



# The Coffee Business Management with Islamic Symbols: Total Motivation Model and Shari'ah Enterprise Theory Approach

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#### ARTICLEINFO

Received: 4 January 2022

6 February 2022

Accepted:

Revised:

5March 2022

#### ABSTRACT

There is a coffee product under the brand BIKLA. This coffee is produced by the Pesantren (Islamic boarding school) cooperative located in Bangsalsari District, Jember Regency. This coffee is unique because on the front packaging it says "Barokah Ibrahimy", while on the back packaging it says "Barokah Rotibul Haddad from the students (santri). The purpose of this research is (1) exploring the application of business management in BIKLA coffee company; (2) explore the alignment of the implementation of business management in BIKLA coffee company with Total Motivation Model and Shari'ah Enterprise Theory. This research uses qualitative methods with a case study approach. Data is obtained by in-depth interviews and observations. The results showed that the company implemented collaborative business management, namely the merger of business management aimed for commercial and afterlife for production activities, human resource management, marketing, and finance. The application of business management on BIKLA coffee company can be in line with Shari'ah Enterprise Theory and with the Total Motivation Model.

Keywords: Coffee Company, Islamic Symbol, Qualitative Study



Cite this as: Puspitasari, N. (2022). The Coffee Business Management with Islamic Symbols: Total Motivation Model and Shari'ah Enterprise Theory Approach. *Wiga: Jurnal Penelitian Ilmu Ekonomi, 12*(1), 24-35. https://doi.org/10.30741/wiga.v12i1.787

# INTRODUCTION

Wiga: Jurnal Penelitian Ilmu Ekonomi

There is a coffee product under the brand called BIKLA. This coffee is produced by *Pesantren* (Islamic boarding school) cooperative located in Bangsalsari District, Jember Regency. This coffee is unique because on the front packaging it says "*Barokah Ibrahimy*", while on the back packaging it says "*Barokah Rotibul Haddad* from the *santri* (students)". The writing on the packaging is a tagline that is thick with Islamic nuances. This coffee packaging seems to inform consumers that this coffee business is managed by implementing Islamic management. Ather et al., (2011) define Islamic Management as follows:





Management that follows the rules and regulations of Islam as enunciated in Holy Qur'an and practices of Prophet Hazrat Mohammad Sallallaho Alihi wa Sallam (SAWS). It is the process of achieving the Islamically approved (Halal) objectives of an organization following Islamically approved (Halal) procedures, methods, tools and techniques, through the group efforts and co-operations of members of the organization under the boundaries and frameworks of the rules, principles and regulations of Islam with a view to having the blessings and satisfaction of Allah Subhanahu Wa Tawala (SWTA), The Almighty and Most Merciful

Definition of Islamic Management according to Ather et al., (2011) is a management that follows Islamic rules and regulations as written in the Qur'an and the practices of the Prophet Muhammad SAW. Organizations must go through a process to achieve Islamic goals (*halal*) by following Islamically approved procedures, methods, tools and techniques, through group efforts and cooperation of organization members under the boundaries and organizational frameworks, Islamic rules, principles and provisions with the intention to get *ridho* and satisfaction from Allah SWT The Almighty and Most Merciful.

Islamic management according to Ather (2011) is in line with the Total Motivation Model (TMM). TMM is a mixture of materialistic and spiritual motivation shown through two circles, inside and out. Figure 1 is a total motivation model concept image.

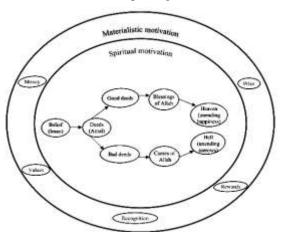


Figure 1. Total Motivation Model (TMM) Source: Ather, et.al (2011)

Figure 1 shows that materialistic motivation is displayed in the outer circle while the inner circle describes the impulse/power of spiritual motivation. Materialistic motivating forces are identified as materialistic advantages approved by Islam (*halal*) such as money, value, recognition, gifts, and others. A Muslim feels motivated to get this materialistic advantage and carry out a Muslim's obligations to Allah SWT The Almighty as well as carry out his/her obligations as a Muslim towards others and all other creations of Allah SWT so that he can get His blessings (Ather et al., 2011).

