



Review of Marketing Ethics in Sharia Property Business Actors (Case Study on Sharia Property Business Actors in Maros Regency)

Herman¹, Muh. Nasir Hamzah², Nasrullah Bin Sapa³
Ekonomi Islam, Universitas Islam Negeri (UIN) Alauddin Makassar
email: hermanmank1991@gmail.com

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Abstract

Ethics, rooted in Islamic teachings from the Qur'an and the Sunnah, serves as the cornerstone for distinguishing between right and wrong in Islam. In business, particularly marketing, ethics play a pivotal role in guiding practices and decisions. This study aims to evaluate the alignment of marketing ethics among Sharia property entrepreneurs in Maros Regency with Islamic business ethics. Employing a qualitative research approach with a phenomenological perspective, the study utilized interviews, observations, and documentation to collect data. The findings suggest that while Sharia property entrepreneurs in Maros Regency generally uphold Islamic business ethics in their marketing practices, there are areas requiring improvement. Specifically, aspects such as trustworthiness, transparency, and accountability emerged as areas for enhancement. Strengthening these dimensions is crucial for fostering greater integrity and ethical conduct within the business community, in line with the principles outlined in Islamic teachings. By addressing these areas of improvement, Sharia property entrepreneurs can enhance their adherence to Islamic business ethics and contribute to the promotion of ethical conduct in their industry. Moreover, aligning marketing practices with Islamic ethics not only ensures compliance with religious principles but also enhances trust and credibility among stakeholders, thereby fostering sustainable business relationships. In conclusion, this study highlights the importance of aligning marketing ethics with Islamic business ethics among Sharia property entrepreneurs in Maros Regency. By prioritizing trustworthiness, transparency, and accountability, businesses can reinforce their commitment to ethical conduct and contribute to the broader ethical framework within the Islamic business community.

1. Introduction

Based on its origin, ethics derives from the Greek word *ethos*, meaning character or habit (Farma and Umuri, 2020). Ethics, also known as "moral philosophy" (Abadi, 2016), is synonymous with morals, stemming from the Latin word "mores," signifying a way of life, habits, or customs (Desiana and Afriyanty, 2017). In their journal, Farma and Umuri (2020) delineate three meanings of ethics: a code of ethics (moral values), norms, and knowledge concerning human behavior.

In Islam, ethics is predominantly referred to as morals, governed by standards derived from the Qur'an and Sunnah (Akhmad et al., 2023). The term *akhlāq* originates from Arabic, representing the plural form of "khuluq." *Al-khuluq* denotes behavior exhibited consistently, rather than sporadically (Desiana and Afriyanty, 2017). Within Islamic tradition,

khuluq is synonymous with morals (*al-falsafah al-adabīyyah*) (Mawaddah and Wijaya, 2016).

Yusuf Qadrawi posits that marketing in Islam entails business activities focused on value creation, fostering growth and benefits for individuals through honesty, justice, openness, and sincerity, all in accordance with Islamic Sharia (Idris et al., 2020). Conversely, Aang Kunaifi defines Islamic marketing as an endeavor to infuse spiritual values into all marketing aspects, including programs and strategies (Fathoni, 2018). Recent observations by researchers highlight prevalent ethical transgressions within Sharia property businesses, notably concerning marketing practices such as promotions and advertisements. Marketers often employ overly enticing language that may not always align with factual information, especially in social media advertising.



Several reports have surfaced regarding fraudulent activities perpetrated by property developers labeled as Sharia-compliant. Instances include fraud in Bandung, where consumers faced problematic housing unit construction despite substantial deposits (Abdurrahman, 2023). Similarly, Lubuklinggau witnessed fraud by PT Buroq Noer Syariah, resulting in significant losses for numerous consumers (Hepronis, 2022). In Maros Regency, 651 consumers fell victim to Sharia-labeled housing fraud (Bakrie, 2019).

Given these circumstances, this study aims to assess the alignment of marketing ethics among Sharia property business actors in Maros Regency with Islamic business ethics.

