

THE COMPLEMENTARY BETWEEN TIJARAH (TRADE) AND REAL ECONOMY WITH TSR MODEL

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Abstract

Epistemologi terpenting tentang pengetahuan terhadap keesaan Allah SWT mengacu kepada keseluruhan pengetahuan tentang Tauhid. Aspek ekonomi memiliki peranan yang penting untuk meningkatkan kesejahteraan manusia, dan salah satunya adalah peran Tijarah (perdagangan). Tijarah merupakan salah satu usaha yang dapat dilakukan dalam hal meningkatkan kesejahteraan manusia. Niat baik dalam melakukan Tijarah (perdagangan) akan menghasilkan interaksi, integrasi serta evolusi yang baik, dan pada akhirnya kegiatan yang dilakukan dengan niat baik tersebut akan berlangsung secara terus menerus. Sistem Informasi Berbasis Komputer (Computer-Based Information System) merupakan suatu prosedur mengembangkan sistem yang dapat melakukan analisa secara detail dengan Problem Domain sistem komputer. Paper ini bertujuan untuk menganalisa bagaimana kegiatan Tijarah tersebut memberikan dampak yang baik secara kontiniu dengan melekatkan variabel moral yang terdiri dari jujur, amanah, adil, mashlahat, kerjasama, saling melindungi dan niat bak, dengan menggunakan Sistem Informasi Berbasis Komputer.

Keywords : CBIS, Tijarah, 8 variabel moral

I. Introduction

Islam is an extraordinary religion, comprehensive and able to equalize between dunia and akhira, also between *hablum minallah* and *hablum minannas*. Islam kosher the congregations to do the trade. Marketing in Sharia principle means a marketing activities are based on the spirit of worship to Allah Almighty, with the maximal efforts for share prosperity, not for group benefits, moreover for its own interests.

Economy aspect has an important role to increasing the human welfare, and one of it is *Tijarah* (trade). *Tijarah* (trade) one attempt to increasing the human welfare. Etymology, the core of *tijarah* is buying and selling, means a swap. *Al-Bai'* for selling, replacing and change (something with another thing). And *asy-Syira* for buying.

Terminology, some of *Thearseon Fikih* give a different definition for *tijarah*. According to *madzhab Hanafiah*, *tijarah* is to change asset with another asset through certain procedure or to exchange something being favourite with another thing through certain procedure which consider as *al-Bai'*. According to *Imam Nawawi*, *tijarah* (trade) is an exchangeing an asset with another assets for the purpose of ownership.

The *Tijarah* with honest, amanah, fair, mashlahat, cooperative, protective and good intension morals, will bring the good impact and in the end can increase the gain between the sellers and the buyers.

II. Feasibility Study

A feasibility study is an evaluation and analysis the complimentary between the potential of *tijarah* (trade) and 8 morals variabel, which is based on extensive investigation and research to support the process of decision making. The aim of feasibility study is to establish the justification for the development of a computer-based system [(Hossain,2000) , Davis and Layzell (1993) and Flynn (1998)]. It is achieved principally by identifying the objectives of the system and by recognizing the benefits of the proposed system [Hossain (2000), Flynn (1998) and Kendall and Kendall (1988)].

1. The Objective

The objectives of the computer-design system are :

a. generation of various 'what if' scenarios (simulation) to demonstrate the complimenterities between *tijarah*, honest, amanah, fair, mashlahat, cooperative, protective and good intension morals and real economy in the light of the *Tawhidi String Relation*.

b. Evaluation of the impact of the complimentarities between *tijarah*, honest, amanah, fair, mashlahat, cooperative, protective and good intension morals and real economy to have a goodwill continious *tijarah* activities.

