

The Impact of Implementing Islamic Guidance to Prevent Corruption in Financial Management of Company

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ABSTRAK

Financial management is an important unit in the organization system. Financial management is the central for implementing organization activity. In the other hand, financial management in Indonesia often the corruption and manipulating financial data. Transparency International Indonesia (February 2022) rate Indonesia at 96 from 180 country's in the corruption perception index. So, the budget allocation in a program is not efficient and can have impact on the success of the program. Actually the government of Indonesia have been launching many policy to prevent the corruption. But until now, all policy is fail.

This study aimed to analyze what's the motifs behind corruption in financial management and to analyze how to prevent corruption in financial management with Islamic guidance.

This research was used qualitative analyze. the qualitative method aim to describe and analyze character of informant relating to the impact of implementing Islamic guidance to prevent corruption in financial management. According Moleong (2012), research method qualitative is a research method which the results descriptive data in the form of words verbal messages from people whose behavior can observed by researcher. The collecting data method used interview method. Interview is a method of collecting data by asking questions something to someone who is an informant or respondent (Afifuddin, 2009). The interview have 36 questions to know experiences all informant and education received from they parents. We would like to analyze child experience in home, parents education in the golden age, study experience in the school, and work experience. The research result are implementing Islamic guidance since the child, can be prevent corruption when they work in a company. The Islamic guidance importantly pray in 5 times can be develop person to be the honest, obedience, and always on time. All of this nature will be prevent corruption by low moral. In addition, a good work environment and good roles can be impact to prevent corruption opportunity. Just like invironmen will be able to develop behavior the child.

KACA KUNCI

Bimbingan,
Islam,
Keuangan,
Korupsi,
Perusahaan

Dampak Penerapan Pedoman Islam Untuk Mencegah Korupsi Dalam Pengelolaan Keuangan Perusahaan

Manajemen keuangan merupakan unit penting dalam sistem organisasi. Manajemen keuangan merupakan pusat pelaksanaan kegiatan

organisasi. Di sisi lain, pengelolaan keuangan di Indonesia sering terjadi korupsi dan manipulasi data keuangan.

Transparency International Indonesia (Februari 2022) menilai Indonesia berada di peringkat 96 dari 180 negara dalam indeks persepsi korupsi. Sehingga alokasi anggaran dalam suatu program tidak efisien dan dapat berdampak pada keberhasilan program. Sebenarnya pemerintah Indonesia telah mengeluarkan banyak kebijakan untuk mencegah korupsi. Namun hingga saat ini, semua kebijakan tersebut gagal. Studi ini bertujuan adalah menganalisis apa yang melatarbelakangi terjadinya korupsi dalam pengelolaan keuangan. dan menganalisis cara pencegahan korupsi dalam pengelolaan keuangan dengan tuntunan islam.

Penelitian ini menggunakan analisis kualitatif. metode kualitatif bertujuan mendeskripsikan dan menganalisis karakter informan terkait dampak penerapan tuntunan Islam terhadap pencegahan korupsi dalam pengelolaan keuangan. Menurut Moleong (2012), metode penelitian kualitatif adalah metode penelitian yang menghasilkan data deskriptif berupa kata-kata pesan verbal dari orang-orang yang perilakunya dapat diamati oleh peneliti. Metode pengumpulan data menggunakan metode wawancara. Wawancara adalah suatu metode pengumpulan data dengan cara mengajukan pertanyaan sesuatu kepada seseorang yang menjadi informan atau responden (Afifuddin, 2009). Wawancara memiliki 36 pertanyaan untuk mengetahui pengalaman semua informan dan pendidikan yang diterima dari orang tuanya. Kami ingin menganalisis pengalaman anak di rumah, pendidikan orang tua di masa keemasan, pengalaman belajar di sekolah, dan pengalaman kerja. Hasil penelitian adalah menerapkan tuntunan Islam sejak kecil, dapat mencegah korupsi ketika mereka bekerja di sebuah perusahaan. Bimbingan Islam yang penting sholat 5 waktu dapat mengembangkan pribadi menjadi orang yang jujur, taat, dan selalu tepat waktu. Semua sifat ini akan mencegah korupsi dengan moral yang rendah. Selain itu, lingkungan kerja yang baik dan peran yang baik dapat berdampak untuk mencegah peluang korupsi. Seperti halnya lingkungan akan dapat mengembangkan perilaku anak.

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Introduction

Financial management is an important unit in the organization system. Financial management is the central for implementing organization activity. In the other hand, financial management in Indonesia often the corruption and manipulating financial data.

Transparency International Indonesia (February 2022) rate Indonesia at 96 from 180 countrys in the corruption perception index. So, the budget allocation in a program is not efficient and can have impact on the success of the program. Actually the government of Indonesia have been launching many policy to prevent the corruption. But until now, all policy is fail.

This study aimed :

1. To analyze what's the motifs behind corruption in financial management?
2. To analyze how to prevent corruption in financial management with islamic guidance?