2. Literature Review

Business ethics is an action in business that involves aspects of norms, morals and religion in its activities (Harahap, 2021). In Jamal Jarallah's journal, it is stated that Islamic ethical theory includes virtue ethics values as emphasized in the Qur'an and sunnah, namely the importance of compassion, honesty, humility, patience and the like (Jarallah, 2008). Based on Syed Nawab Haidar Naqvi's explanation in his book "Ethics and Economics: An Islamic Synthesis" that there are four ethical axioms in economics, namely aspects of Tawhid (utility), balance (adl), free will (ikhtiar) and responsibility (Fardh) (Nawatmi, 2010).

Islam recognizes individual ownership of resources on earth, but the absolute owner of everything is Allah alone. Ownership of property for individuals is only a test for him (Dzikrullah, 2021). In this case Allah says in the following yat.

وَأَعْلَمُوا أَنَّمَا أَمْوَالُكُمْ وَأَوْلَادُكُمْ فِتْنَةٌ ۗ وَأَنَّ اللَّهَ عِنْدَهُ أَجْرٌ
 عَظِيمٌ

Translations:

"And know that your wealth and your children are but a trial, and a great reward is with Allah." (QS.al-Anfal: 28)

Based on tafsir Maraghi, it is stated that property and children are a great temptation for people who use their minds, while tafsir Al-Wasit states that one of the causes of human betrayal is due to their love of property and children (Umala and Mumtaza, 2022) Regarding marketing in Islam, Muhammad Syakir Sula defines that marketing from an Islamic perspective (sharia marketing) is a business discipline that directs the process of creating, offering and changing values from an initiator to its stakeholders based on contracts and principles of muamalah in Islam (Sahla et al., 2019). In a book written by (Putra, M.Si. and Hasbiyah AN, S.H.I.,M., 2018), it is mentioned about the Prophet's business characteristics including siddiq, amanah, tabligh, fathanah and istiqamah.

2.1 Honest (Siddiq)

The value of honesty is one of the dimensions of spiritual intelligence that crowns the personality of noble people. The basic values of honesty are integrity, emotional balance and sincerity (Musyirifin, 2020). In doing business, the Prophet Muhammad never hid defects in his merchandise, let alone swearing using the name of God to convince buyers (Saifullah, 2011). honesty in business does not mean that a trader must swear to convince consumers (Hashim, 2012)

2.2 Trustworthy (trust)

One of the most important things in business is trust (Putra, M.Si. and Hasbiyah AN, S.H.I.,M., 2018). The nature of trust in business is reflected in transparency, ihsan and optimal service (Nurhadi, 2020). There are also forms of trustworthy attitudes in business including: not doing wrong to others, not cheating, avoiding elements of usury, not giving gifts that violate sharia and not giving commissions that are prohibited in Islam (Mustofa, S.Ag., 2013)

People who are trustworthy and honest in doing business not only lead the culprit to success outwardly but later will be with the Prophets. As a hadith mentioned in the Journal (Hashim, 2012) that "honest and trustworthy



traders will be with the Prophet, siddiqun and the martyrs (At-Tirmidzi No. 1130)

2.3 Conveying (tabligh)

Based on the meaning of the word, tabligh means to convey, while in terms tabligh is conveying the teachings of Allah and His Messenger to others (Trisnawati et al., 2021). In the context of entrepreneurship, the meaning of tabligh includes communication and argumentation, meaning that the seller (marketer) must be able to convey the specifications of the products being marketed through appropriate strategies, conveying product advantages without ignoring honesty and truth (Manzani et al., 2021). In its application, tabligh is not just saying but is packaged in a communicative and argumentative way so that the message conveyed can be understood (Putra, M.Si. and Hasbiyah AN, S.H.I.,M., 2018).

2.4 Smart (Fathanah)

One of the gifts of Allah given to the Prophet is extraordinary skill (genius abqariyah) and great leadership (genius leadership-qiadahabqariyah) (Sakdiah, 2016). Due to the intelligence inherent in the Prophet so that he was able to understand, live and recognize his duties and responsibilities as a businessman (Mubarok and Maldina, 2017). In practical terms, fathanah is certainly very influential on business success, as a result of research (Manzani et al., 2021), that fathanah has a significant and positive influence on business success, especially online marketing.