The content in the TMM which states that a Muslim is motivated to get materialistic benefits by carrying out his obligations as a Muslim or as a representative of Allah on earth (*khalifatul fil ard*), where the responsibility includes to Allah, fellow Muslims, and all his creations (nature) have the same content as the concept of Shari'ah enterprise theory (SET). SET stated that the human being is *khalifatullah fil Ardh* who carried the mission of creating and distributing welfare for all humans and nature. Shari'ah enterprise theory embodies the value of justice towards people and the natural environment. Therefore, Shari'ah enterprise theory will bring benefits to stockholders,





stakeholders, the community (who do not contribute to finances or skills) and the natural environment without abandoning the important obligation to pay *zakat* as a manifestation of worship to Allah (Triyuwono, 2001). SET also stated that the liability of Shari'ahh companies includes vertical and horizontal responsibilities. Vertical responsibility is the responsibility of the company to Allah SWT which is realized by paying *zakat*, *infaq*, *shodaqah* and *waqaf*. The parties who receive the Islamic social fund instrument are considered to be parties who are not directly involved with the company's operations. For example: the *duafa* and the 8 groups of *zakat* recipients. Meanwhile, horizontal responsibility is the responsibility of the company to parties who directly involved with the company, namely employees, suppliers, consumers, government, and shareholders.

TMM and SET are very suitable as the foundation of business management practices with Islamic concepts. Based on the meaning in TMM and SET, Islamic Business Management can be interpreted as a motivation to get materialistic benefits that are approved in Islam by carrying out obligations as Muslims whose accountability is included to Allah SWT, fellow human beings (stakeholders), and other creations of God (nature). Materialistic profits from the business side can be analogous to business profits. The application of Islamic business management will lead to the creation of profits in accordance to Islamic rules.

Islamic business management practices in Indonesia have been going on for almost 29 years. Islamic management practices that are commercial were initially dominated by the financial services sector. This began with the existence of a Shari'ah bank, PT Bank Muamalat Indonesia, which was established in 1992. Furthermore, Shari'ah business practices developed in the fields of Shari'ah insurance, Shari'ah pawnshops, Shari'ah cooperatives, Baitul Maal wal Tamwil (BMT), and Islamic capital markets. Shari'ah business practices are also applied to the real sector, namely in Shari'ah hotels, Shari'ah tourist attractions, and beauty products. Previous research related to Islamic business management has been conducted, including by Kalbarini (2018); Putri (2020); Rofiaty (2019); Alijani & Karyotis (2016); Musa, Sukor, Ismail, & Elias (2020), Ismaeel & Blaim (2012); Maleha (2016); Hijriah (2016); dan Kusdewanti & Hendrawaty (2019).

Kalbarini (2018) analyzing the implementation of Islamic business management with the concept of Shari'ah enterprise theory at Pamella Supermarket. The owner of the supermarket puts accountability on the main purpose of life in the world as *rahmatan lil alamin* that is every Muslim is required to provide benefits to others as fellow creatures of Allah. The realization of the concept is carried out by separating the accountability of business funds and social funds managed by self-service parties. The concept of Shari'ah enterprise theory was also carried out by Putri (2020) who researched the application of Islamic business management at akhwat sewing house (ASH) in Makassar. Based on the results of the study, ASH applies rules that are in accordance with Islamic business concepts in managing its business, ranging from raw materials that are ensured its halalness, production, marketing, transactions and others. This research also implements the concept of Shari'ah Enterprise Theory with forms of responsibility such as *zakat* payments, business ethics, giving appreciation to employees, aiding *da'wah* Institutions, and managing waste by practicing the slogan LISA DARA APIK" (See Waste Take, Untidy, Organize and Tidy Up).