2. Benefit of proposed system

The benefits of the Computer-Based Information System (CBIS) to be developed to study the above issue will enable us to :

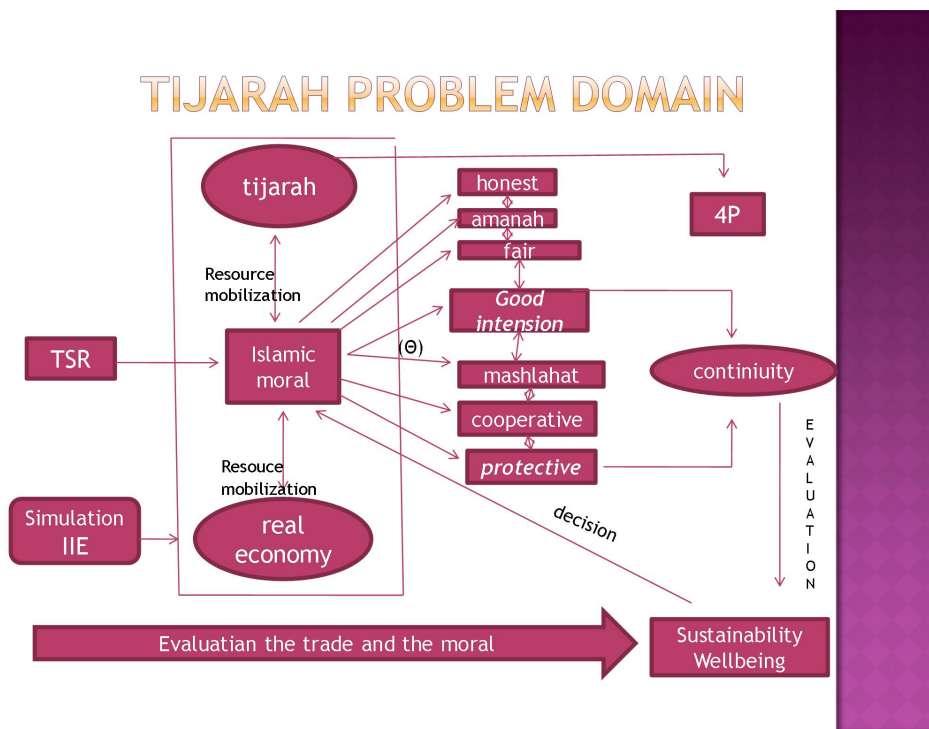
a. Generate various ‘what if’ scenarios of interaction, integration and evolution (IIE) in the process orientation of *tijarah*, honest, amanah, fair, mashlahat, cooperative, protective and good intension morals, and real economy to have a goodwill continious *tijarah* activities complimentary linkages.

b. Evaluate the Social Wellbeing Function between those who do the *tijarah* activities.

c. Support the socio-economic decision making process tp adopt policies toward ensuring the sustainability of the IIE process between *tijarah*, honest, amanah, fair, mashlahat, cooperative, protective and good intension morals and real economy.

III. The System Problem Domain

1. CMR Problem Domain



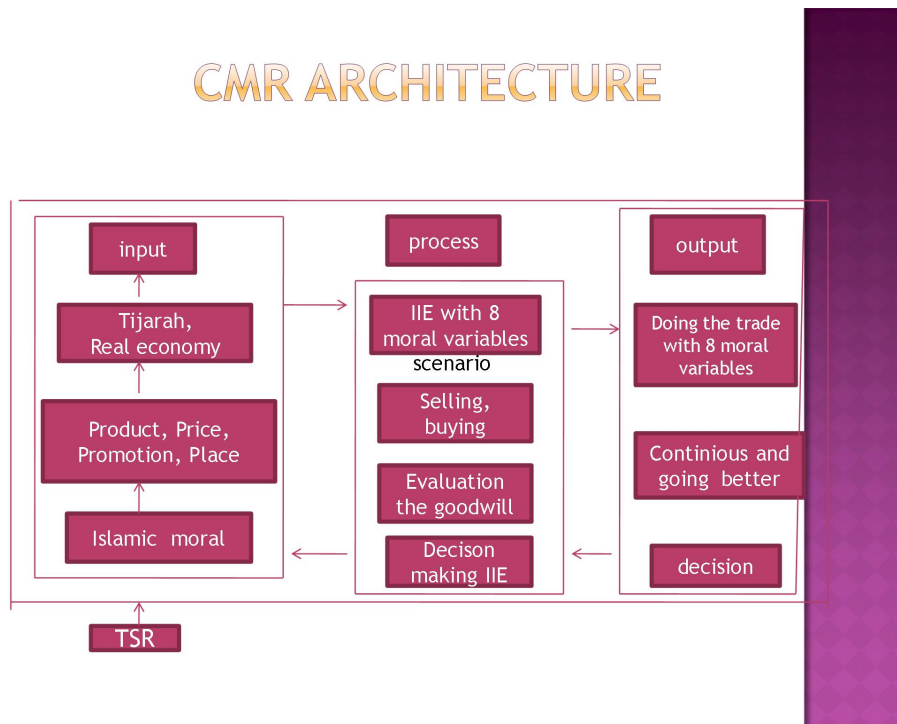
CMR Problem Domain figure shows the relation between *tijarah* and real economy, linked by Islamic moral. Since it is linked by Islamic moral with 8 moral variables (*tijarah*, honest, amanah, fair, good intension, mashlahat, cooperative and protective), the trade will continuing better than before, which is not linked by Islamic moral. This continuing gives a good affect and will build a sustainability wellbeing, specially between sellers and buyers. This moral variables always evaluated for better achievement. It shows the tawhidi string relation.

