# Inisiatif: Jurnal Ekonomi, Akuntansi dan Manajemen Vol.2, No.2 April 2023





e-ISSN: 2962-0813; p-ISSN: 2964-5328, Hal 386-395 DOI: https://doi.org/10.30640/inisiatif.v2i4.1451

# The Concept of Management of the Heart (Qalbu) in the style of the **Prophet Muhammad SAW in Business Ethics**

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**Abstract.** The heart is like a mirror. As long as the mirror is clean from dirt and stains, everything can be seen in it. But if the mirror is covered with blemishes, and nothing can remove the blemishes from it and polish it, then the mirror is spoiled. The mirror can no longer be cleaned and polished. Management of the Heart is understanding yourself and being willing and able to control yourself after understanding who you are. And the place to truly understand who this self is is in the heart, the heart that shows the character and true self. The heart that makes this self capable of achievement is only because of Allah. In the concept of heart management, every desire, feeling, or impulse that comes out of a person's intentions will be filtered to give birth to something good and noble and full of benefits. Not only for the life of the world but also for the afterlife. More than that, with good heart management, a person can also respond to all forms of action or actions from outside himself, both positively and negatively, proportionally. Like a tower, the heart has many doors. Like a mirror, the heart can absorb and reflect every image that comes to it. Then the influence of the object will enter the heart, and leave an imprint in it through the external means, namely the five senses, or through the inner means, namely fantasy, passion, anger, and morals that form naturally. Development of conscience with the light of faith and belief. On the other hand, the darkness of the heart is due to the beautiful picture of the world hanging over his heart.

Keywords: Heart Management, Prophet Muhammad SAW, Business Ethics

Abstrak. Hati itu seperti cermin. Selama cermin bersih dari kotoran dan noda, semuanya bisa terlihat di dalamnya. Tetapi jika cermin ditutupi dengan noda, dan tidak ada yang bisa menghilangkan noda dan memolesnya, maka cermin itu rusak. Cermin tidak bisa lagi dibersihkan dan dipoles. Manajemen Hati adalah memahami diri sendiri dan mau serta mampu mengendalikan diri setelah memahami siapa diri Anda. Dan tempat untuk benar-benar memahami siapa diri ini adalah di dalam hati, hati yang menunjukkan karakter dan jati diri yang sebenarnya. Hati yang membuat diri ini mampu berprestasi hanyalah karena Allah. Dalam konsep pengelolaan hati, setiap keinginan, perasaan, atau dorongan yang keluar dari niat seseorang akan disaring untuk melahirkan sesuatu yang baik dan mulia serta sarat manfaat. Bukan hanya untuk kehidupan dunia tapi juga untuk akhirat. Lebih dari itu, dengan pengelolaan hati yang baik, seseorang juga dapat merespon segala bentuk perbuatan atau perbuatan dari luar dirinya, baik positif maupun negatif, secara proporsional. Ibarat menara, hati memiliki banyak pintu. Ibarat cermin, hati mampu menyerap dan memantulkan setiap bayangan yang datang kepadanya. Kemudian pengaruh benda itu akan masuk ke dalam hati, dan membekas di dalamnya melalui sarana lahiriah yaitu panca indera, atau melalui sarana batiniah yaitu khayalan, nafsu, amarah, dan akhlak yang terbentuk secara alamiah. Pengembangan hati nurani dengan cahaya iman dan keyakinan. Sebaliknya, kegelapan hati disebabkan oleh gambaran indah dunia yang menggantung di hatinya.

Kata Kunci: Manajemen Hati, Nabi Muhammad SAW, Etika Bisnis

# Introduction

Because the Universality of the concept of management comes from the English language manage means arranging, controlling, directing, and implementing. Malayu S.P. Hasibuan argues, that management is the science and art that regulates the process of utilizing human resources and other resources effectively and efficiently to achieve certain goals or objectives<sup>1</sup>. The Management of the Heart means managing the heart so that the positive potential can develop optimally along with the ability to think and act so that the whole attitude becomes positive, and the negative potential is immediately detected and controlled so that it does not turn into negative actions<sup>2</sup>.

The heart is also interpreted as changing something from its original form, this means that basically, the heart has a positive potential but because of the influence of the heart's lust (lust), it sometimes turns negative. Therefore, the heart needs to be managed so that its positive potential can be maximized and its negative potential can be minimized. The qalbu is the heart or the innermost heart, the most important instrument God has given to humans. The heart is the place where the intention resides, that is, what determines the value of one's actions, whether they are valuable or useless, noble or dishonorable. This intention is then processed by the mind so that it can be realized effectively and efficiently by the body in the form of deeds<sup>3</sup>.

