untuk kepentingan manusia, dan bahwa Allah adalah pemilik tunggal. Semua sumber daya alam, atau faktor-faktor produksi dalam bahasa ekonomi, adalah milik mutlak Allah SWT. Kepemilikan manusia, di sisi lain, adalah konsep yang relatif. *Kedua*, manusia diciptakan di dunia ini untuk mengabdikan kepada Tuhan, dan setiap ibadah yang dilakukan oleh manusia akan dianggap sebagai ibadah. Internalisasi kedua perspektif ini akan berdampak pada aktivitas komersial Muslim. Setiap pemilik usaha harus menyadari bahwa pekerjaannya juga merupakan ibadah kepada Allah SWT. Karena aktivitas bisnis adalah ibadah, maka dalam menjalankan usahanya seorang Muslim tetap berpegang teguh pada ajaran-ajaran Islam. Prinsip menghalalkan segala cara untuk meraih keuntungan merupakan sesuatu yang harus dihindari.

Kata Kunci: Tasawuf Akhlaqi, Imam al-Ghazali, Kepribadian Pengusaha, Etika Bisnis.

Introduction

Humans have a natural desire for both physical and spiritual health. The importance of mental health is equal to that of physical health.¹ A fact demonstrates that as human civilization advances, so does the human lifestyle.² Humans are confronted with

¹ Feri Agung Saputra, Yulius Yusak Ranimpi, and Rama Tulus Pilakoannu, 'Kesehatan Mental Dan Koping Strategi Di Kudangan, Kecamatan Delang, Kabupaten Lamandau Kalimantan Tengah: Suatu Studi Sosiodemograf', *Humanitas (Jurnal Psikologi)* 2, no. 1 (2018): 63–74, accessed doi:10.28932/humanitas.v2i1.1046.

² Nirwani Jumala, 'Moderasi Berpikir Untuk Menempati Tingkatan Spiritual Tertinggi Dalam Beragama', *Substantia* 21, no. 2 (2019): 170–84, accessed <https://jurnal.ar-raniry.ac.id/index.php/substantia>.

competition and business challenges that are constantly changing as a result of today's businesses' rapid development. Today's entrepreneurs are afraid of being dominated or controlled.³ In secular society, solutions to mental problems are provided through a psychological approach, in this case, mental health. In Islamic society, however, the solutions offered tend to be religious-spiritual, such as sufism or morality.⁴

Sufism is now attracting the attention of ordinary people⁵ who have recently felt shackled by the various tendencies of modern materialism and nihilism, as well as Muslim scholars and orientalis. And indeed, they require something that can satisfy their minds, soothe their souls, restore their faith, and, at the same time, restore their integrity, which has been nearly extinguished by materialist impulses in various conflicts and ideologies.⁶ Sufism, it is hoped, will rediscover its true meaning and humanity.

So far, Imam al-Ghazali is known as a Sufi figure who was successful in uniting the two warring factions that were considered the most correct at the time, namely, Sunni Sufism and Falsafi Sufism. On the one hand, there are Sufis who constantly mock fiqh experts for being hypocrites because they place too much emphasis on outward appearances while ignoring their spiritual significance.⁷ Meanwhile, fiqh experts dismiss Sufis as zindiq people who disregard Sharia rules because they are only concerned with their inner world.⁸ In his monumental work, *Ihyâ Ulûmiddîn*, Imam al-Ghazali combined the two. Because of his success in bringing the two parties together, he is known as Hujjatul Islam (Defenders of Islam).⁹ His economic ideas are widely

³ Andi Mirdah and Agus Indra Tenaya, 'Upaya Menghadapi Perubahan Lingkungan Strategis Dengan Membangun Dan Meraih', *Jurnal Ilmiah Akuntansi Dan Bisnis* 3, no. 2 (2008): 1–18, accessed <https://ojs.unud.ac.id/index.php/jiab/article/view/2558>.

⁴ M. Abbas Fauzan, 'Pendekatan Studi Islam Ditinjau Secara Psikologis', *Quality* 1, no. 2 (2013): 150, accessed <https://journal.iainkudus.ac.id/index.php/Quality/article/view/221>.

⁵ Muhammad Afzal Upal and Carole M. Cusack, 'Sufism', in *Handbook of Islamic Sects and Movements* (Brill, 2021), 517, accessed doi:10.1163/9789004435544.

⁶ Zaki Hidayatulloh, 'Pemahaman Islam Melalui Pendekatan Tasawuf', *At-Tahdzib* 2, no. 1 (2014): 116, accessed <http://ejournal.kopertais4.or.id/mataraman/index.php/tahdzib/article/view/1835>.

⁷ Amirul Muttaqin, 'Relasi Syari'at Dan Hakikat Perspektif Al-Ghazālī', *Jurnal Kaca* 9, no. 2 (2019): 98–139.

⁸ Imam Al-Ghazali, *Minhajul Abidin* (Jakarta: Shahih, 2016).

⁹ Masburiyah, 'Pemikiran Fiqih Sufistik Al-Ghazali', *Kajian Ekonomi* 3, no. 1 (2011): 109–30.

discussed in Islamic economic literature. However, as a Sufi figure, his Sufi thoughts have inspired many people to follow his thoughts.

In contrast to Sufi experts who prefer to formulate their spiritual experiences through complex philosophical thought known as Sufism-falsafi,¹⁰ Imam al-Ghazali emphasizes morality as the foundation of his Sufi thought.¹¹ According to him, a person cannot be called a true Sufi if his behavior does not reflect the Prophet's noble character.¹² Sufism-akhlaqi is a Sufi school founded by Imam al-Ghazali. This type of Sufism always colors his thoughts in various fields, not least in economics, particularly among business people.

This research is designed in the form of library research related to a character's thoughts at a specific time. This research also employed a descriptive technique approach, which is a type of research that aimed to describe existing phenomena, both natural and man-made. In this study, a qualitative approach was used. According to Imam Al-Ghazali, the reason for using a qualitative approach was to obtain an in-depth picture of the object of research, namely how the process of implementing the concept of akhlaqi Sufism should be and its relevance to Businesspeople.

The goal of this research is to determine the role of al-Ghazali in providing input to Businesspeople in their business activities, as well as to provide an overview of worship so that when doing business, it does not go too far, causing disappointment if its business goals are not met.