2.4 Consistent (Istiqamah)

The attitude of istiqamah means doing something continuously, consistently or continuity. People who are istiqamah in business mean consistent in doing business and resistant to influences or temptations that have the potential to hinder the achievement of goals (Putra, M.Si. and Hasbiyah AN, S.H.I.,M., 2018).

Meanwhile, according to (Luntajo, 2016), there are nine ethics of marketers (marketers)

which are the principles in carrying out marketing functions as follows: have a spiritual personality, behave well and sympathetically, be fair, be of service and humble, keep promises and avoid cheating, be honest and trustworthy, do not prejudice, do not vilify and do not bribe.

In the business world, there is a marketing concept called the marketing mix. According to Stanton and Tjiptono, the marketing mix is a combination of four variables in the marketing system, namely product (product), price level (price), promotion (promotion) and distribution system (place) (Syukur and Syahbudin, 2017). Therefore, the marketing concept is called the 4P marketing concept.

a. Product

Products and services to be sold must meet human needs (Fathoni, 2018). Islam views that products must be useful or have use value and must contain benefits which include the basic principles of life, namely protecting religion, soul, mind, offspring and protecting property (Syukur and Syahbudin, 2017).

b. Price

In determining the price of a product, companies not only consider the costs involved in producing goods but must also consider customer perceptions of the value of these products (Ahmed and Rahman, 2015). According to Ibn Taymiyyah, the price must be determined by market demand and supply that form an equilibrium point. This means that there is pleasure from the consumer and seller in the transaction process (Nasuka, 2020). Likewise, what the Prophet Muhammad did in marketing was marketing products based on the sales volume that the market could absorb (Hashim and Hamzah, 2014)

c. Promotion

Promotion is an activity carried out by companies with the aim of providing information, influencing and persuading consumers to buy the products produced (Rosyidah and Siswahyudianto, 2023). In the



concept of promotion, Islam teaches that products are communicated with ethical boundaries. Islam prohibits excessive promotion (Febriansyah, 2019), there should be no misleading or fraudulent actions in advertising, no false impressions of any kind are allowed (Abuznaid, 2012).

d. Distribution System (place)

In Islam, marketing decisions related to distribution are important. The ultimate goal of distribution in Islam is to create value and provide satisfaction for customers (Tabrani and Marlizar, 2016). In marketing, it is not allowed to make a contract (akaq) that contains elements of usury, gambling, gharar and the like (Abdullah, 2017). The evidence regarding the prohibition of transactions containing elements of usury is QS. al-Baqarah verses 2/275, 278, 279, QS. an-Nisa 4/161 and QS. ar-Rum 30/39 while the prohibition of transactions containing elements of gambling is contained in QS. al-Maidah 5/90. The prohibition of transactions containing elements of fraud is contained in surah an-Nisa 4/29.

Research conducted (Harahap, 2021) that PT Noor Eman Nusantara has implemented Islamic business ethics values well because the company is guided by the Qur'an and Sunnah in running its business. PT Noor Eman Nusantara has fulfilled the axioms or basic principles of Islamic economics, namely the aspects of Tawhid, balance, free will, responsibility and wisdom. Likewise, research conducted by (Soleha, 2017), that PT Hiba Mitra Devinda Bengkulu has carried out ethical values in its business, namely shiddiq, amanah and fathanah, but the tabligh element has not been fully implemented because there are still provisions of PT Hiba Mitra Devinda that have not been fully conveyed by marketing.

Similar findings in research (Haqiqi, 2019), that PT Aslamtu Syurga Land has carried out Islamic ethical values in its operations, namely Rabbaniah which is a value

that makes the marketing process a form of worship.

