Panning the Servitude Value, Building the Sale Vale Concept of Islam

Alimuddin  
*Corresponding Author, Hasanuddin University*  
E-mail: aan_alimuddin@yahoo.com

Iwan Triyuwono  
*Brawijaya University*

Muhammad Ali  
*Hasanuddin University*

**Abstract**

This paper aims to apply Islamic Devoutness Values to develop Islamic religiousness-based pricing concept. This Analysis is conducted by means of Islamic epistemology that is *isbayani*, *burhani*, and *irfani* methods. This research involves owners and managers of several companies run in Islamic manner and business practice of performed by several friends and relatives of the prophet Muhammad (*peace be upon him*).

The concepts of devoutness value-based pricing using *isbayani* method is cost-plus pricing by buyers. This method allows the buyers to determine the amount of profits of the sale price by the buyers above production cost which is informed to the buyers by the seller while in the *burhani* method, the price is basically offered by the buyers without knowing in advance the production cost. The *irfani* method is *sedekah* (giving alms/charity) in which the seller only provides the merchandise as charity for the buyer and the price is not expected from the buyer. In general, pricing based on Islamic devoutness value is pricing by Allah’s rule.

The concepts of devoutness pricing will create the habits of giving rather than receiving, optimise sellers’ and buyers’ performances, instil the principle that business is worshiping Allah, foster mutual trust and respect and change the worldly as well as hereafter one. As a consequence, there will be an advantage (*mashlahah*) in pricing decision which is oriented towards not only individuals, material, and profane but also collective sphere, spiritual, and hereafter.

**Keywords:** cost plus pricing by buyers, pricing by buyers, *sedekah*, pricing by Allah

1. **Introduction**

According to Qardhawi [1], the result of the real unity (*tauhid*) and the meaning of la ilaha illa Allah is that a faith that human being is born into this world in a state of independence. Therefore, there should be nobody insulting the others and depriving the individual rights of other people, and there is nobody allowed to put any body or him/herself as God. In the perspective of interdependence theory (Berscheid and Reis, [2]; Kelley and Thibaut, [3]), any interaction conducted among human beings is intended to maximize the benefits or minimize losses to every individual. In order to get the benefits, then we must also provide the benefit to other individual (Taylor, *et al*.[4]). Thus, every human being has the same position and independence in the interaction.
Islam upholds the individual freedom but within the limits that do not harm the individual itself and the others, the freedom to think but not to kufr, freedom of intuition is not of lust, freedom of speech instead of making accusations and slander. Islam gives a freedom to earn a living not to take the rights of others away, a freedom to collect treasure but not to be enslaved by it, a freedom to interact with the others but not to worship anybody, a freedom to get any achievement but not to break the relationship with the others for any achievement, and many other kinds of freedom that human can do as long as it is not contrary to the rules of Islam in a relationship.

Producing a useful product, especially for the basic needs of the people, in order to enrich the producer by setting a price that can only be afforded by those who have a relatively large funds is a kind of improper acts. In order to get blessing from God, then the price should be affordable by all people who need it without any intention to disserve the seller.

In a view of Alimuddin, et al.[5], setting a price that is consistent with the initial price on a group of products is the application of the value of honesty in pricing. Raising the price due to the increased demand or selling prices of competitors on the product inventory is a violation to the intention (the price which has been set) which means that it a dishonest act. Through the implementation of the selling price based on the value of honesty will create an efficiency since the employers will hold the stock based on the needs. They do not require substantial funds to run the business since there is no point to do a great investment on stock, and reduce the risk of losses due to the excess stock. Thus, the implementation of the selling price which is based on the value of honesty will create the benefit to themselves, other entrepreneurs, customers, and for the afterlife. However, the adoption of selling price has not considered the fairness on the fulfillment of needs yet.

According to Ibnu Taimiyah, in order to include the element of fairness in setting the selling price, the price should be commonly applicable, that is the common price in the market or through the market mechanisms (Islahi, [6]). Meanwhile, according to Alimuddin [7], the fair selling price is a selling price which considers the weight of production and operation, the need to preserve the environment and to have a social relationship and future generation, of which added by a markup to fulfill the basic needs of employers. The magnitude of the weight of production and operation as high as all absorbed costs are conventionally added by the cost to maintain the present and future environmental and social community preservation (Alimuddin, et al.[8]). With the implementation of the fair selling price of Alimuddin version will create a tawaddhu and harmonious life with the environment and social development and improve the dignity of human being. However, the setting of the selling price has not yet considered the ability of the less-fortunate customers.