The Significance of a Businessperson's Personality

According to Kotler,¹³ personality is a distinct human psychological innate trait that responds relatively consistently and finally to stimuli. In most cases, innate traits such as self-confidence, dominance, autonomy, respectability, sociability, self-defense, and

¹⁰ Abrar M. Dawud Faza, 'Tasawuf Falsafi', *Al-Hikmah: Jurnal Theosofi Dan Peradaban Islam* 1, no. 1 (2019): 56–70, accessed doi:10.51900/alhikmah.v1i1.4050.

¹¹ Mhd Habibu Rahman, 'Metode Mendidik Akhlak Anak Dalam Perspektif Imam Al-Ghazali', *Equalita: Jurnal Studi Gender Dan Anak* 1, no. 2 (2019): 30, accessed doi:10.24235/equalita.v1i2.5459.

¹² Audah Mannan, 'Esensi Tasawuf Akhlaki Di Era Modernisasi', *Aqidah-Ta : Jurnal Ilmu Aqidah* 4, no. 1 (2018), accessed doi:10.24252/aqidahta.v4i1.5172.

¹³ Philip Kotler and Kevin Lane Keller, *Manajemen Pemasaran* (Jakarta: Indeks Kelompok Gramedia, 2016).

adaptability are used to describe personality. Meanwhile, Yusuf defines personality as “a set of assumptions about the quality of human behavior and its empirical definition.”¹⁴

Essentially, the Businesspeople's Personalities are linked to the process of selecting one's career, which includes being a business person. According to Anoraga, a person's personality influences his job choice. In terms of business activities, the personality of a business actor has a significant impact. If he has a positive personality that supports his business career, this will be a driving factor in his company's success.¹⁵ According to the above definition, “Businesspeople's Personalities” is a distinguishing trait possessed by an entrepreneur that distinguishes him from others and influences the quality of that person's behavior.

You may be aware that the primary goal of business is to make monetary profits. However, this does not mean that a company can justify using any means to achieve its objectives. Business ethics are required for this. A good business principle is an ethical business, which is one that achieves superior and sustainable results by adhering to ethical principles in accordance with applicable laws and regulations. In today's economic environment, a Businesspeople's Personalities or businessmen must have a strong personality to be able to guide his business activities, which are not only concerned with seeking financial gain in business and doing business to pursue the targets that have been set. Others must account for themselves, either to society or to God as a creature of faith.

Rapid urbanization, the spread of non-religious public education and the natural sciences, increased mobility and access to information, industrialization, and other factors have put pressure on urban communities. Material success, unhealthy instant gratification, and a lack of time to spend with family and socialize have alienated modern humans from themselves. As a result, some of them choose deviant means to escape the pressure, such as drugs, alcohol, and even suicide. However, it is not uncommon for them to choose the spiritual path, which may include establishing or joining a new spiritual or religious community.

Prosperity, technological advancements, ease of daily life, and increasingly fierce competition have created pressure that is sometimes

¹⁴ Syamsu Yusuf, *Teori Kepribadian* (Bandung: Remaja Rosdakarya, 2008).

¹⁵ Pandji Anoraga, *Psikologi Kerja* (Jakarta: Rineka Cipta, 2009).

unbearable. Modernism, by separating people from self-perfection, has brought them to their knees. They are also shackled in the guise of liberty, suffocating them. They frequently take desperate shortcuts as a result of their restlessness.¹⁶ Business people must be aware of what has become a demand in the business world. This is said to be a fundamental step that everyone in the world must take. The awareness of doing justice and fulfilling every principle in business is the foundation of business ethics.

The Concept of Akhlaqi Sufism

The most important aspect of Sufism is having a direct relationship with God in order to feel and be aware of God's presence.¹⁷ Being in God's presence is a consistent source of joy and peace.¹⁸ All Sufis believe that the only way to enter God's presence is through soul purity. Because the human soul is a manifestation or emanation of God Almighty's Essence, everything must be perfect and pure, even if the degree of life and spiritual excellence vary depending on the original source.

According to the Sufis, rehabilitating negative mental attitudes necessitates more than just external therapy. That is why, at the beginning of one's journey into the life of Sufism, one must engage in quite strenuous spiritual practice and practice. The goal is to control the passions, suppress them to their lowest point, and, if possible, completely kill them.¹⁹ As a result, the moral development system in moral Sufism is governed as follows: *first, takhalli*. Takhalli is an attempt to purge oneself of heinous behavior or morals. Dependence on worldly pleasures is one of the evil morals that has the greatest influence on the development of other evil morals. This can be accomplished by abstaining from all forms of disobedience and attempting to eliminate passion-driven impulses.²⁰ *Second, taḥalli*. After purging oneself of all

¹⁶ Seyyid Hossein Nasr, *Islam Dan Nestapa Manusia Modern* (Bandung: Pustaka, 1983).

¹⁷ Muhammad Husni and Fathul Wahab, *Nilai-Nilai Sufisme Dalam Jamaah Salawat Wahidiyah* (Yogyakarta: Bintang Pustaka Madani, 2020).

¹⁸ Abd. Rahman, *Tasawuf Akhlāki : Ilmu Tasawuf Yang Berkonsentrasi Dalam Perbaikan Akhlak* (Sulawesi: Kaaffah Learning Center, 2020).

¹⁹ Fahrudin, 'Tasawuf Sebagai Upaya Bembersihkan Hati Guna Mencapai Kedekatan Dengan Allah', *Jurnal Pendidikan Agama Islam Ta'lim* 14, no. 1 (2016): 65–83, accessed [http://www.jurnal.upi.edu/file/05_Tasawuf_Jalan_Untuk_\(Jurnal\)_-_fahrudin.pdf](http://www.jurnal.upi.edu/file/05_Tasawuf_Jalan_Untuk_(Jurnal)_-_fahrudin.pdf).

²⁰ Rahman, *Tasawuf Akhlāki : Ilmu Tasawuf Yang Berkonsentrasi Dalam Perbaikan Akhlak*.

unwholesome mental qualities and attitudes, one should proceed to the second stage, known as *tahalli*.²¹ This word connotes comprehension, beautification of oneself through knowledge of one's own qualities, attitudes, and good deeds. Strive for every movement of behavior based on religious provisions, both physical and spiritual obligations.²² *Third, tajalli*. The manifestation of supernatural light within the heart is referred to by this term. The sense of divinity must be appreciated if the soul has been filled with moral pearls and the organs of the body are accustomed to doing noble deeds so that the results obtained are not diminished. Sufis agree that the only way to achieve perfection in soul purity is to love Allah and deepen that love. This purity of soul will pave the way to God.²³

Conceptually, akhlaqi Sufism has the following characteristics:²⁴ a) Based on the Qur'an and Sunnah. b) Do not use philosophical terms such as those contained in the expression "syatahat". c) It teaches more dualism in God's relationship with humans. The dualism referred to here is a teaching that recognizes that as long as humans can relate to God, their relationship remains in a framework that differs between the two in terms of their essence. No matter how close humans are to their God, this does not mean that they can unite with him. d) The coherence of essence and Sharia. In more detail, the relationship between Sufism (as an inner aspect) and fiqh (as an outward aspect) these rules are often thought of as a means of communicating with God. e) A greater emphasis on formation, moral education, and mental health care via *riyâdhah* (mental training) and the *takhalli*, *tahalli*, and *tajalli* steps.