According to Al-Ghazali, the heart has two meanings. First, it is located on the left. Inside is a cavity filled with black blood. This is the source of the spirit. Second, luthf rabbani is spiritual to know Allah. This heart knows what the imagination of the mind does not know and which is the essence of man. The relationship between this luthf and the flesh that forms like a pine tree is unclear, and cannot be explained, but depends on testimony (musyahadah) and disclosure (al-'iyan)<sup>4</sup>. It can be said that the heart is like a king and its flesh is like a country or a kingdom.

The heart is like a mirror. As long as the mirror is clean from dirt and stains, everything can be seen in it. But if the mirror is covered with blemishes, and nothing can remove the blemishes from it and polish it, then the mirror is spoiled. The mirror can no longer be cleaned and polished. Management of the Heart is understanding yourself and being willing and able to control yourself after understanding who you really are. And the place to truly understand

<sup>&</sup>lt;sup>1</sup> Melayu S.P Hasibuan, Manajemen Sumber Daya Manusia, (Jakarta: Bumi Aksara, 2003), hlm. 9

<sup>&</sup>lt;sup>2</sup> Abdullah Gymnastiar, Aa Gym Apa Adanya (Bandung: Khas MQ, 2006), hlm150.

<sup>&</sup>lt;sup>3</sup> Abdullah Gymnastiar, Jagalah Hati, (Bandung: Khas MQ, 2006), hlm. Xvi

<sup>&</sup>lt;sup>4</sup> Al-Ghazali, Mutiara ihya' 'Ulumddin, (Bandung, Mizan, 2003), hlm. 195-196.

who this self is is in the heart, the heart that shows the character and true self. The heart that makes this self capable of achievement is only because of Allah. If the heart is clean, clear, and clear, it will be seen that the whole behavior will reveal cleanliness, clarity, and clarity. A person's appearance is a reflection of his own heart<sup>5</sup>.

In the concept of Heart Management, every wish, feeling, or impulse will be filtered out so that it gives birth to something good and noble and full of benefits. Not only for the life of this world but also for the life hereafter. More than that, with good heart management, a person can also respond to all forms of action or actions from outside himself, both positive and negative, rationally managed very well, which will make the reaction that is issued positive and far from harmful things. In other words, every physical and spiritual activity has been filtered in such a way by the Heart Management process. Therefore, there is only one thing that emerges, namely a noble attitude with a sincere conscience. Thus, it can be concluded that through the concept of Heart Management, a person can be directed to be very sensitive in managing even the smallest potential that exists within him into something of noble value and of great benefit, both to himself and to other creatures of Allah. More than that, it can benefit both in this world and in the hereafter<sup>6</sup>.

#### THE FUNCTION OF THE HEART IN SPIRITUALISM

In the view of Sufism, the heart (heart) has several very important functions:

- a. As a tool for discovering ma'rifah's appreciation of Allah, because with the human heart one can appreciate all the secrets that exist in the unseen realm.
- b. The heart functions to do charity only to Allah, while the other limbs are the only tools used by the heart. Therefore the heart is like a king and the other limbs are its servants.
- c. The heart is also obedient to Allah, while the worship of all the limbs is the reflection of his heart. If humans can recognize him, he will certainly be able to recognize himself, this will cause him to know (ma'rifah) his God and vice versa.

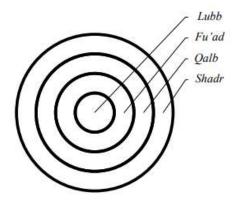
<sup>&</sup>lt;sup>5</sup> Hermono & M. Deden Ridwan, Aa Gym dan Fenomena Daruut Tauhid, (Bandung: Mizan Pustaka, 2004), cet.8, hlm. 25.

<sup>&</sup>lt;sup>6</sup> Muhammad Alain Yanto, Ajaklah Hatimu Bicara, (Yogyakarta: Lkiss, 2008), hlm. 11

The function of the heart in the view of Sufism is more identical as a means to get closer to Allah, this can be seen from the core of the three functions stated above that the heart is a means to ma'rifah to God. From the explanation above, it can be concluded that the power of the heart can reach the superconscious level, the heart can lead humans to the intellectual level (insuicit), morality, spirituality, religion, and divinity.