The concept of selling price that considers the customers' ability has been introduced by Alimuddin [9] by incorporating the element of ukhuwwah value. Through this concept, the producer or seller is expected to overcome the less-fortunate customers to meet their basic needs. This concept requires a price adjustment based on the value of fairness to the less-fortunate customers. Thus, there will be a peaceful live, mutual trust, problems resolution, and blessing from God. However, the concept of the sale price has not yet put God as a customer in the business.

The creation and setting the selling price of products, should not be intended to create a dependency to one of the parties (seller or buyer) so that the one who feels dominate the other but it is created naturally through a mutually beneficial relationship (Taylor, et al., [4]). In order to worship properly, the parties must be interconnected in equality not affected by the amount of treasures owned. It is not because of the willingness to get a big profit so that the seller deifies the buyer or because of the willingness to get a low price so that the buyer with the seller deifies. Based on the explanation above, this article will discuss how is the concept of selling price by placing ourselves as the servants of God? The purpose of this paper to find the concept of servitude-value based selling price.
2. Object of Research
The object of the research is a company that is wholly or partially managed Islamically, namely Daarut Tauhid Foundation and MQ Group in Bandung, Assalamu'alaikum and Bismillahirrahmanirrahim Restaurants in Malang, and the stories of the companions of the Prophet Muhammad.

2.1 Research Methods
The epistemology that is used in this discussion is the epistemology of Islam, where the revelation (Qur'an and Sunnah) is placed at the single and absolute truth and not inviolable position. It requires a method of interpretation in this research by using the epistemology which had been developed for a long time in the Islamic teachings and was first introduced by Muhammad Abid al-Jabiry, which is the bayanni textual method and Burhani and Irfani contextual method (Abdullah, [10]).

3. Results and Discussion
3.1. The Nature of the Creation of Human Being
Basically, the nature of the creation of human being on earth is only to carry out three major tasks, namely to worship God (QS. Adh-Dzariyat [51]: 56 [11]), to prosper the earth (QS. Hud [11]: 61[11]), and to be a caliph (QS . al-'Araaf [7]: 129 [11] and al-Baqarah [2]: 30 [11]). As a servant, human only works as optimal as possible due to the represented provisions (caliph) so that this life (present and future) will be better (prosperous) and not to make any destruction on earth. The result obtained is not determined by the human but by The Giver of Sustenance (Sang Pemberi Rezeki). Thus, naturally, the result obtained in the form of treasures is a gift from God in the form of a mandate to be enjoyed and utilized as optimal as possible in accordance with His provisions. Thus, there will be no loss or vanity, all things will return as long as done with a sincerely and whole-heartedly. This is the highest peak of happiness, when the egoism erodes. Happiness is not caused by the benefit or loss in material but is permanent that is not affected by time and circumstance, long-lasting. Such happiness is the true happiness (Tolle, [12]).

3.2. Love as an Adhesive
A person who loves something will not equate his/her love with the others. Love God means that all owned resources, in the form of possessions, positions, thoughts, and family are just drawn to Him. He/she will feel enough at Him. He/she will be ready to sincerely sacrifice everything owned as God wills. He/she feels that anythings in the world have no meaning compared to His love. Everything he/she owned, has been submitted to the one he/she loves. Love and ownership will never be converged (Al-Jailani, [13]). Miswar bin Makhramah is a merchant who had the opportunity to increase his revenue and to optimize the material benefit, but he preferred to help his companions who were likely to have problems in the future (Al-Harits, [14]). Due to his love to God, he was willing to help others without expecting any material benefits, although he had a great opportunity for it. This one is an example of love to God in business.

3.3. Sincerity as the Source of Strength
For a Moslem, there is only one purpose and one way that must be conducted, the blessing of God by walking on His instructions. God is The Rich who is always kind and gives so many gifts to the human beings and rids the badness (mudharat) without expecting any reward from them. Therefore, any activity conducted, including selling activity, is should be interpreted as a form of devotion to God Almighty.
3.4. Gratitude as the Source of Happiness

The gratitude to Him is not an offering to God as a return for the gift but it is done merely for ourselves. However, the more we are grateful, the more sustenance will be obtained. In contrast, if we are not grateful, then the expected grace or sustenance will be farther since there is no appeal cause it closer to us (QS Ibrahim [14]: 7 [11], Losier, [15]). Producing or selling as a sign of gratitude to Him (Surah Saba [34]: 13, [11]), not for profit. That one day there is any benefit obtained is the predetermined sustenance from God, not from the human. We should be grateful for any result obtained as the gift from God, not to be grateful to human or the buyer. By being grateful to Him, will spur the increase in production and sales as well as profits (Qur'an, An-Naml [27]: 40, [11]).