Corruption in The Perspective of Islam

In religion we should not do corruption in money management because corruption is a behavior that is forbidden by Allah SWT, in Islam divides behavior which is an act of corruption, namely risywah or bribery, saraqah or theft, al-gasysy or fraud and betrayal. Disgraceful behavior and will get a big sin, the law in corruption becomes haram. As in Surah An-Nisa verse 29:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَ
مَنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

"O you who believe, do not eat each other's property in a false way, except by way of commerce which is carried out with mutual consent between you. And do not kill yourselves; Verily Allah is Most Merciful to you."

In addition to actions associated with corruption is honesty, as in the word of Allah SWT:

يَا أَيُّهَا الرَّسُولُ لَا يَحْزُنكَ الَّذِينَ يُسَارِعُونَ فِي الْكُفْرِ مِنَ الَّذِينَ قَالُوا آمَنَّا بِأَفْوَاهِهِمْ وَلَمْ تُؤْمِنْ قُلُوبُهُمْ وَمِنَ الَّذِينَ هَادُوا سَمَّعُونَ لِلْكَذِبِ
سَمَّعُونَ لِقَوْمٍ آخَرِينَ لَمْ يَأْتُوكَ يُحَرِّفُونَ الْكَلِمَ مِنْ بَعْدِ مَوَاضِعِهِ يَقُولُونَ إِنْ أُوتِيتُمْ هَذَا فَخُذُوهُ وَإِنْ لَمْ تُؤْتَوْهُ فَاحْذَرُوا وَمَنْ يُرِدِ اللَّهُ فِتْنَتَهُ فَلَنْ
تَمْلِكَ لَهُ مِنَ اللَّهِ شَيْئًا أُولَئِكَ الَّذِينَ لَمْ يُرِدِ اللَّهُ أَنْ يُطَهِّرْ قُلُوبَهُمْ لَهُمْ فِي الدُّنْيَا خِزْيٌ وَلَهُمْ فِي الْآخِرَةِ عَذَابٌ عَظِيمٌ

"O rasul (Muhammad)! Do not be sad because they compete in disbelief. Namely those (hypocrites) who say with their mouths, "We have believed," but their hearts have not believed; and also the Jews who are very fond of hearing (news) lies and very fond of hearing (the words of) others who have never come to you. They change the words (Taurat) from their true meaning. They say, "If this is what is given to you (which has been changed) accept it, and if you are given something that is not this, then be careful." Whoever Allah wills to be left astray, you will not be able to reject anything from Allah in the slightest (to help him). They are people whom Allah does not want to purify their hearts. In this world they will be humiliated and in the hereafter will have a great punishment" (Al-Maidah: 41)

In this verse it means that people who commit corruption are dishonest people or are called hypocrites, it is impossible for honest people to commit acts of corruption which are strictly forbidden by Allah SWT, as in the word of Allah SWT:

يُوسُفُ أَيُّهَا الصِّدِّيقُ أَفِينَا فِي سَبْعِ بَقَرَاتٍ سِمَانٍ يَأْكُلُهُنَّ سَبْعُ عِجَافٍ وَسَبْعِ سُنبُلَاتٍ خُضْرٍ وَأَخْرَ يُبْسَلُ لَعَلِّي أَرْجِعَ إِلَى النَّاسِ لَعَلَّهُمْ
يَعْلَمُونَ

"Yusuf, O very trusted man! Explain to us (the dream interpretation) about seven fat cows that were eaten by seven thin (cows), seven green (seven stalks) and dry (seven stalks) so that I return to those people, so that they may know." (Yusuf: 46)

In addition, people who commit corruption are usually people who do not have responsibility for their actions because they want to always live in luxury without any simplicity, as in the word of Allah SWT:

إِنَّا عَرَضْنَا الْأَمَانَةَ عَلَى السَّمَوَاتِ وَالْأَرْضِ وَالْجِبَالِ فَأَبَيْنَ أَنْ يَحْمِلْنَهَا وَأَشْفَقْنَ مِنْهَا وَحَمَلَهَا الْإِنْسَانُ إِنَّهُ كَانَ ظَلُومًا جَهُولًا

Meaning: "Indeed, We have presented a mandate to the heavens, the earth and the mountains, so all of them are reluctant to carry the mandate and they are afraid of betraying it, and the mandate is carried out by humans. Indeed, humans are very unjust and very stupid" (Al-Ahzab : 72).

From this verse, people who commit acts of corruption mean people who do not hold the mandate from Allah SWT in fact people who commit corruption are traitors.

حَدَّثَنَا مُحَمَّدُ بْنُ سِنَانَ حَدَّثَنَا فُلَيْحُ بْنُ سُلَيْمَانَ حَدَّثَنَا هِلَالُ بْنُ عَلِيٍّ عَنْ عَطَاءِ بْنِ يَسَارٍ عَنْ أَبِي هُرَيْرَةَ رَضِيَ اللَّهُ عَنْهُ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ إِذَا ضَيَعَتْ الْأَمَانَةُ فَانْتَظِرِ السَّاعَةَ قَالَ كَيْفَ إِضَاعَتُهَا يَا رَسُولَ اللَّهِ قَالَ إِذَا أُسْنِدَ الْأَمْرُ إِلَى غَيْرِ أَهْلِهِ فَانْتَظِرِ السَّاعَةَ

"Has told us Muhammad bin Sinan has told us Fulaih bin Sulaiman has told us Hilal bin Ali from 'Atho' bin Yasar from Abu Hurairah radhilayyahu'anhu said; The Rasulullah sallallahu 'alaihi wasallam said: "If the mandate has been wasted, just wait for destruction to occur." There was a friend asked; 'how is the meaning of the mandate wasted?' The Prophet replied; "If the affairs are left not to the experts, then wait for the destruction." (Bukhari-6015)

From the hadith, this act of corruption brings destruction in the world because in Indonesia there are often acts of corruption, especially people who have high positions which make the quality of the Indonesian state decline.

