## THEORY OF SERVICE IN ISLAMIC ECONOMIC VIEWS

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## ABSTRACT

Service is the company's ability to provide services that can provide satisfaction to consumers. This paper discusses the concept of service in Islam using a literature review approach. The concept of service according to Islam has 6 principles, namely the principle of helping (Ta'awun), the principle of providing convenience (at-taysir), the principle of equality (Musawah), the principle of mutual love (Muhabbah), the principle of gentleness (Al-layin), the principle of family (Ukhuwah). Islam emphasizes the validity of a service that has good intentions, namely: 1). The services provided are in accordance with customer expectations with maximum satisfaction. 2). There is a difficulty in providing services but consumers do not know it. 3). The occurrence of errors in providing services to customers avoids dissatisfaction with the work of service officers. Work culture as a servant who serves in Islam which refers to the characteristics of the Prophet siddiq, istiqamah, fathanah, tablight and amanah.

Keywords: Theory, Service, Economy, Islam

### ABSTRAK

Pelayanan merupakan kemampuan perusahaan dalam memberikan pelayanan yang dapat memberikan kepuasan kepada konsumen. Paper ini membahas konsep layanan dalam Islam dengan menggunakan pendekatan literature review. Konsep pelayanan menurut Islam memiliki 6 prinsip, yaitu prinsip tolong menolong (Ta'awun), prinsip memberi kemudahan (at-taysir), prinsip persamaan (Musawah), prinsip saling menyayangi (Muhabbah), prinsip kelembutan (Al-layin), prinsip Keluarga (Ukhuwah). Islam menekankan keabsahan suatu pelayanan yang memiliki niat baik, yaitu: 1). Pelayanan yang diberikan sesuai dengan harapan pelanggan dengan kepuasan yang maksimal. 2). Terjadinya suatu kesulitan dalam memberikan pelayanan tetapi konsumen tidak mengetahuinya. 3). Terjadinya kesalahan dalam memberikan pelayanan. Budaya kerja sebagai abdi yang mengabdi dalam Islam yang mengacu pada sifat Nabi siddiq, istiqamah, fathanah, tablight dan amanah.

Keywords: Teori, Pelayanan, Ekonomi, Islam

## **INTRODUCTION**

Service is the company's ability to provide services that can provide satisfaction to consumers. This ability is shown by human and environmental resources. Human resources are the most important resource in an organization where these people give their energy,

creativity and effort to the organization. Companies are required to manage human resources as effectively and efficiently as possible (Hasibuan, 2012: 14).

For companies engaged in services providing services is very important in an effort to attract consumers to use products and services offered (Kasmir, 2015: 201). Service is also the key to success for companies in conducting service marketing activities (Adi, 2017: 21).

In providing services to consumers, each party must work professionally and skillfully. This professional and skilled nature is depicted in the Koran Surat al-Isra verse 84 which reads:

قُلْ كُلِّ يَعْمَلُ عَلَى شَاكِلَتِهِ فَرَبُّكُمْ أَعْلَمُ بِمَنْ هُوَ أَهْدَى سَبِيلا (٤٨)

Meaning: "Say: Each one works according to his form (his talent), your Lord knows better the person who gets the better way". (Surah al-Isra: 84) (Religion, 2015: 437).

In the verse above it is stated that every person who acts charity and acts according to his ability. That is, someone must work diligently and devote all his skills. If someone works according to their abilities, they will give birth to optimal things. Serving with all my heart, not ignoring the commands and rules that have been set by Allah SWT is an Islamic service (Fadla, 2016: 3).

In law No. 8 of 1999 concerning consumer protection mentions right, clear, and honest information about the condition and guarantee of goods or services, which must be considered by consumers and business actors in a transaction (Miru, el. 2014: 25-26). Based on the background above, what is the Islamic economic perspective on service or how is the service theory in the view of Islamic economics?

# METHODOLOGY

This research was conducted using a literature review approach, which is to examine various opinions of scholars from various books as a reference. This study also takes the quran and hadits as the main reference source in examining the concept of service in Islam. Various sources that the author can, then explain and analyze the results.

# **RESULT AND DISCUSSION**

# Service Definition

The term service comes from the word "service" which means helping to provide everything that is needed by others for acts of service. Basically every human needs service, even in extreme terms it can be said that service cannot be separated from human life (Sinambela, 2010: 3). Service is the process of fulfilling needs through the direct activities of others (Moenir, 2016: 16-17). Talking about service means talking about an activity process whose connotation is more about abstract things (Intangible). Service is a process, the process produces a product in the form of service, which is then given to customers (Moenir, 2016: 17; Pasolong, 2017: 128).

Service is the key to success in various business or service activities. the role will be more decisive when there are complications in the service activities in the community in trying to win markets or subscriptions. In terms of service, there are two known terms, namely service and service (Rindayanti, 2017: 3).