3.5. Interpreting the Benefit

In this case, human being is the manager created by God Almighty who is basically good, kind, and clean as cotton, is ultimately being utilitarian, sly, selfish and materialistic because it had been 'hostaged' by the concept of materialistic performance assessment (Alimuddin, [16]). The manager is not given for any other choices but to pursue the profit, maximizing the bottom line. According to Estes [17], managers are not only required to maximize the profit but are also educated to act unethically in order to increase the profit. It is different from the company which is managed Islamically, which considers that this life is a process towards a meeting with the Creator that all actions must be adapted to His willingness. Thus, the philosophy of managing the business is drawn to approach the Owner of this wealth, God Almighty. The performance of all activities in business is conducted towards The Owner. The material is not a destination but a halal and whole-harted based business is a dream. A good and hallowed material result is the impact of the whole-hearted activity. Work is seen as a mean of worship that have a social dimension (horizontal relationship) and as a devotion (worship) to God (vertical relationship). Therefore, the business will be built in a dimension of mercy to the whole universe (rahmatan lil alamin) for the world civilization, both present and future. One does not only think of him/herself and his/her family during the lifetime but also of other creatures and the future generations (Kamla, et al., [18] and Asmal and Asmal, [19]).

In the view of Islam, the benefit obtained is solely because of the gift from God, and not only of human endeavor. Everything that happens, including the benefit, had been determined by God in lauh mahfuzh (QS. Al-An'am (6): 59, [11]). In the view of Aa Gym / Abdullah Gymnastiar, the benefit / sustenance does not need to be found but picked-up. Furthermore, he says, "believe that before the birth, our sustenance [advantage] has been completely prepared by God The Rich. We are only told to pick it up, instead of looking for. What exactly should be found is the blessing of our rations. All of it will come if we work on the blessed ways."

Thus, the duty of human being is only working optimally to prosper the world. Human has only to try to pick sustenance up not to look it for as it has been predetermined by The Almighty. As a servant, human is merely following the orders that have been outlined by God and is not entitled to claim any reward from Him. Al-Adawiah says: 'I am only a servant, and there is no business a waiter with a desire for something' (Sells, [20]). The result obtained is only a kind of His affection.

In a view of Gymnastiar [21], the benefit in doing a business is not only the material benefit but many other more important kinds of benefit. Furthermore, he says "There are five kinds of benefit of running a business, they are: First, the benefit in business is that when we are getting closer to Allah by increasing the good actions although we do not get any material benefit in the form of money. However, by running a business that is able to help others, alleviate the burden of others, satisfy the buyer, or do anything that is good in the sight of God, then those are the benefits. Second, the benefit is if we can have a self-image [reputation] improvement. Third, the benefit in the form of the increased knowledge, experience, and insight. Fourth, that the benefit in the form of the increased gathering or relationships. Fifth, the benefit is not only for ourselves but what we do is to give more benefit to and satisfy other people."
Another benefit that is often overlooked by human beings is in the form of blessing or pleasure (Alaydrus, [22]). Until now, there is still no tool which is able to measure the value of pleasure. Two or more people who taste the same food will not get the same pleasure. It depends on the gratitude to and blessing from God given to the people who enjoy the food. From the explanations and opinions above, it can be concluded that the benefits in the business include the following: first, if the owners and managers of the business are getting closer to God through good deeds, for example, alms (zakat), infaq, shodaqoh, endowment (wakaf), qurban, umrah and other good deeds in the form of consciousness of being grateful for any pleasure obtained in running the business. Second, with the business, they can help or relief the people by involving/employ those who are incapable physically, mentally, and mind. Third, through the business, they can improve their self-image, for example, by keeping their honesty, they can be trusted by other people or institutions (personal guarantee).