The thought of akhlaqi al-Ghazali Sufism is part of the substance of Islamic teachings that puts forward spiritual dynamics and *al-akhlâq al-karîmah* in its efforts to try to find true happiness and the essence of divine truth based on the guidance of the Qur'an and the Sunnah of the Prophet SAW. Sufism akhlaqi al-Ghazali is an instrument and a tool to find a way out of all intellectual anxiety and spiritual emptiness,

²¹ A. Rivay Siregar, *Tasawuf Dari Sufisme Klasik Ke Neosufisme* (Jakarta: Raja Grafindo Persada, 2002).

²² Abu Hamid Muhammad bin Muhammad Al-Ghazal, *Al-Munqidz Min Al-Dhalal* (Surabaya: Risalah Gusti, 1995).

²³ Haidar Putra Daulay, Zaini Dahlan, and Chairul Azmi Lubis, 'Takhalli, Tahalli Dan Tajalli', *Pandawa Jurnal Pendidikan Dan Dakwah* 3, no. 3 (2021): 348–65, accessed <https://ejournal.stitpn.ac.id/index.php/pandawa/article/view/1334>.

²⁴ Imam Al-Ghazali, *Kimiyâ' Al-Sa'âdah : Kimia Ruhani Untuk Kebahagiaan Abadi* (Jakarta: Zaman, 2001).

which is not only useful in its time, but is still relevant to be used as guidance and guidance in the spiritual and moral realm of modern Muslim society today. Al-Ghazali's akhlaqi Sufism is a symbol of the struggle and rebellion of human spiritual experience. The struggle to find and reach true spiritual calm and rebellion against all forms and various interests that are forced into, tempt, and dominate the human heart, blocks human attention to the face of the creator. The main idea of akhlaqi al-Ghazali Sufism is to carry out the total religious law and carry out moral and moral values based on the Qur'an and the Sunnah of the Prophet Muhammad SAW, which aimed to make the human heart turn to God alone for the achievement of true happiness and the unfolding of the veil. God's greatness is the output of al-Ghazali's akhlaqi Sufism lessons.

To reach the expected stages in Sufism, one must first go through the following stages:

First, taubah. Al-taubah is derived from the Arabic words *taba*, *yatûbu*, and *taubatan*, which mean "return."²⁵ While repentance is defined by the Sufis as asking forgiveness for all sins and mistakes, it is also accompanied by a sincere promise not to repeat the sin, as well as to do good deeds.²⁶ According to Harun Nasution, Sufi repentance is true repentance, repentance that will not lead to sin again.²⁷

Furthermore, Mustafa Zahri mentions repentance in addition to *istighfar* in his book, *The Key to Understanding the Science of Sufism (begging for forgiveness)*.²⁸ Ordinary people are unable to read *astaghfirullah wa atûbu ilaih* (I ask forgiveness and repent to Him) 70 times per day and night. Meanwhile, those who are concerned with repentance must do *riyâdhah* (practice) and *mujâhadah* (struggle) to remove the veil (hood) that separates them from Allah.²⁹

Repentance should ideally include awareness of the dangers of sin that causes regret, which is immediately followed by concrete actions such as abandoning all these sins and substituting various virtues as

²⁵ Nasaruddin Umar, *Menuai Fadhilah Dunia, Menuai Berkah Akhirat* (Jakarta: Elex Media Komputindo, 2014).

²⁶ Kasron Nasution, 'Konsistensi Taubat Dan Ikhlas Dalam Menjalankan Hidup Sebagai Hamba Allah', *Ittihad* 3, no. 1 (2019), accessed <http://ejournal-ittihad.alittihadiahsumut.or.id/index.php/ittihad/article/view/64>.

²⁷ Ahmad Busroli, 'Pendidikan Akhlak Ibnu Miskawaih Dan Imam Al-Ghazali Dan Relevansinya Dengan Pendidikan Karakter Di Indonesia', *Attarbiyah* 10, no. 2 (2019): 71–94.

²⁸ Hadarah Rajab, *Akhlaq Tasawuf* (Tangerang: Media Kalam, 2020).

²⁹ Mustafa Zahri, *Kunci Memahami Ilmu Tasawuf* (Surabaya: Bina Ilmu, 1995).

their substitutes. Repentance should ideally include awareness of the dangers of sin that causes regret, furthermore, according to Imam Al-Ghazali, we must all repent in every circumstance. Repentance entails abandoning a sin and vowing never to commit it again.³⁰

In this regard, it is stated in the book of Imam al-Final Ghazali, *Minhâj al-Âbidîn*, that there are four conditions for repentance:³¹ *first*, he tried not to sin again; *second*, he confessed his sins and repented of them; and he confessed his sins and repented of them. *Third*, the sins that a servant regrets now have the same position and degree as the sins that he wishes to leave behind. *Fourth*, repentance is performed solely for the purpose of glorifying Allah ('azza wa jalla) and avoiding His wrath and punishment.

Second, patience. Patience, according to al-Ghazali, is the victory of the mover of religion (*ba'its al-dîn*) over the driver of lust (*ba'its al-hawa*) within us. Patience, according to al-Ghazali, is also a virtue stemming from the belief that immoral acts cause harm and obedience causes benefits.³² As a result, leaving immorality and being diligent in obedience is impossible without patience, namely using religion as a driving force in subduing the drivers of lust.³³

Third, poverty. Literally, poor people from a Sufi perspective, being poor does not imply desiring more than what we already have.³⁴ In general, poverty means not having the things that are needed. From al-Ghazali's perspective, there are five levels of poverty:³⁵ *first*, people who, if given a treasure, do not like it, and they feel uncomfortable with the treasure. He avoids hunting and is busy with treasure. Poverty at this level is called *zuhud*, and the culprit is *Zahid*. *Second*, a person who is not happy with his possessions but does not despise them. He will

³⁰ Imam Al-Ghazali, *Mukhtasyar Ihya' Ulumuddin* (Jakarta: Pustaka Amani, 1995).