In the Indonesian language dictionary explained that service is as an effort to serve the needs of others, while serving is to help prepare (take care of what someone needs) (Poerwadarminta, 2010: 889). In essence service is a series of activities which are processes. Some service processes take place routinely and continuously covering the entire life of people in the community, the process of fulfilling needs through the activities of others (Penyusun, 2010: 41).

According to Kotler in Sampara Lukman (2012: 8) argues, service is any activity that is profitable in a collection or unit, and offers satisfaction even though the results are not physically bound to a product (Boediono, 2013: 11).

According to R.A Supriyono, service is an activity organized by the organization concerning the needs of consumers who are interested so that it is served with the wishes of consumers and will create a distinct impression. With the existence of good service, consumers will feel satisfied. Thus service is a very important thing in an effort to attract consumers to use the products or services offered. While the other definitions state that service or service is any activity or benefit given by a party to another party which is basically intangible and does not result in ownership of something and its production can or cannot be associated with a physical product (Hasibuan, 2015: 152).

Service is an activity or series of activities that are invisible (inaccessible) that occur as a result of interactions between consumers and employees or other things provided by service delivery companies intended to solve problems or customers (Daryanto, el. 2014: 135).

Furthermore, Moenir also said that public services are activities carried out by a person (group of people) on material factors through systems, procedures and methods in an effort to fulfill the interests of others in accordance with their rights. Moenir stated that the implementation of services can be measured, therefore standards can be set both in the time needed and the results. With the management standards, it can plan, implement, supervise, and evaluate service activities so that the final results are satisfactory to those who get service (Moenir, 2016: 275).

Specifically, H. Mounir divides services into 3 categories, namely as follows (Moenir, 2016: 275; Fadla, 2016: 22-23):

- 1) Oral services. Oral services are carried out by community-related officers (HUMAS), information service fields and other fields whose job is to provide explanations or information to anyone who needs it (Batinggi, 2015: 21).
- 2) Service through writing. Writing through service is the most prominent form of service in carrying out tasks, not only in terms of numbers but also in terms of their roles.
- Service in the form of deeds. In general, services in the form of 70-80% deeds are carried out by middle and lower level officers, therefore the expertise and skill factor of the officer is very decisive towards the results of the actions or workers (Rindayanti, 2017: 9).

### **Service Principles**

An employee is required to provide excellent service to consumers. In order for the services provided to satisfy consumers, an employee is expected to be able to serve the desires and needs of his customers. And based on research, then, Tjiptono stated that service

quality is determined by two things, namely perceived service and expected service. If the service received / perceived is in accordance with the expected quality of service perceived is good quality. If the service received exceeds customer expectations, the perceived quality is the ideal quality. Conversely, if the service received is lower than expected, the quality of service is perceived poorly. Expected service and perceived service are determined by the dimention of service quality which consists of five dimensions, namely (Tjiptono, 2015: 91-128):

- 1) Tangible (visible / touched), consisting of physical facilities, equipment, personnel and communication.
- 2) Reliability (consistency), consists of the ability of the service unit in creating the promised service appropriately;
- 3) Responsiveness, willingness to help consumers be responsible for the quality of services provided;
- 4) Assurance (guarantee), including knowledge, ability, politeness, trustworthy dam that is owned by the staff, free from danger, risk or doubt.
- 5) Empathy (empathy), includes ease in making good communication relationships, personal attention, and understanding the needs of customers.

The following are the basics of service that must be understood in providing services, namely (Kasmir, 2015: 205):

- 1) Dress and look clean and neat
- 2) Confident, be friendly with a smile
- 3) Greet gently and try to mention names if you know them
- 4) Calm, polite, respectful and diligent in listening to every conversation
- 5) Speak good and right languages
- 6) Responsible from the beginning to completion

# Nature of Excellent Service

Every company always wants to be considered the best in the eyes of its customers. Consumers basically want to be given the best service. The characteristics of good service must be known by the company so that consumer desires can be given to the maximum. The characteristics of good service are as follows (Kasmir, 2015: 205-206):

- 1) Good facilities and infrastructure are available. Consumers want to be served prime, therefore to serve consumers one of the most important is the available facilities and infrastructure.
- 2) Good employees are available. Consumer convenience depends on the officer who serves it. Officers must be friendly, polite, and attractive, besides that officers must be responsive, clever to speak, pleasant and smart.
- 3) Responsible to consumers from the beginning to completion. In carrying out its service activities each employee must be able to serve from the beginning to completion.
- 4) Able to serve quickly and precisely. In serving consumers it is expected that officers must do it according to the procedure. Services provided according to schedule and certain jobs in the sense that services are provided in accordance with the wishes of consumers.
- 5) Able to communicate. Officers must be able to speak to each consumer and understand consumer desires, meaning that officers must be able to communicate in clear and easy-to-understand languages, and do not use terms that are difficult to understand.