2. Object, Process and Event in the CMR

OBJECT	PROCESS	EVENT
Tijarah	Selling, buying	Some goods move from the producers, sellers and buyers
Islamic Moral	Doing the <i>tijarah</i> with goodwill and as ibadah	Occurs the trade with islamic morals
Honest	Doing the trade with honest	Sellers and buyers do the trade without fraudulent
Fair	provide equal treatment between one and the other buyer/seller	With fairly start doing the <i>tijarah</i>
Mashlahat	Trade is done with the mashlahat	Mashalat done and the trade between sellers and buyers result the good transaction
cooperative	Do the discussion if there is misunderstanding	The misunderstanding occurs the discussion is done
protective	Protect sellers and buyers	the movement of goods done with protect each other between sellers and buyers
Good intension	Sellers and buyers meet with good intension	Trade occurs between sellers and buyers and both of them get the gain
Amanah	Giving priority to rectitude in selling and buying	Trade is done with amanah, where there is no lie about product, price, place and promotion

4P	Form the product, price, promotion and place	Selling and buying the package of 4P
Real economy	Continuing trade	the tijarah activities is going better than before

3. CMR Architecture



From the CMR figure shows there is three part of it, they are input, where there are an endogenous data, there are tijarah, real economy, 4P and islamic moral. Then the output are processed into the output with IIE, seeling buying, evaluation and decision making. Then the outputs are doing the trade with 8 variabels, continuously and decision by The exogenous data here is the TSR (tawhidi knowledge).

4. SDA and SPSS

METHOD	INTERACTION	INTEGRATION	EVOLUTION
SDA	Yes	Yes	Yes
Process	Trade is the activity where sellers and buyers meet. In this transaction, the movement of goods occurs. The beginning of trade, sellers and buyers do not know each other. They only do the activity sale and buy, meet only that moment and after the transaction finish, then both of them back to their activities. But sometimes they try to have some conversation about other topic beside the transaction.	The sellers and the buyers meet again. Because the trade is done with some moral variables such as honest, fair, mashalahat, cooperative, protective, good intention and amanah, they have a good relation. Sometimes they meet not only for the transaction activities, but also asking about the family, about other activities. It makes the integration between sellers and buyers.	Integration has happened among sellers and buyers, automatically the evolution occurs. Since the trade is done with honest, fair, mashlahat, cooperative, protective, good intention, and amanah, Sellers and buyers often meet. From this based on moral trade, they can increase gain. For the sellers, it will increase their sales, and for the buyers, they get a comfort buying process. It will increase the social being between them and continuously to other sellers and buyers and to all economy aspects.
Statistical	Yes	No	No
Process	The same happens in SPSS method in trade, the explanation of trade is the activity where sellers and buyers meet. In this transaction, the movement of goods occurs. The beginning	They meet only for the transaction, which includes only asking about the goods, the price, bargaining the price. In this SPSS method, there is no integration between sellers and	Since there is no integration between the sellers and the buyers, automatically there is nothing to be evaluated. And there is no evolution that will happen. It stopped in interaction.

of trade, sellers and buyers. They Since there is no evolution, there is no increasing relation between sellers and buyers.