³¹ Imam Al-Ghazali, *Minhajul Abidin: Jalan Para Ahli Ibadah* (Jakarta: Khatulistiwa, 2013).

³² Imam Al-Ghazali, *Ihya Ulumuddin 8: Sabar Dan Syukur* (Jakarta: Replubika, 2013).

³³ Hensa Ilham Intan Lutfi Primalita and Alfina Hidayah, 'Konsep Sabar Dalam Perspektif Al-Ghazali Dan Implementasinya Pada Masa Pandemi Covid-19', *Academic Journal of Islamic Principles and Philosophy* 2, no. 1 (2021), accessed <https://ejournal.iainsurakarta.ac.id/index.php/ajipp/article/view/3637>.

³⁴ Arrasyid Arrasyid, 'Konsep-Konsep Tasawuf Dan Relevansinya Dalam Kehidupan', *El-Afkar: Jurnal Pemikiran Keislaman Dan Tafsir Hadis* 9, no. 1 (2020): 48, accessed doi:10.29300/jpkth.v9i1.2649.

³⁵ Miswar, 'Maqamat Yang Harus Ditempuh Dalam Proses Bertasawuf', *Ansiru Pai* 1 No. 2, no. Maqamat (2017): 8-19, accessed <http://jurnal.uinsu.ac.id/index.php/ansiru/article/view/1219/992>.

be *zuhud* if given property.³⁶ People who have this attitude are people who are willing (*râdhiyan*). *Third*, if the presence of wealth is more desirable than the absence of wealth, but he is unmotivated to seek it. He would accept and be satisfied if he was given a legitimate property. He wouldn't go to such lengths to find treasure if it meant putting in a lot of effort. *Fourth*, those who go in search of treasure because they can't afford it. He would give his all if he could afford it, even in the face of adversity, because he yearned for wealth, even though he did not have it. Greedy people are those who act in this manner (*harish*). *Fifth*, people who lack material possessions are needed, such as hungry people who lack food and naked people who lack clothing. They are people who are pressed or coerced (*mudhtharan*). They don't always enjoy looking for treasure, but they do occasionally. Beyond these five levels, according to al-Ghazali, is the highest level, namely people who feel the same between the presence and absence of wealth. This is referred to as *mustaghani*, a person who feels rich in both the absence and presence of wealth.

Fourth, *zuhud*. *Zuhud* (*al-zuhd*) is defined as the absence of a difference between poverty and wealth, glory and humiliation, praise or reproach, because of his intimacy with God. *Zuhud*'s essence is to reject something and rely on something else. So whoever rejects this worldly life for the sake of the hereafter is *zahid* in this world. The highest level of *zuhud* is when he desires only Allah Ta'ala, including the hereafter. *Zuhud* must be accompanied by the conviction that the hereafter is preferable to life in this world.³⁷ The practice that emerges as a result of a situation serves as a supplement to the desire for the afterlife.³⁸

In Sufism, the term "zuhud" also refers to the coldness of this world in the feelings and views of the heart. This means that one's heart is not affected by the world, no matter how precious or brilliant it may be. This is because his heart truly believes in God's love, which is accompanied by His abundant gifts. With this belief, his heart is always calm and free from doubts and satanic desires.³⁹ The three

³⁶ Imam Al-Ghazali, *Mukasyafatul Qulub: Menyingkap Tabir Hati Untuk Mendekati Allah* (Tangerang: Alifia, 2020).

³⁷ Imam Al-Ghazali, *Raudhah: Taman Jiwa Kaum Sufi*, Terj. M. Luqman Hakiem, (Surabaya: Risalah Gusti, 1995).

³⁸ Abdul Muqit, 'Makna Zuhud Dalam Kehidupan Prespektif Tafsir Al- Qur ' an', *Ta'wiluna* 1, no. 2 (2020).

³⁹ Muhammad Hafiun, 'Zuhud Dalam Ajaran Tasawuf', *Hisbah: Jurnal Bimbingan*

signs of Zuhudan must be present in one's mind. *First*, don't be content with what you have, and don't be depressed about what you don't have. *Second*, according to Allah's word in QS. al-Hadid [57]: 2, it is the same on both sides of those who criticize and berate. The first depicts Zuhud's wealth, while the second depicts Zuhud's position. *Third*, he must be with Allah, and his heart must be dominated by the pleasures of obedience, because love, whether of the world or of Allah, cannot be returned in any way.

Fifth, tawakkal. The word *tawakkal* is used in three places: 1) Put your trust in Allah's decision. That is, you must have complete faith in and be satisfied with any decision from Allah. Allah's law will not change, as stated in the Qur'an and hadith. 2) Put your trust in Allah's help. You must rely and fully trust in the help of Allah 'Azza Wajalla. If you rely on Allah's help in da'wah and fight for Allah's religion, Allah will surely help you. 3) Tawakkal is related to the sustenance given by Allah. You have to believe that Allah will provide for our daily needs and needs.

Sixth, maḥabbah. In *Mu'jam al-Falasi*, Jamil Shaliba states that *maḥabbah* is the opposite of *al-baghd*, namely love versus hate. *Al-maḥabbah* can also mean *al-wadūd*, which is a very lawful or loving word. Furthermore, *al-maḥabbah* can refer to the tendency towards something that happens with the intention of obtaining material and spiritual needs, such as the love of someone who loves something he loves, a parent for his child, a person for his friend, a nation for his homeland, or a worker for his job. At a later level, *al-maḥabbah* can also refer to a person's earnest effort to reach the highest spiritual level by attaining the absolute image of God.⁴⁰ When Sufis discuss *al-maḥabbah* in Sufi literature, they are referring to a servant's love for Allah. Therefore, before explaining the meaning of love, which is summarized in various terms, Imam Qusyairy explicitly asserts that "love cannot be characterized by images, cannot be limited and explained except by love itself."⁴¹

Maulana Jalaluddin Rumi, the great Sufi poet who echoes the teachings of love for a servant's journey to God and is very productive

Konseling Dan Dakwah Islam 14, no. 1 (2017): 77–93, accessed doi:10.14421/hisbah.2017.141-07.