## **QOLBU BASE**

According to at-Tirmidhi, as quoted by Robert Frages, the heart has four stations namely, the chest, heart, deeper heart, and deepest heart. These four stations are arranged like a set of circles<sup>7</sup>. The chest (shadr) is the outer circle, the heart (qalb) and inner heart (fu'ad) are in the two middle circles, and the core of the heart (lubb) is in the center circle. Thus, it can be understood that the position of the lubb is in the fu'ad, the fu'ad is in the qalb and the qalb is in the shadr. The four stations can be illustrated by the word 'Land of the Haram', which contains around Mecca, Makkah itself, the Masjid Haram and Kaaba sadr position can be likened to the area around Mecca. The position of the qalb can be likened to Makakh itself. Fu'ad can be likened to the Grand Mosque, and lubb can be likened to the Kaaba. These four stations are arranged like a set of circles<sup>8</sup>.



Gambar 1. Lingkaran

Each station is also associated with a different spiritual level, a different level of knowledge and understanding.

<sup>&</sup>lt;sup>7</sup> Robert Frages, Hati, Diri, dan Jiwa, terj. Hasmiyah Raud, (Jakarta: PT Serambi Ilmu Semesta, 2003), Cet. II, hlm. 57.

<sup>&</sup>lt;sup>8</sup> Al-Ghazali, Menyingkap Rahasia Qalbu, (Surabaya: Amelia, t.th), hlm. 53.

- a. Dada (Shadr) In Arabic is shadr, which also means 'heart and mind'. As sh, d, and r verbs, mean go, lead, and also fight or oppose. Because it is located between the heart and the lower self (lust), the shadr can also be termed the outermost heart, shadr is the place where the heart and lower self meet, and prevents one party from violating the other. Dada presides over the interaction with the world. In it against the negative impulses of low self. Called shadr, because it is the beginning of the heart and its first state. It is a place for the nur of Islam, besides being a place for anxiety and danger to enter, a place for envy, lust, hope, and needs, where normative and historical sciences and all knowledge obtained verbally are rampant. According to at-Tirmidhi quoted by Abdul Muhaya, shadr functions as a source of Islamic light (nur al-Islam). The use of the word Islam here is in a very specific sense, namely the attitude of submission which is expressed in physical forms such as prayer, fasting, pilgrimage, and so on<sup>9</sup>.
- b. The second maqam is qalb. It is called qalb because it is easy to go back and forth. Qalb is a place of light of faith, the light of reason, piety, love, pleasure, confidence, fear, hope, patience, qana'ah, as a source of knowledge, the center of contemplation and a source of belief. From a scientific point of view, at-Tirmidhi explained that the qalb is the place of inner knowledge while the shadr is the place where knowledge is born. However, these two sciences complement each other, the first explains its essence. While the second explains the science of shari'ah (formal aspects of religion) which is Allah's proof of His creatures. Besides that, at-Tirmidhi also explained that the shadr is the place of logic, while the qalb is the place of wisdom<sup>10</sup>.
- c. The essence of the heart (fu'ad) The word fu'ad comes from the word faedah which means benefit, because fu'ad shows the benefits of Allah's love. Fu'ad is the light of ma'rifah (nur al-ma'rifah) which functions to know reality. Fu'ad is the third position of several positions of the heart and is a perfect instrument for humans. Fuad is a place of inner vision and the essence of ma'rifah light. The Sufis place the fu'ad at a higher level than the qalb, because when someone can benefit from something, the fu'ad does it first, then his heart. They wave fu'ad like the cornea of the eye on the black of the eye<sup>11</sup>.

<sup>&</sup>lt;sup>9</sup> Al-Hakim at-Tirmidzi, Bayan al-Farq Bayu ash-Shadr wa al-Qulb wa al-Fu'ad wa alLubb, (Maktabah al-Kulliyah al-Azhariyyah: Qahirah, tt), hlm. 43-46.