3. Research Method

This research is a qualitative research with a phenomenological approach. Heidegger expressed his idea that phenomenology is a method of interpretation to reveal the truth of ontology (Suddick et al., 2020), phenomenology is the study of something that is symptomatic (Lubis, 2020) or an investigation of human experience (Tumangkeng and Maramis, 2022). The data in this study come from primary data and secondary data. Primary data is obtained from observations and interviews while secondary data is obtained from journals, articles, news and others. The object of this research is sharia property business actors in Maros Regency who do not use banks, both in terms of capital and in terms of transactions.

The informants in this study consisted of developers, marketing managers, agencies/marketing and consumers. Data collection is done through observation, interviews and documentation. The instrument in this research is the researcher himself with the help of stationery and recording devices. After the data is collected through the epoche stage and phenomenological reduction (bracketing), then correlate between reality (noema) with informant narratives based on pure consciousness (noesis). Finally, eidetic reduction is carried out to find the essence based on the correlation between noema and noesis. In this case, the researcher utilizes intuition and subjective reflection to summarize all meanings into one frame to reveal the overall essence of the phenomenon under study.

4. Results and Discussion

4.1 Marketing Ethics of Sharia Property Business Actors in Maros Regency

After categorizing the data obtained through observation, interviews and



documentation, the researchers determined the points that reflect the ethics of sharia property business actors in Maros Regency as follows.

a. Project site status.

The status of the project location marketed by sharia property business actors in Maros Regency is fully owned, either obtained through sale and purchase or a cooperation scheme (shirkah). As the following expression.

"Well, in buying and selling, there are buying and selling standards in sharia or the pillars of buying and selling. In the pillars of buying and selling, the goods that we buy and sell must be owned by us. Well, we must own it, we cannot sell something that does not belong to us. Because that is tyrannizing people. We have to own the goods" (Mr. RM)

This is reinforced by the following statement.

"In real sharia property we go directly to the landowner, buying and selling or for example cooperation, so that the investment we offer is truly a blessing, there is no interference from third parties" (Mrs. YK)

"Usually there are three types of schemes, there is the name buy and sell, there is the name gradual, there is the name cooperation" (Mr. GP)

In this case, researchers obtained documentation data as evidence of the truth of the statements of several informants above.



Picture 1. Legality of project site ownership

Based on the informant's narrative (noesis) as evidenced by documentary data, it

can be concluded that the location of the project being marketed has fulfilled the requirements of the goods being traded, namely the status of the goods must be controlled / owned. Regarding the ownership of the location, the researcher obtained comments from informants who are consumers in one of the Islamic property companies that the most common problem with Islamic property is land purchased with a gradual payment scheme. Where the developer is usually unable to pay off the land according to the initial agreement. As the following expression.

"Most of the sharia properties, in terms of legality, do not yet exist or while processing, have been sold. There are also those who have just started signing to the landowner and have started selling, this is actually what is usually problematic. Why? Because usually in the contract, usually the tenor or term of payment for the land to the owner is eee so many months or so many years but as time goes by, he finally does not pay off so eee according to the agreement. Eee in the end who is harmed who ee certainly users who have bought" (Mr. CUL)

According to Mr. CUL's statement, land purchased by developers with a gradual payment scheme has a range of problems that could potentially harm consumers.

b. The nature and behavior of marketers

Based on the results of in-depth interviews with internal company parties, researchers obtained data on the characteristics and behavior of Islamic property marketers such as honesty, trustworthiness, responsibility and transparency. As the following expression.

"The main indicator is honesty, in the sense that when we provide information to consumers it is actually real at the location, for example, when our project is not yet SHM then we say it is not yet SHM



with a note that we provide details of when the work is done and how long the estimated time required by the developer to complete the legalization" (Mrs. YK).

This statement is reinforced by the expressions of Mr. RH, Mr. IW and Mr. RL who also have the status of a marketig. However, researchers obtained data from consumers that there are still sharia property marketers who are not honest in marketing, as the following expression.