⁴⁰ Hasnawati Hasnawati, 'Faham Mahabbah Dan Ma'Rifah Dalam Tasauf Islam', *Al-Qalb : Jurnal Psikologi Islam* 6, no. 2 (2019): 100–108, accessed doi:10.15548/alqalb.v6i2.818.

⁴¹ Rahmawati, 'Cinta Dalam Pandangan Sufisme', *Al-Munzir (Jurnal Ilmu Komunikasi Dan Bimbingan Islam)* 6, no. 2 (2013): 237–43.

in describing the meaning of love, turns out to be mute when it comes to describing the lover's overflowing love for his god. This Persian poet of love can only say that if the mind tries to explain love, it will fall into the mud like a donkey. Love and affection can only be described as love.⁴² Meanwhile, al-Ghazali defines love based on the word *ḥubb*, namely, love as a tendency of character or character to something that is delicious or pleasant.⁴³

Seventh, willingness. According to Harun Nasution, "*ridha*" means "not attempting, not opposing" God's decree. With a smile on your face, accept *qada* and *qadar*. When all feelings of hatred are removed from the heart, only feelings of pleasure and pleasure remain. Accepting adversity should make you as happy as receiving assistance. Don't ask Allah to take you to heaven or to save you from hell. Do not try before the descent of *qada* and *qadar*, and do not feel bitter and sick after the descent of *qada* and *qadar*; in fact, feelings of love soar during the reinforcements' descent (ordeal).⁴⁴

According to Imam al-Ghazali, pleasure cannot be separated from love. If a person's heart has been planted with love for Allah, then that love will cause a feeling of pleasure⁴⁵ or pleasure for all Allah's actions for two reasons: (1) Love can ease a person's pain or wound. (2) He may be in pain as a result of what happened to him, but he is also happy as a result.

Al-Ghazali's View on Shaping Businesspeople's Personalities

In today's world, we frequently hear the phrase "spirituality," "religiosity, and "Sufism." Furthermore, the word "business" is also used. So the term "business spirituality" has become part of the trend of the modern age.⁴⁶ Several books published recently have also discussed business spirituality.⁴⁷ As an example: "Spiritual Creativepreneur:

⁴² Zaprul Khan, *Kisah Para Kekasih Allah* (Yogyakarta: Diva Press, 2019).

⁴³ Much Wasith Achadi, 'Relevansi Dakwah Sufistik Imam Ghazali Bagi Masyarakat Indonesia', *Mawa'izh: Jurnal Dakwah Dan Pengembangan Sosial Kemanusiaan* 7, no. 1 (2016): 125–49, accessed doi:10.32923/maw.v7i1.608.

⁴⁴ Miswar, 'Maqamat (Tahapan Yang Harus Di Tempuh Dalam Proses Bertasawwuf)', *Ansiru Pai* 1, no. 2 (2017): 8–19.

⁴⁵ Mulyadhi Kartanegara, *Menyelami Lubuk Tasawuf* (Jakarta: Erlangga, 2006).

⁴⁶ Muhammad Anis, 'Spiritualitas Di Tengah Modernitas Perkotaan', *Jurnal Bayan* II, no. 4 (2013): 1–15.

⁴⁷ Rizal Darwis, 'Etika Bisnis Pedagang Muslim Di Pasar Sentral Gorontalo Perspektif Hukum Bisnis Islam', *Al-Izzah: Jurnal Hasil-Hasil Penelitian* 12, no. 1 (2017): 113–34.

Perjalanan Membangun Bisnis adalah Perjalanan Spiritual” by M. Arief Budiman, “Spiritual Bisnis “The Allah Way”” by Munawar, “Spiritual Capital: Memberdayakan SQ di Dunia Bisnis” by Danah Zohar, Ian Marshal.” In essence, the business world does not only need ethics (business ethics) but also business spirituality. Business ethics can be sourced from secular and rational ethical systems. Business spirituality is more spiritual. In other words, business spirituality is another name for business Sufism.⁴⁸

Thus, business spirituality, in the meaning of Sufism (for) business, is an impulse that comes from within humans that is manifested in their business practices. The perpetrators not only act in accordance with general ethical standards, but more than that, their business conduct is actually an attempt to translate the nature and name of Allah SWT. He is not only in business to seek material gain, but has moved to seek inner satisfaction and peace of mind.⁴⁹

There is a growing impression in society that the business world is a dirty world, full of deceit and violations of norms. It is impossible to relate it to ethical issues. If so, talking about business ethics and what else is associated with Islam feels far-fetched. It is not surprising that the phrases “business is dirty” and “business is immoral” are used. This expression is true if we start with cases of business ethics violations such as bribing to win tenders, manipulating the scales to reap more profits, manipulating receipts to get commissions, using hazardous materials for consumers to reduce production costs, placing pornographic advertisements to increase sales volume, pressing labor wages as low as possible, getting rid of business opponents in a dirty way, and other examples that often occur in the business world. But that doesn’t mean the business is dirty. It is in this context that moral control of business people is needed through what is called “Business Ethics.”⁵⁰

It is difficult to deny that business is a sector that piques the interests of many people. One of the reasons why many people are in business is the desire to achieve financial success in life. The community’s understanding that doing business is a means of making

⁴⁸ Muhammad Djakfar, ‘Business Behavior Of Tariqa Followers In Indonesia: The Relation of Religion, Sufism, and Work Ethic’, *Ulul Albab: Jurnal Studi Islam* 19, no. 2 (2018): 253–71, accessed doi:10.18860/ua.v19i2.5571.

⁴⁹ zhari Akmal Tarigan, *Dari Etika Ke Spiritualitas Bisnis: Tela’ah Isu-Isu Aktual Dan Masa Depan Pendidikan Tinggi Ekonomi Islam* (Medan: Penerbit IAIN Press, 2014).

⁵⁰ Muhammad Syakir Syula, *Marketing Bahlul* (Jakarta: Sri Gunting, 2008).

as much money as possible. There is still a lot going on in the business world to maximize profit by justifying all means, such as trying to be as effective and efficient as possible in obtaining raw materials, processing raw materials, workers, operational systems, marketing, and distribution. It is not surprising that businesspeople rarely consider social responsibility and disregard business ethics.

As a religion whose teachings are comprehensive, Islam covering all aspects of life, of course, the issue of business ethics does not go unnoticed. Even further than that, if conventional business ethics sees the problem in the behavioral aspect, then Islam looks at it even more deeply, namely by touching aspects of the values that become one's view of life.