Different from Kalbarini (2018) and Putri (2020), Rofiaty (2019) researching the implementation of Islamic business management on entrepreneurial relations and knowledge management to realize innovation, strategy implementation, and improving the performance of the pesantren. The results of the study found that entrepreneurship, knowledge management, and implementation had a positive effect on the performance of the pesantren. Meanwhile, Sakurai & Sendo (2016) were trying to apply Islamic business management from the point of view of combining Islamic management with Japanese culture to propose management based on social rationality. Further, Musa et al. (2020) compare the Islamic business management between Malaysia and the Gulf Cooperation Country (GCC) in terms of Islamic financial ethics. The results showed that employees of Islamic banks working in Malaysia and the GCC were perceived to be in accordance





with Islamic ethical norms in doing business. The study also proved that there is generally a positive correlation between employee attitudes and behavior and the bank's Islamic ethical practices.

Ismaeel dan Blaim (2012) explore the concept of Islamic business management on the opportunity of using halal regulation and certification as a mechanism for implementing Islamic business ethics in the contemporary world. The results showed that Islam permits and accepts varying degrees of ethical commitment. Islam with a multilevel ethical framework and a tiered halal certification approach is proposed to facilitate the implementation of Islamic business ethics in a relative context. Main developments can enrich halal business practices, harmonize global standards and governance structures, and integration of responsibilities and ethical issues in halal standards. Conceptual research on Islamic business management that is written by (Maleha, 2016) which introduces the concept of business management in Islam. Maleha (2016) stateds that business management is very important in Islam. Islam has stipulated that in carrying out business activities must be based on the principles of Islamic rules, with reference to the Qur'an and hadith.

Hijriah (2016) researching Islamic spirituality in entrepreneurship, where entrepreneurship is the estuary of business management. The results of this study concluded that Islamic spirituality that born from every human being can be utilized into a force in the form of Islamic spiritual intelligence whose elements consist of faith, *takwa*, morality, *siddiq*, trust, *tablîgh*, *fatonah*, discipline, visionary, and empathy. These elements of Islamic spiritual intelligence have the potential to be implemented in business activities to achieve business continuity. (Kusdewanti & Hendrawaty, 2019) interpreting the concept of Islamic business management in porridge sellers. The results of the study inform that porridge sellers carry out Islamic business management by basing their activities on obedience, *istiqomah*, sincerity that is based on only Allah and bring up *Lillahi Ta'ala* business management with *Tawhid* as its main foundation or foothold, so its lead to pave the way to the liberation of the Islamic economy which is still confined in the shadow of the capitalist economy.

Previous research has provided a variety of information on the application of Islamic business management in several fields, including financial institutions, sewing houses, porridge sellers, and supermarkets. Previous research has also reviewed Islamic business management concepts from the point of view of business ethics, spirituality, and entrepreneurship. Based on previous studies that are references and have themes similar to this research, it can be known that there has been no research that analyzes the concept of Islamic business management in processed coffee companies. This research has 2 objectives, namely: (1) explore the application of business management of BIKLA coffee company; (2) explore the alignment of the implementation of business management on BIKLA coffee company with Total Motivation Model and Shari'ah Enterprise Theory. This research contributes to the development of science in the field of Shari'ah Management which has been widely adopted in real sector businesses. This research is also beneficial to the world of practitioners by being a reference in business management by applying the concept of Shari'ah management.

#### **METHOD**

This research is qualitative uses a case study approach. Research is carried out on natural objects where researchers are key instruments. This data type of this research is primary data. These research informants are company owners, employees, and marketing partners. The object of the study is the BIKLA Coffee company located in Banjarsari village, Bangsalsari District, Jember Regency. Data collection techniques are carried out by in-depth interviews and observations.

Qualitative method data analysis using the Miles and Huberman model (Sugiono, 2011). Miles and Huberman found that activities in qualitative data analysis are carried out interactively and





continuously until they are completed and the data is saturated. Activities in data analysis are data reduction, data exposure, and conclusion drawing. This research uses internal validity techniques or also called credibility as a measurement of data validity. Bandur (2016) emphasizes the importance of researchers providing assurance that trustworthy research has credible attributes. Credible means that researchers are believed to have collected real data in the field and interpreted the authentic data accurately. Researchers choose internal validity techniques of the type of triangulation which includes triangulation of data collection techniques, triangulation of data sources, and triangulation of theory.