"In terms of, in terms of marketing to consumers, ee some are honest and some are not" (Mr. CUL)

Based on this, it can be concluded that the honest nature applied by Islamic property business actors depends on the individual, meaning that honesty has not been owned by every individual marketer in marketing activities. Likewise, the nature of trust and responsibility, there is still an antithetical statement between the company and the consumer. From the results of the interview, data were obtained that the parties to the sharia property developer have fully implemented the traits of trustworthiness and responsibility, as stated by Mr. RM as the developer.

"There was a project I failed, at that time I had to return eee billions of customer funds, but because I understood that eee well it was my responsibility, so I had to finish it" (Mr. RM)

After conducting in-depth interviews with Mr. RM, researchers obtained data that the causes of the problem were technical errors, calculations and licensing.

"At that time, sales were not as expected, not as expected, the land was about to be stockpiled then the unit was also about to be built, but the funds had already gone to the land because the land was high anyway" (Mr. RM)

Based on the informants' narratives, trustworthiness is also reflected in the construction of location facilities promised by the developer, as expressed below,

"Ee for example ee in Moncolloe itself, the gate, we have built it, security post, perimeter fence, location signboard". (Mrs. YK)

To validate Mrs. YK's statement, the researcher made direct observations at the project location in question. The researcher obtained data that what Mrs. YK said was in accordance with the facts in the field. This is also supported by the following documentary evidence.





Picture 2. Project site facilities

The picture above is documentary evidence of the facilities promised by the developer. Regarding the nature of trustworthiness, researchers found the suitability of data obtained from internal companies, observation and documentation. However, there are consumer comments that the trustworthiness and responsibility have not been fully implemented by the developer. as the following statement.

"Like the project that I took, at the end of 2017, as I said, it was promised that the certificate was 6 months to 18 months actually but now it has been five years, I haven't held the certificate until now" (Mr. CUL)

"Ahh that was in the initial agreement, right if for example if there are problems later it will be discussed again by also making a statement if for example like me I cannot make further payments, so it can be determined whether it can be transferred or what the condition of the property is, but in reality after the statement was made, it was also submitted to the property there was no reciprocity so, there was no feed back from them. Well there is no response not in accordance with what was promised at the beginning "(Mrs. LIS)

Based on some of the data obtained, both statements from internal company parties, observations, documentation and statements from consumers, researchers concluded that not all sharia property developers have a trustworthy nature and full responsibility

regarding marketing. This is what has become a controversy in the community regarding the sharia-labeled property.

c. Transaction System

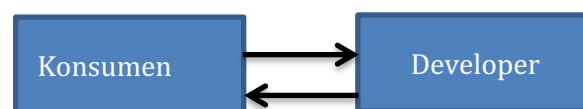
Based on the object of this research, namely Islamic property business actors who do not use bank services, both in terms of capital and in terms of transactions, the researchers obtained data that the transaction system carried out is a two-way transaction system, namely the developer and consumer. As the following expression.

"Friends, until now, friends do not want to go through banking because we understand ourselves that conventional and sharia banking are the same, it's the same thing and it's not in accordance with sharia" (Mr. RM), this statement is in line with the expressions of Mrs. YK, Mr. RL, Mr. IW and Mrs. LIS.

Mr. RM's statement above is based on his understanding that the practice of Islamic banking does not yet reflect sharia values because it still applies a system of fines, confiscation, auctions and others. As the following expression.

"Well, our understanding is like that, well it's the same because indeed, in Islamic banking and conventional banking the practice is the same. Yes, the practice is the same, but what is different are the terms. in fact, when the customer is unable to pay, it is also confiscated, when it is late it is also fined, when it wants to pay off the penalty is also "(Mr. RM)

Based on this understanding, sharia property developers implement a two-way system in their transactions. For more details, it can be seen in the following scheme.



Scheme 1. Two-way transaction system

The scheme above shows that if the consumer matches the unit offered by the developer, the payment is made directly to the developer without going through a third party such as a bank or the like.

d. Prospecting Technique

Prospecting techniques are techniques used by marketers in influencing potential customers to be interested in buying the products offered. Regarding this matter, the researcher obtained data that the prospect techniques carried out were:

1) Convince consumers of legality security.