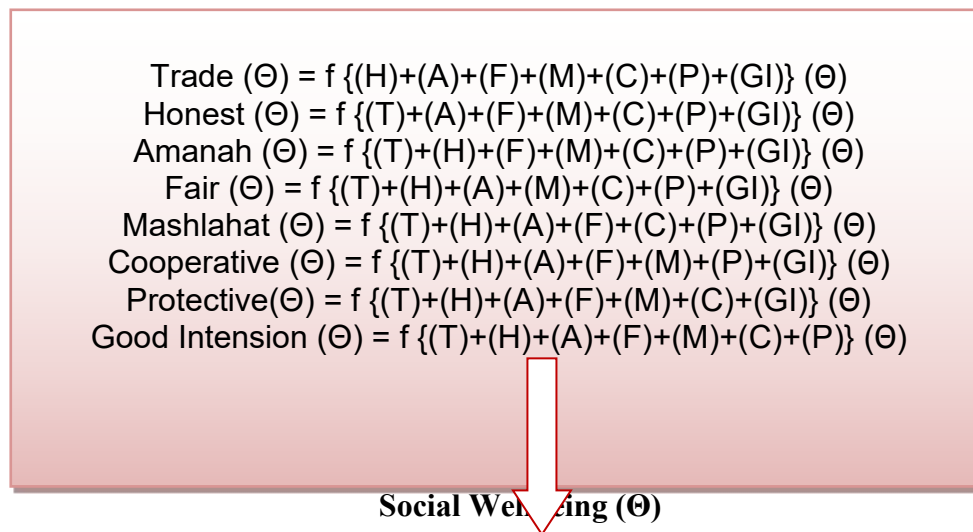
buyers do not know contacting limited evolution, there is no increasing relation between sellers and buyers.

each other. only about the increasing relation between sellers and buyers.

transaction. the increasing relation between sellers and buyers.

IV. Model

Below is a model for the linkage of Tjariah with Real Economy:



SPSS RESULT

$$Y(\Theta) = (129.068 - .589X1 - .367X2 - .033X3 + .099X4 + .090X5 - .134X6 + .177X7) (\Theta)$$

$$X1(\Theta) = (60.769 - .269Y - .082X2 - .345X3 - .031X4 + .613X5 - .337X6 + .609X7) (\Theta)$$

$$X2(\Theta) = (115.713 - .141Y - .069X1) + .465X3 + .132X4 - .467X5 - .198X6 - .304X7) (\Theta)$$

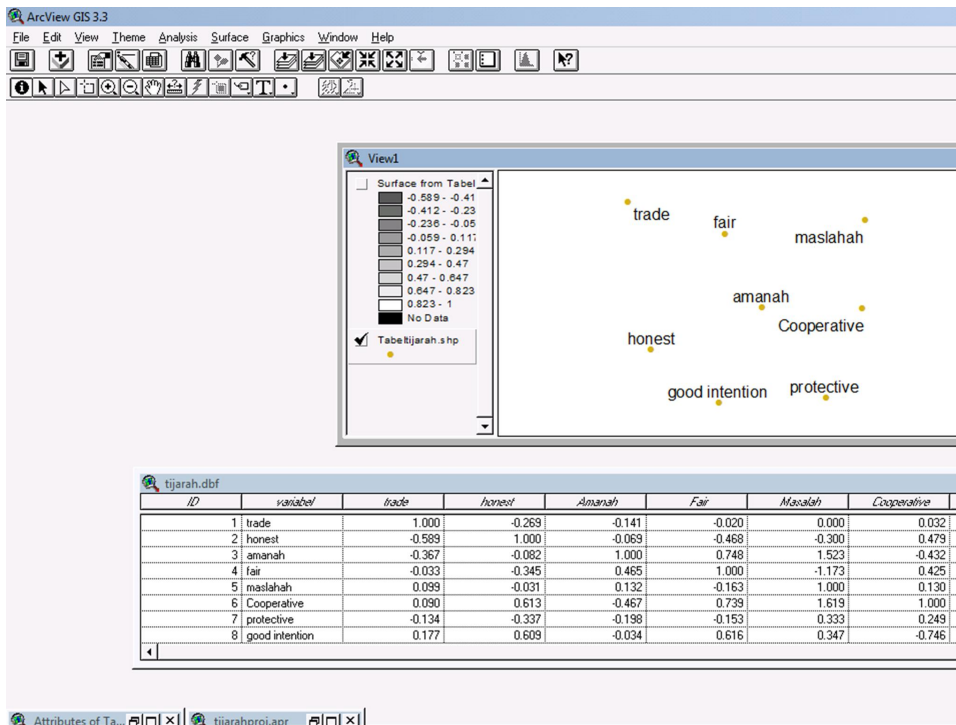
$$X3(\Theta) = (-22.726 - .020Y - .468X1 + .748X - .163X4 + .739X5 - .153X6 + .616X7) (\Theta)$$