Fourth, through the business activities, they can increase their knowledge and insight that will create an efficient and effective business management. Fifth, the business activities will create relationships which are broader and deeper with the suppliers, customers, the surrounding community, and employees in the company. Sixth, through the business, they can increase their wealth, so that they can improve the welfare of their life with their family. Seventh, the business will generate economic activities in the surrounding areas, so that the community can feel the usefulness, and will not disturb the business in their area. Eighth, the business is able to maintain the cleanliness and keep the environment from all kinds of disturbances, so that it can be more comfortable and healthy as well as be an example in maintaining the relationship with the community. Last, the inner satisfaction over the success achieved by the surrounding community which is driven by the owners' business.

3.6 The Concept of Islamic Servitude Value Based Selling Price

An entrepreneur who is motivated to obtain material can only get the material benefits. However, when his/her business is intended to be a devotion to God, then he/she will not only get the material benefits but also the benefits in the form of blessing and pleasure resulted from his/her business as well as an invaluable reward (pahala) that would be obtained in the afterlife.

The greater the sacrifices made, the greater the performance obtained. Setting the selling price based on the value of servitude is motivated by the desire to obtain optimal performance. This is due to the magnitude of the sacrifice of material which is done whole-heartedly by the seller, either in the form of material sacrifice or by retaining from lust to obtain greater material benefits.

The optimal performance is not only confined to the sellers but also the buyers by implementing the value of affection, i.e., to pay more than the price of which is generally applied. The buyer, who is for some reason has not enough even does not have the funds to buy a product for his/her basic needs, then the seller as caliph who have the value of affection from God shall help others considering to the ability of the buyer. Even if the buyer does not have the funds, then he/she deserves to get the shodaqoh (Alimuddin, [9]).

From the explanation and analysis above, it can be concluded that, first, every person who manages his/her wealth is required to propagate his/her wealth so as not exhausted for zakat (HR Iman Tirmidzi from Amir bin Syu'aib) and to expand his/her business without getting any material rewards. It means that anyone who runs his/her business has to be able to create material benefits. Thus, the concept of selling prices textually (bayani) is a cost-plus pricing by buyers, which is the determination of the selling price is based on the absorption costs plus a profit which is determined by the buyer.

Secondly, the sustenance had been predetermined by God and recorded in His database, namely lauh mahfuzh (QS Al-An'am [6]: 59, [11]) so there is no point for the sellers to determine the selling price, but it is better to work as optimal as possible according to His guidance. The result will be determined by the Lord of Sustenance. Thus, contextually (Burhani), it is thought that it is useless to count all of the costs on a product because what determines the selling price is the condition at the time of the transactions. The real-time condition is determined by the Almighty, whether it is the
prospective or the poor people who comes as a buyer, is determined by God, and we just have to pass it patiently.

Therefore, the selling price is based on the will of the Almighty through the buyer. If the buyer is wealthy and has a good personality to optimize his/her performance, then the selling price may be more that the generally applied price. However, if the buyer is a poor person, then there is a chance that the price will be under of generally applied. Thus, such concept of selling price is called as price by buyers.

In contrast, the Irfani perspective of which assumes that the sale result is a given sustenance from God. The producers have to work hard and smart to produce a halal and good product but the result is predetermined by the sustenance Holder. Thus, it is God who determines the selling price so that is called as pricing by God. The logical consequence of this concept is the sincerity from the seller in accepting the result, for any value. Sincerity becomes the main driver of selling price based on the application of the concept of servitude. This concept has been practiced in some types of training conducted by the management and executive of YDT by accepting the trainees without specifying the training rates. The management of YDT accepts any payment / shodaqoh from the participants whole-heartedly even those who do not pay are not disputed. To ensure the sincerity in the implementation of the training, each participant is not registered for his/her payment. The payment is only through the box. By doing this way, unexpectedly, the majority of participants pay more than the generally applied training rates. However, there are also some participants who do not pay for a reason of incapability. Overall, the earning is more than which of the official rate trainings.

Thus, it will create a more harmonious relationship among the businessmen. For the seller, for each time get the earning in any amount will evoke the feeling of happiness in him/her for never setting the earning which has to be achieved. For the buyer, it will create a sense of happiness since he/she does not impose to pay the deal but is suited to his/her capability. As a result, both sides will get happiness and satisfaction since there is nobody sacrifice him/herself (Taylor, et al.[4]), both of them are all accepting and giving their best performance whole-heartedly.