The views of Ghazali on moral and ethical issues are profound. This can be seen in his concept of ethical behavior in the market or trade. It specifically prohibits taking advantage of this by stockpiling food and other necessities. Hoarding goods is a major injustice, especially in times of scarcity. As a result of scarcity, the price of goods rises, lowering people's consumption and, as a result, lowering production. In doing business, Al-Ghazali places a high value on truth and honesty. As a result, Al-Ghazali condemns counterfeiting, price manipulation, and all types of fraud.⁵¹

The fundamental values taught by Islamic Sharia are intended to assist businesspeople and solve business-related problems. The most important aspect of business ethics is honesty. Honesty is the pinnacle of faith morality and the most noticeable characteristic of believers. Religious life will falter without honesty, and worldly life will suffer as a result. Lying, on the other hand, is the source of hypocrisy. Lies, manipulation, and mixing truth with falsehood are the market defects that most harm the image of trade, whether by lying or explaining the specifications of merchandise and placing it above all others.⁵²

Tawhid occupies a very important position in Islamic business ethics.⁵³ This monotheism, at the very least, gives birth to two awarenesses within every Muslim.⁵⁴ *First*, everyone must realize that this nature is a creation of Allah SWT, which is intended for human welfare, and at the same time, Allah is the absolute owner. In this case,

⁵¹ Imam Al-Ghazali, *Ihjyâ Ulûmiddîn, Juz 1* (Bairut: Dar al-Nadwah, n.d.).

⁵² Muslich, *Bisnis Syariah Perspektif Muâmalah Dan Manjaemen* (Yogyakarta: UPP STIM YKPN, 2007).

⁵³ Muh. Said, *Etik Masyarakat Indonesia* (Jakarta: Pradnya Paramita, 1976).

⁵⁴ Azhari Akmal Tarigan, *Teologi Ekonomi* (Jakarta: Raja Grafindo Persada, 2014).

the Qur'an provides a very firm explanation that all natural resources, or in economic language, factors of production, are the absolute property of Allah SWT.⁵⁵ Meanwhile, human ownership is relative. The implication is that the Qur'anic guidance on halal and haram assets is something that is important for humans to obey because of its benefits for humans themselves.

In his book *Ihyâ*,⁵⁶ al-Ghazali stated that monotheism is the main foundation of the science of mukâsyafah. This knowledge is related to the deeds of deeds through circumstances. Muamalat's knowledge will not be perfect, but it will be accompanied by actions that are the result of the situation. While this situation has the potential to result in charity, someone who has succeeded in the process of understanding true monotheism understands how important monotheism is and how it must be taught to everyone in the proper manner.⁵⁷

Second, the creation of man into this world is to serve God, and every service performed by man will be judged as an act of worship.⁵⁸ The internalization of these two consciousnesses within Muslims will have an influence on their business activities. The effect is seen in the attitude toward helping people who do not have the capital ability (capital loans, soft loans) to build their businesses. Assistance is not only given in the form of charity (ZIS), but must be productive. This attitude will arise because he realizes that the capital he has is not wholly his own but a mandate from Allah that must be utilized for the greatest benefit of human welfare. In other words, if God created nature and everything in it for human happiness, this is what he must translate into real action.

Every Muslim business owner recognizes that his or her business is an act of worship to Allah SWT. Because business activity is worship, he will conduct his business in accordance with Islamic teachings. The principle of justifying any means of gaining profit must be avoided. His pledge to follow Islamic teachings will also raise awareness of accountability before Qadi Rabb al-jalil on the last day.⁵⁹

⁵⁵ Azhari Akmal Tarigan. *Teologi Ekonomi*.

⁵⁶ Imam Al-Ghazali, *Mutiara Ihya Ulumuddin: Ringkasan Yang Ditulis Sendiri Oleh Sang Hujjatul Islam* (Bandung: Mizan, 2008).

⁵⁷ Imam Al-Ghazali, *Terjemahan Ihya'Ulumuddin Jilid VIII* (Semarang: As-Syifa', 2009).

⁵⁸ Heru Juabdin Sada, 'Manusia Dalam Perspektif Agama Islam', *At-Tadzkiyyah: Jurnal Pendidikan Islam* 7 (2016): 129–42.

⁵⁹ Norvadewi, 'Bisnis Dalam Perspektif Islam (Telaah Konsep, Prinsip Dan Landasan Normatif)', *Al-Tijary* 1, no. 1 (1995): 33–46.

Al-Ghazali was so caring that he had a constant concern for guiding human life with morality. He spent almost his entire life advocating the moral movement. He was a pioneer in the study of moral science and the moral movement based on the teachings of relevance (revelation). His perspectives and thoughts on moral education are so broad and deep that almost every book he has written in various fields has to do with moral studies and the formation of human character.⁶⁰

Humans experience moral degradation due to modernization and industrialization, which have an impact on the loss of their dignity. In the face of this shimmering material, modern life often exhibits a quality that is not commendable. The qualities that are not commendable are hirshness and excessive desire for material things. This trait breeds deviant behavior, such as corruption and manipulation. The second characteristic is *al-ḥasûd*, namely the desire for the favors of others to fade and focus on oneself. The nature of *riyâ*, namely the nature of displaying wealth or self-kindness, and so on, depends on various qualities of the heart.⁶¹

Imam al-Ghazali had some wise words to say about “naughty” business people. Cheating in business, in his opinion, is a sign of the business’s demise. The most important aspect of business ethics is honesty. Honesty is the pinnacle of faith morality and the most noticeable characteristic of believers. Religious life will falter without honesty, and worldly life will suffer as a result.⁶²

The enforcement of ethics is one of the solutions offered when there is widespread damage or serious problems that interfere with human behavior. If ethics is not successfully enforced, then the breakdown phenomenon and even society’s proclivity for destruction can be easily understood.⁶³ The development of moral awareness (morality) and the human stand for God is the foundation that determines the pattern of human life. Morals, also known as decency, is a pattern of behavior based on absolute values of any kind. A moral life and every immoral act are the correct answers to moral awareness, whereas an immoral life and every violation of decency are the opposite

⁶⁰ Dkk Zainuddin, *Seluk Beluk Pendidikan Dari Al-Ghazali* (Jakarta: Bumi Aksara, 1991).

⁶¹ Amin Syukur, *Menggugat Tasawuf: Sufisme Dan Tanggung Jawab Sosial Abad 21* (Yogyakarta: Pustaka Pelajar, 1999).