## RESULTS AND DISCUSSION

BIKLA coffee company is a *pesantren* cooperative business. *Ustadz* Bukhori (UB) as the owner of the company was moved to produce coffee because Jember has a very large coffee plantation land of approximately 50,000 hectares. This land is not including those that belongs to PTPN. Farmers grow coffee under the stands of teak or mahogany trees. UB learned that the margin of coffee beans from farmers to small middlemen is very low, only around Rp 100 to Rp 200 per kg, while the margin of coffee beans from small middlemen to large agents is around Rp 500 per kg. Thus, the total margin from farmers to large agents is not up to Rp 1,000 per kg, and furthermore these coffees are produced by large companies. The company sells at a high price and even exports abroad. However, in this case farmers do not get a significant income effect to make ends meet. UB was moved to manage coffee by producing and owning its own brand. It aims and hopes to provide better benefits to farmers by buying coffee from farmers directly. Here is an interview excerpt from the company owner.

"The people plant under the mahogany stand, and those over there is a teak stand, but in average large wooden stands on the community coffee plantations are mahogany wood.so there are approximately 40-50,000 hectares so far we are only a half-done process then exports abroad then processed again with a much higher economic value, then secondly price margin that occurred so far it was from farmers to small middlemen between 100-200 rupiah per kg and, this, to this large agent is about 500-1000 it means that from farmers to large agents this is not up to 1000 and this is what we processes to be exported into large manufacturers such as kapal api torabika and so on".

"Here again farmers do not get benefit with margin of only 200 even though the cost of production is extraordinary such as fertilizer, workers, eat and so on, well here I as a society who know exactly the situation feel moved because again farmers are not being noticed, finally I have to make how this coffee is not produced by others, but farmers themselves who produce here."

Currently, the company already has a *halal* label and in the process of the BPOM for the preparation of sales abroad. The creation of *halal* labels is the result of assistance from government program the One *Pesantren* One Product (OPOP) as stated below.

"I was accompanied by OPOP from the beginning, the legality of the product is halal after that to the brand and now is in the BPOM process because we want to take it abroad"

Meanwhile, the coffee production process passes through the *rotib* reading stage, at least 3 times a day by *santri*, namely at 4 am, 7 o'clock before they go to school and after *ashar* by employees. *Rotib* readings can reach 6x on Fridays with the addition of *rotib* readings by male communities on Friday nights, Muslim female communities after Fridays, and all employees at night. Meanwhile, *rotib* readings are also carried out by partners in this case is the marketing partners whose home location is close to the company which is done on Saturday *pahing*. This *rotib* reading makes things more than others coffee production process compared to other coffee businesses.





The company implements working hours from 08.00 to 11.00. The reason for the implementation of work until 11:00 am is because employees must go home to prepare for *dzuhur* prayers. Employees re-enter work from 13:00 to 15:00. Employees of the company come from the surrounding community and alumni of *pesantren*. The number of employees is 35 people with the number of female employees as many as 12 people. UB designates Friday as a holiday. This is in accordance with the observations of researchers who make observations to the company directly on Friday, where on that day there is no employee activity and the owner declares the day is a working holiday.

After getting a mandate to sell *luwak* coffee for 5 kg, the owner got a supply of 2 tons of coffee to sell. The sale of 2 tons of coffee takes about 4 months. However, the sale of 2 tons of sold-out coffee was followed by the finances of the coffee that ran out as well. Based on information from the owner, the company has not implemented proper financial management because the company's finances are mixed with personal finances.

"From that time then I have no money, after that we continue to develop the barokah until finally I am trusted. I was given a 2-ton coffee loan. At that time, let alone 2 tons, 50 kg was difficult. 4 months of the new process ran out and the finances ran out."