Location legality security is a top priority for consumers to decide to buy a property unit. therefore, legality security is used as one of the prospecting techniques. As the following expression.

"To be able to influence, which is a big influence, he comes to feel first. this plot in the sense that one example feels that this plot is really safe, so the key is to feel about the progress going forward, to feel that the legality is safe" (Mr. RL)

Mr. RL revealed his success in selling units using this technique when he first became a marketer.

"I have done that so that I could close it in my early days as a marketer" (Mr. RL).

2) Explaining location advantages

Location advantage is one of the considerations for potential customers to buy property units. Therefore, explaining the advantages of location is one of the techniques used by marketers in prospecting. As the following statement.

"So ee, for example, for the facilities, we usually say that this is the facility later, then well like that, which means we also don't exaggerate, so we talk according to the concept that has been planned before" Mr. RH). This statement is in line with Mr. RL's statement.

However, Mr. RH's statement above contradicts the statement of Mr. CULL, who is one of the consumers as well as an agency.

"In terms of advertising, eee of course, the advertisement must be exaggerated, there is no advertisement that is not exaggerated, it must be up" (Mr. CUL).

Regarding Mr. CUL's statement above, researchers also obtained documentation data that seemed exaggerated as well as containing elements of gharar.



Picture 3. Advertising material for one of the sharia properties.

Regarding the picture above, besides seeming exaggerated, it also contains elements of gharar because the picture does not specifically explain the meaning of the numbers listed. Based on the informant's narrative and the documentary evidence obtained, it can be concluded that sharia property marketers still seem exaggerated and have not fully implemented the nature of tabligh in terms of marketing.

3) Convincing Prospective Customers Through Sharia Property Taglines

Tagline is a brief description of the company. In this case the tagline of Islamic property is without usury, without confiscation, without fines and without BI cheking. Based on the statement of Mr. GP who is one of the sharia property developers that in his marketing, Mr. GP sells the tagline. As he said.



"The first marketing technique, well, we sell the concept of sharia as long as it is without fines without usury. it is sold-sold without confiscation, without fines, without usury" (Mr. GP).

Regarding the tagline without fines and confiscation, Mr. CUL confirmed with the following statement.

"eee the system of fines and confiscation so far does not exist, so far there is no because to my knowledge when there is trouble ee, when there is trouble in housing, sharia housing eee to my knowledge it is returned to the developer for resale." (Mr. CUL)

Mr. CUL's statement was also confirmed by Mrs. LIS who is also a consumer. As for the transaction system without the element of interest, it is confirmed by Mrs. LIS who is a consumer.

"Yes, for that one, there is really no interest in installments" (Mrs. LIS).

So, based on some of the data obtained regarding the prospecting techniques above, it can be concluded that in general, the prospecting techniques carried out by marketers are in line with Islamic business ethics, but there are still things that seem excessive and gharar.

4.2 View of Islamic Business Ethics on the Implementation of Marketing Ethics by Sharia Property Business Actors in Maros Regency

a. Location Status

Based on the correlation between noema and noesis (intentionality), the researcher concludes through eidetic reduction, that the location marketed by Islamic property business actors has met the requirements of the goods being traded (the goods are already owned). However, the land obtained with a gradual payment scheme has the potential to harm the landowner (seller) and the consumer. The prohibition of buying and selling goods that have not been owned is essentially a

manifestation that Islamic teachings are happy to protect the interests and rights of consumers. In this case the Prophet said: "You should not sell things that are not yours." (HR. Abu Daud, Tirmidzi) (Zakiruddin, 2021)

This is also in line with Munrokhim's statement that producers are not only focused on material gain but must pay attention to the *maslahah* in it or *maqasid shar'iyah*, meaning that producers must pay attention to sharia values both in terms of capital, how to obtain it, how to manage it until it reaches the consumer konsumen (Hardi, 2020)

b. Traits and Behavior of Marketers

Based on the analysis of intentionality (noetic noematic correlates) which is also supported by documentary data, the researcher concludes that in general the nature and behavior of marketers in Islamic property is in line with Islamic business ethics. This is reflected in the application of honesty, trustworthiness, responsibility and transparency in carrying out business operations. However, there are still certain parties in Islamic property business actors who have not carried out these traits, both from the marketer and from the developer, giving the impression in the community that Islamic property business actors are not trustworthy and irresponsible in running their business.