⁶² Imam Al-Ghazali, *Ihya’Ullumuddin Jilid 5* (Semarang: Faizan, 1982).

⁶³ Mohammad Ashim, *Etika Bernegara* (Surabaya: Lentera, 2000).

of that awareness.

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Concerning "the formation of a business personality," Imam al-Ghazali stated that the only way to overcome this trait is to practice faith and worship, to practice diligently, and to try to change these qualities by finding the right time. Because human nature can manifest itself in a state of unconsciousness, every Muslim must engage in self-introspection (*muhâsabah*). It is acknowledged that humans in their lives are constantly competing with their passions, which always want to dominate them. In the world of *fitrah*, various methods for fighting lust are taught, such as *riyâdhah* (practice) and *mujâhadah* (sincerity), so that one's position can be reversed, that is, so that one's desires are controlled by reason that has received guidance from Allah SWT revelation.⁶⁵ Mysticism, it is hoped that by using this method, one will find a path that is pleasing to Allah SWT.⁶⁶

Imam al-Ghazali excelled at writing the third Juz of *Iḥyâ 'Ulûmiddîn*, which he dubbed *Rub'u al-Muhlikat* (Section of Destructive Things). According to Imam al-Ghazali, there are positive principles in Sufism that can help society's future, such as the need to always hold introspection (*muhâsabah*), have moderate life insight, and not be ensnared by low passions that cause them to forget themselves and their God. There are three levels of spiritual perfection: *takhalli*, *taḥalli*, and *tajalli*. *Takhalli* (cleansing despicable qualities) such as *ḥasûd* (envy), *takabbur* (arrogance), *tama'* (desire for something), *hirs* (excessive desire for something), *riyâ'* (showing off goodness), *sum'ah* (wanting to be

⁶⁴ Imam Al-Ghazali, *Kitab Al-Arbain Fi Ushul Addiin* (Bairut: Dar al-Jail, 1988).

⁶⁵ Syukur, *Menggugat Tasawuf: Sufisme Dan Tanggung Jawab Sosial Abad 21*.

⁶⁶ Imam Al-Ghazali, *Iḥyâ 'Ulumuddin Jilid IX* (Semarang: As-Syifa', 1994).

heard by others), *'ujub* (self-promotion), and so on.⁶⁷ *Takhalli*, as the first step toward becoming a complete human personality, possesses an open attitude. That is, when the person in question realizes how bad the qualities he possesses are, a desire to eradicate and eliminate them arises. If this is successful, a person free of *madzmûmah* will appear. The second level is *tahalli*, which is the decoration of oneself with commendable qualities and morals. To build a fortress within each individual, especially in the face of the glitter of this material, it is necessary to build and strengthen the characteristics of *qanâ'ah*, *tawakkal*, *zuhud*, *warâ'*, patience, gratitude, and so on. *Tahalli* is a progressive revelation of Islamic moral values.⁶⁸

Meanwhile, Imam al-Ghazali, in his book *Ihyâ Ullûmiddîn*, said that there are eight *maqâmât*, namely *al-taubah*, *al-shabr*, *al-zuhud*, *al-tawakkal*, *al-mahabbah*, *al-ma'rifah*, and *al-ridha*.⁶⁹ A repentant person has the ability to control the stability of their lust, keep their lust away from evil tendencies, and only do what is good and valuable. A person who is at the *maqâm wara'* expressly tries to leave things that are not yet clear in their use and benefits and only chooses things that have clear benefits. A Sufi who is *zuhud* will only choose something based on its usefulness, both to himself and to others. He will not be swayed by the beauty of his outer skin or fleeting pleasures, because a *zuhud* sees more than its substance. Happiness and material interests are only temporary, because eternal happiness for him is spiritual happiness. In modern times, how is *zuhud* used to form morals toward the world? To uncover this, it is necessary to examine modern society as it is. As a result of conquering nature, humans feel more liberated and even powerful.

Al-Ghazali stated that *zuhud* is not forbidding what is lawful or wasting wealth, but that *zuhud* in the world is that you trust what is in the hands of Allah more than what is in your hands.⁷⁰ This concept of *zuhud* should be applied to human life because human life cannot be separated from spiritual and spiritual life, but as a unified whole that cannot be separated even after the life of this world. In other words, Islam does not recognize a life that is only oriented to the hereafter without thinking about worldly life or, on the contrary, only thinks about worldly life without thinking about the hereafter.⁷¹

⁶⁷ Imam Al-Ghazali, *Ihya' Ullum Al-Din Juz III* (Bairut: Dar al-Fikr, n.d.).

⁶⁸ Mannan, 'Esensi Tasawuf Akhlaki Di Era Modernisasi'.

⁶⁹ Al-Ghazali, *Ihyâ Ullûmiddîn*, Juz 1.

⁷⁰ Al-Ghazali, *Ihyâ Ullûmiddîn 8: Sabar Dan Syukur*.

⁷¹ Nur Chamid, *Jejak Langkah Sejarah Pemikiran Ekonomi Islam* (Yogyakarta: Pustaka

In relation to the problems of modern society, particularly businessmen, sufism has great potential because it can offer spiritual liberation. Sufism invites people to know themselves, and ultimately, to know their God. Sufism, because of its deification of God, can provide answers to their spiritual needs. Other than God, such as material and so on. It is recognized that humans are always competent with the passions that want to control them in their lives. In order for a person's position to be reversed, namely that his passions are controlled by reason that has received guidance from revelation, various therapies, such as *riyâdah* (practice) and *mujâhadah* (serious) in fighting these passions, are taught in the world of Sufism.⁷²

As Imam al-Ghazali judged, when a person is able to master himself and instill admirable qualities in his soul, his heart becomes clear, calm, and serenity radiates from it. This is the *tajalli* result that a person achieves in Sufism, namely arriving at *Nûr Ghaib* in his heart. In such a situation, it is possible to distinguish between what is good and what is bad, between what is false and what is correct. *Tajalli* is defined as the crystallization of moral and religious values in humans, implying the institutionalization of divine values, which will then be reflected in every movement and activity. At this point, one has reached the level of perfection (*insân kâmil*). He has the ability to see all of the possibilities that human beings with the potential of divinity have.⁷³

This last accomplishment is the pinnacle of a Sufi's happiness. People like this will achieve *tuma'ninah al-qalb*, or inner peace, which is the foundation of happiness, both in this world and in the hereafter. Such a person's life is full of optimism ('king'); he cannot be tempted by the circumstances around him, and he can control and adjust himself in the midst of the roar of modernization and industrialization. If human life does not want social inequality that focuses on material satisfaction while ignoring spiritual values, then *zuhud* must become a moral movement that can eventually lead people to goodness and truth so that there is no more moral crisis and crisis of trust. According to Imam al-Ghazali, the essence of *zuhud* is to leave something you love and turn away from it in order to pursue something better in the hereafter.⁷⁴

Pelajar, 2010).