From the analysis above, it can be concluded that the setting of the selling price which is based on the value of servitude, according to the Bayani, Burhani, and Irfani analysis method is as presented in the following Table 1 below.

<table>
<thead>
<tr>
<th>No.</th>
<th>Analysis Method</th>
<th>Pricing Sale</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Bayani</td>
<td>Cost-plus Pricing by Buyers</td>
</tr>
<tr>
<td>2.</td>
<td>Burhani</td>
<td>Pricing by Buyers</td>
</tr>
<tr>
<td>3.</td>
<td>Irfani</td>
<td>Alms</td>
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<tr>
<td>4.</td>
<td>InGeneral</td>
<td>Pricing by Allah</td>
</tr>
</tbody>
</table>

The concept of servitude value based selling price is a concept that gives the selling price to the customer and not from the seller as the concept of the conventional selling price. The great decision is that the selling price is not determined by the seller but solely by the buyer and the seller only accepts the result of any sales in any amount. The setting of selling price which is based on the servitude value is intended to achieve the degree of the peak faith (ma'rifat), where both the sellers and buyers are racing to optimize all of their resources to achieve the degree. The producer / seller will make a full effort to produce the best product and does not conflict to any religious teachings as a sign of devotion to the Creator.

3.7 Reaching The Benefit (Kemaslahatan) Through the Concept of Servitude Selling Price of Islam

The setting of the selling price based on the value of servitude will produce the benefit as described on the following.
a. Give and Receive
The habit of giving is sunnatullah and a character of the universe. The sun gives the light, the earth gives the ground, the air gives the oxygen, the rivers provide the water. They are all giving without expecting anything in return and not decreasing at all (Ismail, [23]). The giving made by a God's creature to other creatures does not reduce what is given to it. Even giving with sincerity will double the performance (QS. Al Baqarah [2]: 261, [11]). This nature is the manifestation of the attributes of God who is always giving without asking any return from human beings.

Thus, the habit of giving will produce something (give and receive) and not receiving or asking then giving (take and give). The giving habit is not only intended for a win-win solution, but more than that, which leads to eternal greatness and happiness.

b. Performance Optimization
The concept of servitude-based selling prices will create a more varied performance and provide an opportunity for any business to optimize its performance based on the needs. The performances which can be achieved by the sellers are, first, its proximity to the Creator by submitting all of the results determined by The Sustenance Giver. Second, an afterlife investment, in the form of shodaqoh from the results. Third, an inner happiness that is priceless for benefit of the products produced by hard work. Fourth, possibly getting the material shodaqoh from the buyers. Meanwhile, for the buyers, they will get direct performances in the form of a halal and good fulfillment of the needs. In addition, the buyers will strive with all their strength to improve their afterlife performance and enhance fraternal relations by replying the shodaqoh from the sellers with a greater value.

c. Business is a Worship
This concept of selling price is an elaboration of religious activities which are only expecting the sustenance from The Sustenance Giver. Thus, the orientation of its business is not to other human beings but God. Any effort tried is only to comply with His provisions. The seller will not hang him/herself to the customer by asking to meet the determined price but by pricing to The Determinants of Price. No remorse for price occurred because it was all done with sincerity as a sign of devotion to God.

d. Mutual Understanding and Respect
Producers or sellers of are able to produce the products due to the understanding the needs of people and therefore they will try to produce such products as well as possible without violating the existing regulations. In contrast, the buyers will appreciate the willingness of relatives to meet their needs by providing adequate remuneration based on they capability. Thus, it will create tolerance and solidarity in the nature of business that is based on mutual understanding and respect. The community will develop dynamically and harmoniously without coercion to the will.

e. Need each other
In the concept of selling price, the sellers and buyers is a unity that can lift the dignity of life among them. The sellers will not get optimal performance without the buyers and their life will be meaningless. Therefore, a seller will take reasonable steps to meet the needs of buyers, because without that effort, his/her life will not be meaningless. Thus, as well as with the buyer who will be looking for the sellers who can meet their needs, whether the needs in the world as well as in afterlife. The mundane needs derived from the perceived physical products, while the afterlife needs are obtained through the provision of adequate compensation to the sellers. Thus, it will create a mutual-beneficial relationship.
f. Vision of Life
The concept of servitude value-based selling price has a vision of the mundane and afterlife life which are conducted simultaneously. The efforts made are to meet the mundane simultaneously with the afterlife needs.

References