<sup>&</sup>lt;sup>10</sup> Umi Masfi'ah, "Kecerdasan Qalbu (Telaah atas Kitab Bayan al-Farq Bayan as-Shadr wa al-Qalb wa al-Fu'ad wa al-Lubb)", Tesis Pasca Sarjana IAIN Walisongo, (Semarang: Perpustakaan Pascasarjana IAIN Walisongo, 2003), hlm. 75

<sup>&</sup>lt;sup>11</sup> Al-Hakim at-Tirmidzi, Bayan al-Farq Bayu ash-Shadr wa al-Qulb wa al-Fu'ad wa alLubb, (Maktabah al-Kulliyah al-Azhariyyah: Qahirah, tt), hlm. 46-47

d. Deepest Heart (lubb), In Arabic, the term lubb means the essence and inner understanding which is the essential basis of religion. Lubb is a place of light of monotheism (nur at-tauhid). This light of monotheism is the basis of the three previous lights and the deepest heart (lubb) that receives God's grace. Regarding the position of lubb as explained by the Sufis, it is illustrated as follows "The parable of lubb and fu'ad is like the light of vision in the eye, or like the light wick lamp in the lamp. From these several stations of the heart, it can be concluded that shadr is the place of light for Islam, qalb is the place for the light of faith, fu'ad is the place for the light of ma'rifah and lubb is the place for the light of monotheism. According to the Sufis, the division of the perfecting instrument for humans which he calls the heart at several levels is a division that is symbolic or analogical in nature. From the explanation above, it can be understood that the deepest state contained in the heart is lubb so that when a person has reached this station, he will have the light of monotheism from Allah.

In the concept of heart management, every desire, feeling, or impulse that comes out of a person's intentions will be filtered to give birth to something good and noble and full of benefits. Not only for the life of the world but also for the afterlife. More than that, with good heart management, a person can also respond to all forms of action or actions from outside himself, both positively and negatively, proportionally. A very well-managed response will result in a positive reaction and far from harmful things.

A clean heart is a heart that is free from shirk, envy, revenge, stinginess, arrogance, love of the world, and position. He is free from all diseases that can keep him away from Allah, free from all doubts that can hinder his goodness, and free from the lust that can hinder his affairs. Also free from desires that can hinder his goals, and free from all the obstacles that hinder him from Allah<sup>12</sup>.

Like a tower, the heart has many doors. Like a mirror, the heart can absorb and reflect every image that comes to it. Then the influence of the object will enter the heart and leave an imprint in it through the external means, namely the five senses, or through the inner means, namely delusion, passion, anger, and morals that form naturally. Development of conscience with the light of faith and belief.

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<sup>12</sup> Ali Ad-Dihami, Menjaga Hati, (Jakarta: Gema Insani, 2005), Cet. 2, hal17.

On the other hand, the darkness of the heart is due to the beautiful picture of the world hanging over his heart. Psychologically, the heart has a very important role in giving human nature (humanity) to the human psyche, because it is a determinant of a person's good and bad capacities. Textually the heart is called a lump of flesh, experts explain what is meant by the heart. If the heart is damaged, other organs of the body will not function <sup>13</sup>.

#### MANAGEMENT OF THE HEART OF RASULULLAH SAW IN BUSINESS

If you look at Muhammad's history, indeed at that time he was faced with the reality of the condition of the ignorant Arab society at that time who abandoned honesty in their trading activities. Muhammad, with his commitment, survived and eventually became the trust of wealthy orphans and widows who could not manage their wealth. It was honesty that made Khadijah, a rich man in Mecca, attracted to Muhammad and eventually married Muhammad. Furthermore, Muhammad's business ethics is consensual. Requests and offers in the buying and selling system will feel delicious and beautiful if done fairly with a sincere concept, where both parties to the transaction do so on a consensual basis.

This is what Muhammad did, he would not make a sale and purchase transaction unless both parties liked it, so that he as a seller was happy and the other person as a buyer was happier because he got the item he wanted sincerely and easily. The practice that Muhammad carried out with this principle if seen essentially, is by the principles of justice in modern business ethics. Where the principle of justice demands that we give what is the right of a person where achievement is rewarded with counter-achievement that is considered equal in value, this means that discriminatory treatment is not desired.

Muhammad's justice is no longer in doubt in Arab society so in his business ethics he did not cheat on measurements, measurements, and scales. Muhammad really avoided fraudulent practices, of course, Muhammad was always honest in weighing. Muhammad certainly does not doubt his justice, but Muhammad's justice practices were widely recorded when they were in the form of policies. And this happened when Muhammad was already in Medina.

<sup>&</sup>lt;sup>13</sup> Hermono & M. Deden Ridwan, Aa Gym dan Fenomena Daruut Tauhid, (Bandung: Mizan Pustaka, 2004), cet.8, hlm. 27.