To avoid corruption of course people must have knowledge, as in the word of Allah SWT:

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا قِيلَ لَكُمْ تَفَسَّحُوا فِي الْمَجَالِسِ فَافْسَحُوا يَفْسَحِ اللَّهُ لَكُمْ وَإِذَا قِيلَ انشُرُوا فَانشُرُوا يَرْفَعِ اللَّهُ الَّذِينَ آمَنُوا مِنْكُمْ وَالَّذِينَ أُوتُوا الْعِلْمَ دَرَجَاتٍ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ

"O you who believe! If it is said to you, "Give spaciousness in the assemblies," then expand it, surely Allah will provide spaciousness for you. And when it is said, "Stand up," then stand up, Allah will raise (degrees) those who believe among you and those who are given knowledge by several degrees. And Allah is All-Aware of what you do" (Al-Mujaadilah: 11)

In this surah, it is very important with science what we do we have to think the action is good and bad with science, people who have high knowledge of course will not commit acts of corruption which are forbidden by Allah SWT.

Corruption in The Perspective of Psychology

From a psychological perspective, corruption occurs in economic, legal, political, and power factors in terms of human behavior (behavior), Huntington (1968) defines corruption as *"behavior of public officials which deviates from accepted norms in order to serve private ends"*. Corruption is behavior that deviates from the norms accepted and embraced by society with the aim of getting private gain by public servants.

Nye (1967) defines corruption as behavior that deviates from formal duties as a public employee to obtain financial benefits or enhance status. In addition, material, emotional, or symbolic benefits can also be obtained.

According to (Purwantari, 2010) the occurrence of this corrupt behavior is:

- a) Driven by economic motives because they want to live in luxury or do not want to always live in poverty.
- b) Low moral.
- c) Weak law enforcement.

According to (Alesina & Angeletos, 2005). The occurrence of corruption can occur because of injustice that is very cunning and vague. According to (Graaf & Huberts, 2008) corruption can improve the standard of living that can improve friendship, love, status, and image relationships, as well as impress others, be fascinated, and easily influenced.

Although corruption is so interested in causing enormous economic damage and loss of trust of stakeholders (stakeholders) according to (Fleming, 2004).

Metods

This research was used qualitative analyze. the qualitative method aim to describe and analyze character of informant relating to the impact of implementing Islamic guidance to prevent corruption in financial management.

According Moleong (2012), research method qualitative is a research method which the results descriptive data in the form of words verbal messages from people whose behavior can observed by researcher.

The collecting data method used interview method. Interview is a method of collecting data by asking questions something to someone who is an informant or respondent.

The interview have 36 questions to know experiences all informant and education received from they parents. We would like to analyze child experience in home, parents education in the golden age, study experience in the school, and work experience.

Result And Discussion

We have interviewed 3 informants. Now they are working in start up companys and they graduated from vocational high school and accounting vocational diploma. The following results are :

3 Informants have religious parents. Their parents was told them to pray 5 times. Uniquely, one of them was studied Quran before 5th years old. All of this are the good fondation for they life. After that, 2 from 3 informants always succumbs to their brother when they played. Next,

when they fought when they child, their parents gift an advice that the fight or quarrel isn't good ethics.

In the school, only one informant had taken reward after he help his friend.² from 3 informants forgot to return the book to library.in the work experience, they always input transaction price according invoice transaction. Not only that, they also ask to all project leader when they feel the transaction has fraud opportunity.According they leaders in different session interview, they are very honest, very trusted, and always on time on their jobs.

Generally, they have good nature and good attitude. If we analyze personal development from them, we know that the genetic factor was make they nature. Actually, not only genetic factor but also education, advice, and social environment was depoping them to be the good person.

According wiliam stern (1871-1938) "Personal development will be determined both by factors that brought from birth (endogenous factors) as well as environment (including experience and education) which is an exogenous factor."

So, implementing islamic guidance since the child, can be prevent corruption when they work in a company. The islamic guidance importantly pray in 5 times can be develop person to be the honest, obedience, and always on time. All of this nature will be prevent corruption by low moral. In addition, a good work environment and good roles can be impact to prevent corruption opportunity. Just like invironment will be able to develop behavior the child.

Conclusion

Corruption can be prevent if the company focus on fostering the moral of every employ. Company roles and procedure operational standard aren't enough to secure the company.

However, company mass giving praying time and counseling time to developed spiritual and moral all employ. So that the employ will be honest and loyal to the company.

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