$$X4(\Theta) = (-134.193 + .442Y - .300X1 + 1.523X2 - 1.173X3 + 1.619X5 + .333X6 + .347X7) (\Theta)$$

$$X5(\Theta) = (63.513 + .032Y + .479X1 - .432X2 + .425X3 + .130X4 + .249X6 - .746X7) (\Theta)$$

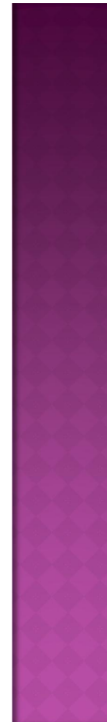
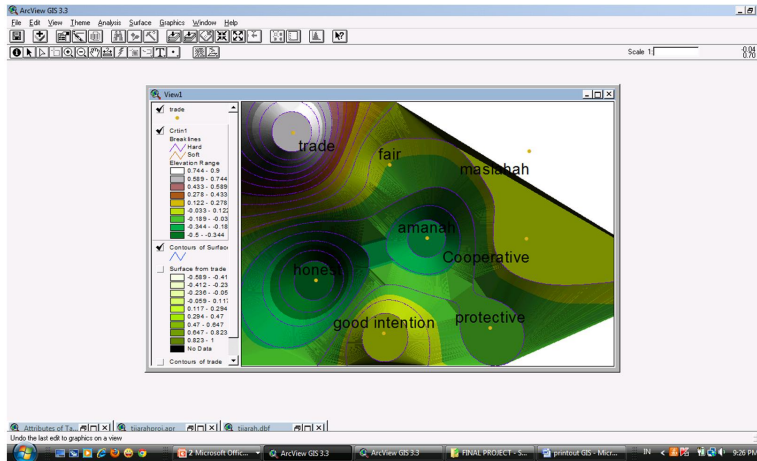
$$X6(\Theta) = (63.226 - .101Y - .555X1 + .387X2 - .186X3 + .056X4 + .526X5 + .768X7) (\Theta)$$

$$X7(\Theta) = (53.071 + 53.071Y + .506X1 - .299X2 + .377X3 + .030X4 - .793X5 + .387X6) (\Theta)$$



From the figure it shows the *tjjarah* with knowledge is the function of honest, amanah, fair, mashlahat, cooperative, protective, and good intension with knowledge. The assumption if the *tjjarah* is done with honest, amanah, fair, mashlahat, cooperative protective, and good intension, it makes both of seller and buyer happily to do the *tjjarah* among them. It will show the continuity. And since the continuity is done in a goodwill, it will make a sustainability of the *tjjarah* and the social wellbeing will get better and will increase a gain between seller and buyer.

ARCHVIEWS RESULT



This Archviews result is seen from one variabel, trade.

V. Implementation Strategy

The strategy explain the IIE, where :

Interaction come from the transaction between seller and buyer. Since it is done honest, amanah, fair, mashlahat, cooperative,protective, and good intension the tijarah become continuity and form an integration. The goodwill from both seller and buyer will be evaluation and along it is done consistanly, will give a social wellbeing which is shown by the gain they receive. The implementaioan strategy shows a satisfaction solution and get near to the optimizing solution.

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