But that does not mean that Muhammad was unfair in trading when he was young. In every economic policy, the Prophet prioritized justice not only for Muslims but also for other people around Medina. This was proven when he was asked to fix the price, he was angry and refused. This proves that he left the fixing of the price to natural market forces <sup>14</sup>. Practice is not cheating measure, size, and scale. By what is described above as well as reinforcement in this analysis, that what was done by Muhammad was a noble business practice. Besides that, it is by the principle of honesty contained in modern business ethics. Muhammad in his business ethics did not vilify other people's businesses. 9To speak ill of other people's businesses that are competitors is cowardly. Many people get caught up in dishonorable actions to get as much profit as possible, for example by dropping the reputation of their competitors by slandering them<sup>15</sup>.

Muhammad really maintains trust in trading, not only the trust of the owner of the goods but also of customers and people related to the business. By holding this trait, Muhammad won the sympathy of consumers so that they voluntarily made trade transactions. This practice is also by the principles of honesty in modern business ethics. Where the principle of honesty in modern business ethics is manifested in fulfilling the terms of the agreement or contract. In addition, this can also be portrayed with the principle of autonomy in business ethics, because autonomy also relies on responsibility. That is why a person can be held accountable for actions that have been taken.

Muhammad in doing business highly upholds tolerance. Tolerance is one of Muhammad's keys to success. This trait will unlock sustenance and means of a quiet life for business people. The benefits of being tolerant are facilitating association, facilitating buying and selling affairs, and accelerating the return of capital. Tolerance in doing business means being easy and tolerant in establishing business cooperation, be it trade, industry, or other businesses. Tolerance encourages strong business partnerships, facilitates every business, empathy for coworkers, and other positive attitudes. Muhammad's practice is by the principle of self-respect in modern business ethics. Where a person is tolerant of others means he respects others as respects himself<sup>16</sup>.

<sup>&</sup>lt;sup>14</sup> Muhammad Saifullah, Etika Bisnis Dalam Praktek Mal Bisnis Muhammad, Jurnal Economica, vol.1/edisi I/November 2016

<sup>&</sup>lt;sup>15</sup> Amirulloh Syarbini dan J. Haryadi, Muhammad Bisnisman Ulung, (Jakarta: Elex Media Komputindo, 2011), hlm. 98

<sup>&</sup>lt;sup>16</sup> Amirulloh Syarbini dan J. Haryadi, Muhammad Bisnisman Ulung, (Jakarta: Elex Media Komputindo, 2011), hlm. 105

We can understand the explanation above that Muhammad became a successful and famous businessman, not only his personality factor. But also because of the formation factors of the environment and social conditions of the Arab nation. Of course, Muhammad as a role model brings a noble example or behavior for mankind. Honesty is one of the basic business ethics that brought Muhammad's success. So that we can see the principles that Muhammad carried out in his trading activities. His experience when he was young showed a reflection of a religious heart so that he was able to attract the charm of his customers. He really respects individual rights in trading, from the trading side as well as from the buyer side. In principle, Muhammad did not give privileges to one party over another. The next stage in marketing after conquering mind share and market share is heart share. In the heart share that needs to be considered is the brand, process, and service<sup>17</sup>.

Thus, the success of the Prophet Muhammad in doing business should be used as a role model for any successful businessman. Using a historical approach has proven that; first, the Prophet Muhammad was a successful trader, this is due to the honesty, sincerity, and integrity of the Prophet Muhammad in maintaining the quality of goods and consumers. Furthermore, in the practice of buying and selling transactions, he always upholds humanity and is not only worldly-oriented. He always maintains an honest, sincere, professional, friendly, and generous nature in all of his activities, especially in his business.

#### **CONCLUSION**

In the concept of heart management, every desire, feeling, or impulse that comes out of a person's intentions will be filtered to give birth to something good and noble and full of benefits. Not only for the life of the world but also for the afterlife. More than that, with good heart management, a person can also respond to all forms of action or actions from outside himself, both positively and negatively, proportionally. A very well-managed response will result in a positive reaction and far from harmful things.

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<sup>&</sup>lt;sup>17</sup> Gunara, Thorik dan Hardiono Sudibyo, utus, Marketing Muhammad SAW, .Bandung: Madania Prima, 2008.

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## RECOMMENDATION

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