Company owners get help from friends to overcome finances that are in bankruptcy by helping sell coffee in a multilevel marketing way. The owner does not use financing from banking for fear of engaging in *riba*, as the following interview results.

"Not using bank financing because we do not want to engage in riba"

For business turnover, the Company has a turnover of funds reaching to Rp 600,000,000 per month with an average coffee production of 3 tons per month. BIKLA Coffee Company uses network marketing methods (multilevel marketing) and direct marketing. The company's segmentation is *pesantren* in West Java, Sulawesi, Riau, and in existing hotels and large cafés. The owner of the company initially did not know that the marketing was through MLM. The owner only knows his coffee products are experiencing high sales. Mr. Fathurahman as a marketing partner conducts sales with a multilevel marketing model.

"Mr. Fathurahman, an entrepreneur, tried to offer and finally came up with a multilevel marketing sales system. Well, this system that still has pros and cons but however this system is part of the sales system, finally after knowing this all pesantren support the MLM system to market almost 50% of our resellers are pesantren. So our coffee is enjoyed by pesantren in west Java, in Sulawesi Riau in hotels – hotels then big café"

This company is located within the *pesantren* area that accommodates *santris* from several regions in Indonesia, one of which is from Palembang and Makassar. The owner of the coffee company who is also an *ustadz* in the *pesantren* financing all the needs of *santris* life ranging from food, school, circumcision needs, and others. There are 11 *santris* who are living. Here are excerpts of the interview results that corroborate information related to the origin of *santris* and financing of *santris* who live in the *pesantren*.

"He is from Palembang 6th grade. There will be more that will come again from Makasar, after this Eid holiday many will come. The total is only a little bit, eleven people. We covered the meal and others. All free"

UB gave the words "Barokah Ibrahimy" and "Barokah Rotibul Haddad" and gave the BIKLA brand starting from the purchase of coffee by teachers at pesantren ibrahimy located in Sukorejo area, Situbondo which at that time was a neighbor's luwak coffee as much as 5 kg. Ustadz Bukhori as a business owner felt very grateful because from the purchase by that teacher, he got a sales





result of Rp 1,300,000. The money can be used as capital in the continuation of his business so that *Ustadz* Bukhori feels that he has gained blessings. Starting from the money finally *Ustadz* Bukhori can have his own brand. To realize gratitude for the blessing he has received, *Ustadz* Bukhori wants to capture the initial moment of coffee purchase by the Master by naming the coffee brand with the name BIKLA which stands for *Barokah Ibrahimy Kopi Lereng Argopuro*. Barokah Ibrahimy is also written on the coffee packaging which means *barokah* from *pesantren* Ibrahimy, Sukorejo, Situbondo.

"Finally I was called, I sent the coffee that was delicious, well from here then my aura was opened by Allah and then found something right from there, short story I sent 5kg of luwak coffee before we have a brand still in box, not ground coffee is still fried without oil until there I get quite big money even though I am confused about how much it is vallued because I am not used to selling coffee. Well finally I got 1.3 million money, we turn the barokah finally I have a brand because the first buyer is my teacher alumni sukerejo well this is, identic with sukorejo and can put down barokah ibrahimi coffee lereng argopuro was want to be behind the coffee lereng argopuro barokah ibrahimi, so klabi not sounds good finally reversed into BIKLA well that's where I started to have a small brand 10kg, 20kg,50kg until you meet the bigger friends until finally have no capital"

Meanwhile, the inscription "Blessings of *Ratibul Haddad* from the *santris*" gives the meaning that BIKLA coffee is produced as a form of blessing from the practice of prayer and *dhikr* read by the *santris* at the *pesantren* where the BIKLA coffee business is located. This is reflected in the results of the interview with *Ustadz* Bukhori as follows:

"That's why this is the barokah of all this. Barokah from santri (students) who read rotib, at least read 3 times a day the with santri at 4 am, at 7 o'clock before school I gather all santri read rotib also after ashar. Which must be 3, if this Friday can be up to 6 times. After this Friday prayer female community, last night male community, later tonight all employees gather and some of the members who are close who can come special on Saturday pahing. This is what makes the value more than us."