⁷² Amin Syukur, *Zuhud Di Abad Modern* (Yogyakarta: Pustaka Pelajar, 1997).

⁷³ Imam Al-Ghazali, *The Alchemy of Happiness* (London: J. Murray, 2001).

⁷⁴ Imam Al-Ghazali, *Mukhtashar Ihya Ulumuddin* (Depok: Kiera Publishing, 2014).

From the perspective of Sufism, there are several moral values embedded in the concept of work and Islamic business that can be translated into work ethic application; namely, *first*, there is the belief or belief that the intention of humans in doing tasks is to worship Allah and prosper life by having to manage the earth and its contents.

Second, that work is an attempt to strike a balance between the fulfillment of mental and physical needs. According to Hamka, the balance between soul and body is absolute. If the soul is in good health, the image of health will naturally radiate to the eyes, just as radiant light radiates from a healthy soul. Similarly, health of the body will open the mind and intelligence of the mind, causing the cleanliness of one's soul. According to him, self-control against the emergence of mental and physical illness necessitates health maintenance in the form of: getting along with people who believe; getting used to thinking about work; holding back lust and anger; working regularly and weighing before doing; and correcting one's own disgrace.⁷⁵ Everyone needs to take care of their mental health. Mental health is a legal requirement for Muslims to worship. Imam al-Ghazali defines a healthy soul as having the empathy of piety, which includes wisdom, simplicity (*'iffah*), courage (*syajâ'ah*), and justice (*'adâlah*).⁷⁶

Third, working hard is to obtain sustenance, which should be accompanied by tawakkal and piety to Allah (QS. al-Mulk [67]: 15). *Fourth*, work or business must be conducted in a legal and non-illegal manner (QS. al-Maidah [5]: 100). *Fifth*, work must avoid usury methods (QS. al-Baqarah [2]: 278-279). *Sixth*, do not collaborate with Islam's adversaries (QS. al-Taubah [9]: 71). *Seventh*, a human being can only serve as a caliph if he believes that all material in this world belongs solely to Allah (QS. al-Hadid [57]: 7). *Eighth*, material ownership must be legally maintained (QS. al-Nisa [4]: 5). *Ninth*, there is a requirement to be trustworthy, honest, and knowledgeable about all aspects of trade (QS. al-Baqarah [2]: 117).

On the other hand, it is Islamic morals that are known as Zuhud in Sufism as one of the stations to reach the level of sufism. In this position, it does not imply an attempt to flee from real-world life, but rather an effort to arm oneself with spiritual values when confronted with materialistic life problems and to realize the balance of the soul so that the ability to deal with them arises with a wise attitude. Life

⁷⁵ Hamka, *Tasawuf Modern* (Jakarta: Pustaka Panjimas, 1996).

⁷⁶ Imam Al-Ghazali, *Mizan Al-Amal* (Bairut: Dar al-Kutub al-Jamiáh, 1988).

is merely a means to an end. A *zâhid* takes the world or material possessions with a certain attitude that is to work around them so that the world and material possessions have the value of the hereafter. There is no love for him. It does not mean an attempt to impoverish him, but the world and material possessions with a certain attitude that is to work around them so that the world and material possessions have the value of the hereafter. Zuhud, as a simple nature in life based on religious motives, will be able to overcome the natures of *al-tama'* and *al-hirs*.

Zuhud encourages wealth not only as divine assets with economic value, but also as social assets and the responsibility for active supervision of asset use in society. Excessive possessions, despite the fact that it is legal to demonstrate frugality, simplicity, and a luxury attitude, or ownership of assets that are more valuable as status promoters than productive assets. Zuhud instilled in people a sense of self-control and the use of wealth for productive purposes.

Other positive traits associated with zuhud include *qanâ'ah* (accepting what is already there/possessed), *tawakkal* (surrender to Allah SWT), *warâ'* (guarding oneself so as not to eat questionable items (*syubhat*), patience (steadfast in accepting one's condition, whether pleasant, troublesome, etc.), and gratitude (receiving favors with an open heart and using them according to their functions and proportions). What you need to understand is that these qualities are provisions to face the reality of life, not to make someone passive, such as not wanting to try to make a living, being exclusive, and withdrawing from the world's crowds, but on the contrary, because a Muslim living in this world carries a mandate, namely carrying out a function. Caliphate, which means "as a substitute for God, manager, prosperous, and one who enlivens the world." These characteristics represent an inner attitude when dealing with each individual's situation. Every human being is required to strive to be better than his or her current situation.

Conclusion

Sufism-akhlaqi is the Sufi style developed by Imam al-Ghazali. Sufism is what always gives various thoughts in various fields, which is unexpected in the economy, particularly among businessmen. In the field of economics, al-akhlaqi Ghazali's Sufism teaches Tawhid, which

holds a significant position in Islamic business ethics. Every Muslim is born with two consciences as a result of this monotheism. *First* and foremost, everyone must recognize that this nature is a creation of Allah SWT for the benefit of human beings and that Allah is its sole owner. All natural resources, or factors of production in economic parlance, belong to Allah SWT, who is absolute. Meanwhile, human ownership is a relative concept. *Second*, the motivation for the creation of humans in this world is to serve God, and any service performed by humans will be considered worship. The commercial activities of Muslims will be influenced by the internalization of these two consciousnesses. Every Muslim businessman understands that his work is also an act of worship to Allah SWT. Because business is a cult, he will conduct his business in accordance with Islamic teachings. The principle of justification for any means of gain must be avoided.

It must be acknowledged that studying the discipline of Sufism is not easy; it necessitates consistent and intense hard work in order to explore Sufism's thinking optimally and try to eliminate the negative stigma that has existed in modern intellectual society aimed at Sufism. In terms of the Indonesian economy, particularly Islamic economic management, a study of the influence of sufism in Islamic economic management based on Imam al-analysis Ghazali's must be followed up on so that issues of understanding are not misinterpreted by *zuhud*. Some say that *zuhud* is a life that despises the world, but this is not true. People who are too young to manage the economy and their hearts are not cut off from the rest of the world.[]

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