The essence obtained through eidetic reduction is that Islamic property business actors have not implemented Islamic economic axioms in totality. This research is in line with Siti Soleha's findings that PT. Hiba Mitra Devinda has not fully implemented the values of Islamic business ethics, where there are still things that are covered by marketing (Soleha, 2017).

c. Transaction System

Based on the research results described earlier, the transaction system applied by Islamic property developers is a two-way transaction system. This system is based on the developer's understanding that Islamic banks are still far from sharia values because they



still apply fines, confiscation, auctions and the like. However, what is a matter of pride for Islamic property developers is their intention to keep consumers away from the element of usury, facilitate transactions and not apply a system of fines and confiscation which is a form of injustice. Conducting transactions that contain elements of usury is a major sin. Therefore, Allah says in QS. al-Baqarah 2/278-279 below.

يَا أَيُّهَا الَّذِينَ ءَامَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنتُمْ مُؤْمِنِينَ فَإِن لَّمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِّنَ اللَّهِ وَرَسُولِهِ وَإِن تُبْتِغُوا فَالْكُمُ رُءُوسُ أَمْوَالِكُمْ لَا تَظْلِمُونَ وَلَا تُظْلَمُونَ

"O you who believe, fear Allah and give up the remaining usury (that has not been collected) if you are believers. If you do not do so, then announce war from Allah and His Messenger. But if you repent, then you shall have the substance of your wealth; you have done no wrong nor have you been wronged" (QS-al-Baqarah: 278-279).

As for the evidence regarding the prohibition of eating other people's wealth by false means.

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا أَمْوَالِكُمْ بَيْنَكُمْ بِالْبَاطِلِ

"O you who believe, do not eat of your neighbor's wealth by false means."

d. Prospecting technique.

Based on the results of the analysis, the researcher draws the conclusion that the prospecting techniques used by Islamic property business actors are largely in line with Islamic business ethics but there are still forms of advertising that contain elements of gharar and seem excessive. According to Abu Ya'la, gharar in buying and selling is a transaction in which there is an element of uncertainty, an element of speculation, uncertainty or doubt (Basyariah, 2022). Zainuddin Azhari states that the main characteristic of an honest trader is to prioritize the truth of information and be open

in all matters related to the products being marketed (Ashari, 2021)

In the journal (Nasution et al., 2021), a hadith is mentioned regarding the prohibition of the element of gharar in buying and selling.

عَنْ أَبِي هُرَيْرَةَ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ عَنْ بَيْعِ الْحِصَاةِ وَعَنْ بَيْعِ الْعَرْرِ

"The Messenger of Allah forbade buying and selling hashah and other methods that involve deception. (Muslim No. 2783)

5. Closing

5.1 Conclusions

Based on the results and discussion above, the researcher draws the conclusion that the marketing ethics applied by sharia property business actors in Maros Regency are largely in line with Islamic business ethics but still need to be improved, especially the trustworthiness and responsibility for legality completion. Likewise with the advertising materials used, there are still some that contain elements of gharar. As for the status of the marketed location, it has met the requirements, namely that the goods have been owned, but the land location obtained with a gradual payment scheme has a risk that has the potential to harm consumers if the developer is unable to pay it off based on the initial agreement.

5.2 Suggestions

1. We recommend that the developer pay off the project land before marketing it to minimize the risk of potentially harming consumers.
2. The advertising material used should have a clear explanation so that it does not contain the element of gharar.
3. The developer should not promise the delivery of legality to consumers in a short time if they feel unable to do so, because this has the impression to consumers that the developer is not responsible.



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