*Ustadz* Bukhori's statement shows that the smoothness of his business is a *barokah* of the production process based on Islamic teachings, one of which is the reading of *Ratibul Haddad*, not only by *santris* but also by employees, the community of study communities, and also business partners. *Ustadz* Bukhori does not ensure that the coffee production is able to cure sickness but many consumers give statement to the healing of heart disease, liver. The owner declares all healing comes from Allah SWT. Here is a statement related to the health benefits of BIKLA coffee from Ustadz Bukhori.

"So when asked if this coffee can cure heart disease? I dare not to recommend it. Only people who have heart disease, liver all kinds of healed"

"Yes, I don't dare, but it turns out that after drinking this, one who has heart disease, the liver heals, it is all God willing"

Based on the results of exploration in the field, researchers categorize the findings into 2 components, namely the implementation of business management and spiritual values. Table 1 presents a summary of the findings of this field data.





| Business Management          |  | The Value of Spirituality   |
|------------------------------|--|---|
| Marketing Management         | <ul> <li>Using a multilevel marketing system</li> <li>Increased turnover to reach Rp 600,000,000 per month</li> </ul>                                  | <ul> <li>Haddad rotibul reading</li> <li>Time for praying</li> <li>Avoiding usury</li> <li>Halal</li> </ul> |
| Operational<br>Management    | <ul> <li>Working hours 08.00-11.00, re-entry 13.00- 15.00, Friday holidays</li> <li>Increased production capacity to reach 3 tons per month</li> </ul> | <ul> <li>Blessing</li> <li>Take care of <i>santri</i> without charging a fee</li> </ul>                     |
| Human Resource<br>Management | • Employees come from the surrounding community and alumni of <i>pesantren</i>   |   |
| Financial Management         | Not using financing from<br>banks  |   |

The field data analysis resulted in key findings on the management of businesses run by the BIKLA coffee company. The main finding is that the company implements collaborative business management, namely the incorporation of business management aimed at commercial and afterlife in production, human resources, marketing, and financial activities. This study examines collaborative business management sequentially starting from production management, marketing, human resources and finance and relatedness to TMM and SET,

The company runs production management with predetermined targets and peculiarities of coffee flavor variants. In the production process, the company conducted a reading of rotibul haddad by employees and santri of pesantren. The meaning of the word ratib is taken from the word Rotaba Yartubu Rotban Rutuubanatau Tarottaba Yatarottabu Tarottuban, which means fixed or motionless. So the word Ratib according to the language means sturdy or fixed. While according to the term, Ratib is taken from the word Tartiibul-Harsi Lil-Himaayah (routine guarding to protect something or someone). Ratibul Haddad is a practice containing prayers and dhikr compiled by scholar of Islam from Hadramaut, Habib Abdullah bin Alwi bin Muhammad al Haddad (1044-1132 H) (Maesaroh, 2019). This practice has very powerful efficacies, so it is often used as a routine practice of Muslims, including in pesantren A number of literature explains the efficacy of reading Ratibul Haddad, among others, Allah will protect the country or place of residence from some trials and tortures. In addition, people who diligently read it will also be given additional wealth, barokah, and kindness in their homes. Kitab Wirdul Imam Al 'Allamatud Dunya mentions that some salaf scholars say, the efficacy of Ratib Al-Haddad among others can extend life, cause husnul khotimah, and can guard against all disasters, both on land, the ocean, and in the air.

The company imposes operational hours that show high appreciation for the rights of employees in carrying out prayers, namely by implementing rest hours that can provide time to perform Dhuhur prayers. The company also designates Friday as a working holiday which means giving male employees full opportunity to prepare and perform Friday prayers solemnly. This shows that the company understands that prayer is very important in supporting the company's operational because prayer as a character formation. Prayer can make Muslims maintain cleanliness, sanctity, discipline to maintain time and replenish faith that may be reduced due to worldly influences (Alma, et al, 2014:180-181). Figure 2 presents the role of prayer in character formation through prayer.





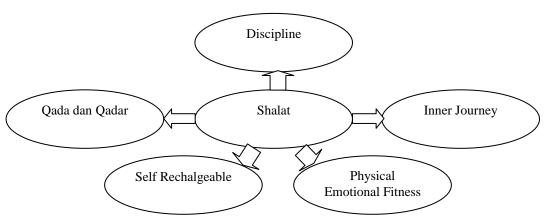


Figure 2. Character Building Through Prayer Source: Alma, et al, (2014:180)

Companies do marketing with multilevel marketing methods. Islam considers in general; all kinds of business activities fall into the category of *muamalah*. Madjid (2018) explains in general, the principle of *muamalah* is; first, the ability to do the aspect of *muamalah*, whether, sell, buy, rent or others. The *fiqh* method mention that the basic principle of *muamalah* is permissible unless there is a *dalil* that forbids it (Djazuli, 2011: 130). Second, *muamalah* is done on the consideration of bringing good (*maslahat*) to man and or to reject all that is destructive (*dar al mafasid wa jalb al masalih*).

Marketing activities are one of the *muamalah* activities so that all marketing methods are basically allowed. Marketing in Islamic perspective is characterized by religion, origin, customer and *halal* is the core (Islam, 2018). *Halal* standards depend on the source of input from their origin, the production process along with the supply chain through which it passes until the end of consumption (Alserhan, 2010b). Based on Alserhan's opinion (2010b), BIKLA Coffee products have *halal* certificates to provide good for humans. In addition, another *maslahat* of BIKLA coffee is to provide benefits to members, consumers, and people, both economic and health benefits. The economic benefits of this BIKLA coffee business are in the form of income for members and companies. Meanwhile, the health benefits of BIKLA coffee are believed to cure consumers who have heart and liver disease, as stated by UB as the owner of the company. UB received testimonials from consumers and members who have consumed BIKLA coffee even though it is not written in the packaging, but it has become a common understanding among participants and consumers. This is believed to be the effect of routine reading *rotibul haddad* by employees and santri of pesantren that can extend life, cause *husnul khotimah*, and can guard against all disasters, both on land, the ocean, and in the air.

Human resource management at this company highlights the empowerment of the community around pesantren and alumni of pesantren. The empowerment of the community around the pesantren and the alumni of the pesantren is very supportive of the sustainability of the business run by a pesantren. The main thing that affects the business sustainability of pesantren is the existence of religious doctrines in pesantren. Utama (2020) wrote that religion is a guide for humans, both in matters of worldliness and the problem of worship with God. Samawi religions have regulated their people, both those related between people in the fields of government, law, society, and problems related to the economy in terms of muamalah (worldly relations). Religion also influences decision making about the type of commodity produced, the formation of economic institutions and also economic practices or behavior. As Utama's explanation (2020) that Islam motivates its adherents to work hard and have a high work ethic to improve the economy. Islam is essentially a religion that teaches and encourages its people to achieve the richness of life both materially and spiritually. The Qur'an also explains to work hard and teaches





the importance of Muslims to work and think about their economy, namely in QS. Al-Qashash [28]: 77 which means as follows:

"Look for what God has given you [happiness] the land of the afterlife; and do not forget your part of the worldly [pleasure]. Do good [to others] as God has done good to you. Do not do damage on earth.".

According to God's command in QS. Al-Qashash verse 77, it is very clear that Muslims are obliged to work hard in meeting worldly needs by not forgetting the economic obligations of the afterlife as a provision to live eternal life in the afterlife.

The company runs financial management by highlighting the use of its own capital from the owner and does not use financing from the bank because the owner of the company tries to run his business without *riba*. The meaning of *Riba* in this study is the interest rate on loans to banks. Bank interest is synonymous with the practice of *riba*. Islamic economists agree that bank interest falls into the category of *riba* so that it becomes an economic instrument that is prohibited in the Islamic economic system. Bank interest can be categorized in *riba nasi'ah*, namely *riba* that arises due to receivable debts that do not meet the criteria of profit appearing with risk (*al ghunmu bil ghurmi*) and business results appearing together with costs (*al kharja bil dhaman*) (Puspitasari, 2018: 65). *Nasi'ah* is the suspension of the surrender or receipt of the type of *ribawi* goods exchanged with other types of *ribawi* goods. *Riba nasi'ah* arises because of differences, changes or additions between goods handed over today and goods handed over later. So, *al ghunmu* (profit) appears in the absence of *al ghurmi* (risk), business results (*alkharaj*) appear without any cost (*dhaman*)'. *Al-ghunmu* and *al kharja* appeared only with the passage of time. Whereas in business there is always the possibility of profit and loss. The settling of something beyond human authority is a form of tyranny.

The results of the field findings inform that UB as the owner of the company takes care of *santri* from outside the island of Java without cost or free. There are about 11 *santri* who live there. UB finances all their needs and the source of santri funds comes from some of the profits of the coffee business. This kind of practice can be regarded as a form of religious responsibility and obedience to Allah SWT by dividing the fortune from the coffee business. As contained in the concept of Shari'ah Enterprise Theory that one of the responsibilities of Shari'ah companies is the responsibility to Allah SWT. BIKLA coffee company realizes responsibility to Allah in the form of obedience to the command of Allah SWT. The form of company compliance is the belief of blessing on *ratib* readings by *santri* so that this coffee business continues to grow, affirming the *halal*ness of coffee products by displaying *halal* logos on all products, avoiding *riba* with its own capital sources, and setting aside some coffee business profits in the form of *zakat*, *infaq*, *shodaqah* to financing *santri* who live in the *pesantren*.

BIKLA coffee company runs business management in harmony with the concept of Total Motivation Model which is a mixture of materialistic and spiritual motivation shown through two circles, inside and out. Materialistic motivation is displayed in the outer circle while the inner circle describes the impulse/power of spiritual motivation. TMM for this study whose application is specifically on Islamic-symbol coffee companies is contained in Figure 3. The outer circle as a form of material motivation in coffee companies includes corporate culture, recognition or the introduction of society as a coffee company, money that realized in the form of profit, and capital. Meanwhile, the inner circle as a form of spiritual motivation includes product *halalness*, *riba* avoidance, blessings, *zakat*, *infaq*, *shodaqah*, and *rotibul haddah* readings.





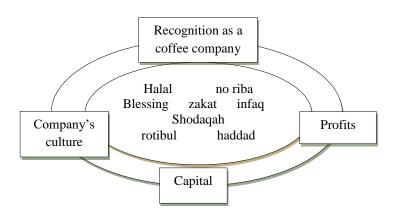


Figure 3. Total Motivation Model for Islamic-Symbol Coffee Companies

### CONCLUSION

Based on the findings of data and discussions, this study concluded that BIKLA coffee companies implement collaborative business management, namely the merger of business management aimed at commercial and afterlife in production activities, human resources, marketing, and financial activities. The application of business management on BIKLA coffee company can be in line with Shari'ah Enterprise Theory and in line with the Total Motivation Model. One of the concepts of Shari'ah Enterprise Theory is that companies have a responsibility to Allah SWT. BIKLA coffee company realizes responsibility to Allah in the form of obedience to the command of Allah SWT. The form of company compliance is the formation of a belief in the blessing of ratib reading by santri, the halalness of coffee products by displaying halal logos on all products, the avoidance of riba with a source of capital from oneself, and the elimination of some coffee business profits in the form of zakat, infaq, shodaqah to finance students who live in pesantren. Meanwhile, TMM consists of outer and inner circles. The outer circle as a form of material motivation in coffee companies includes corporate culture, recognition or the introduction of society as a coffee company, money realized in the form of profit, and capital. The inner circle as a form of spiritual motivation includes product idolatry, usury avoidance, blessings, zakat, infaq, shodaqah, and rotibul haddad readings.

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