6) Trying to meet consumer needs. Officers must be responsive to what consumers want, understand and understand consumer wants and needs (Rindayanti, 2017: 6)

### **Ethical Norms in Services**

Ethics in Islam has 2 meanings namely first ethics as morality, contains concrete values and norms that become guidelines and guidelines for human life and all life (Fadla, 2016: 26).

Ethics / ethics comes from the Greek word ethos which means habit. He talks about habits (life) but not according to the meaning of adat, but rules of manners, which are based on essence or human nature of good and bad, so ethics is a theory of human actions weighed according to good and bad (Achmad, 2015: 1).

Ethics can also be interpreted as a series of actions based on habits that lead to right and wrong actions. As sellers of community services, they need services and treatments that soothe their hearts through the friendly and polite attitude of the employees. While ethics means politeness, namely the attitude of birth and the heart, the principle of life, moral views and the whisper of conscience (Fadla, 2016: 26).

The provisions regulated in ethics in general include attitudes and behavior, appearance, how to dress, how to speak, gestures, how to ask questions, etc. The attitudes and behavior are praiseworthy (easy), among others, to be honest (al-amanah), to maintain oneself (al-iffah), to treat well (ihsan), truth (adl), courage (syaja'ah), and shame (haya ') (Sudarsono, 2013: 41). Provisions regulated in ethics in general are as follows (Fadla, 2016: 27):

- 1) Attitudes and behavior. Attitudes and behavior are the most important part of service ethics. In practice attitudes and behaviors must show a person's personality and company image.
- 2) Appearance. The meaning of appearance as a whole is starting from how to dress, talk, gesture, attitude and behavior.
- 3) How to dress. Here officers must use clothes that are commensurate with interesting combinations and also must be dressed neatly and not dirty. Use uniform clothing if the officer has been given uniform according to the set time.
- 4) How to talk. How to talk means how to communicate with consumers. This is important because employees must talk about what consumers want, speaking must be clear, concise and not long-winded.
- 5) Motion. Motion includes facial expressions, eyesight, movement of hands, members or body or legs.
- 6) How to ask. Employees must be creative to talk so that consumers want to talk. Then vice versa for consumers who ask questions, employees should be able to listen well (Kasmir, 2016: 81-83).

#### Service in the Islamic View

According to Islamic encyclopedias, service is a necessity whose operation is in accordance with shari'ah principles. In order for a service in a service company to be more directed, all parties must have guidelines and principles as outlined in Islamic teachings. Where Islam emphasizes the validity of a service that is in accordance with the expectations

of consumers who feel maximum satisfaction (Muhammad, 2013: 96). The concept of service in Islam is as follows (Fadla, 2016: 29):

1) Principles of Help (Ta'awun). Providing the best service to fellow human beings is a very noble work and is a door of goodness for anyone who does it. As explained in the verse of the Qur'an (Qutub, 1992 AD, 1412 H: 255):

يَا أَيُّهَا الَّذِينَ آمَنُوا لا تُحلُّوا شَعَائِرَ اللَّهِ وَلا الشَّهْرَ الْحَرَامَ وَلا الْهَدْيَ وَلا الْقُلائِدَ وَلا آَمَينَ الْبَيْتَ الْحَرَامَ يَبْتَغُونَ فَصْلا مِنْ رَبِّهِمْ وَرِضْوَانًا وَإِذَا خَلَلْتُمْ فَاصْطَادُوا وَلا يَجْرِمَنْكُمْ شَنَانُ قَوْمِ أَنْ صَدُوكُمْ عَنِ الْمَسْجِدِ الْحَرَامِ أَنْ تَعْتَدُوا وَتَعَاوَنُوا عَلَى الْبِرِّ وَالْتَقُوْى وَلا تَعَاوَنُوا عَلَى الإِثْمَ وَالْعُدُوانِ وَاتَقُوا اللَّهِ إِنَّ

Meaning: And please help you in (doing) virtue and piety, and do not help in committing sin and transgression. And give your faith in Allah, for Allah is severe in punishment. (al-Maidah 5: 2) (Ali, 2012: 14).

In a hadith it is said that: "One who shows (fellow) to goodness, he is like doing it" (HR. Muslim). The purpose of the hadith above is that it is likened to knowledgeable people helping others with their knowledge, rich people help with their wealth. And Muslims should be one hand in helping people in need. So, a believer after doing a good deed, is obliged to help others with words or actions that spur the spirit of others to do charity (Karimir, 2010: 639).

2) Principle of Giving Ease (At-Taysir). Realizing the nature of humans who do not like the burden that limits their independence, Allah Almighty decreases the Islamic Shari'ah to maintain and strive so that the provisions imposed on humans can be easily carried out and can eliminate difficulties and narrowness is to eliminate the things that make it difficult (masyaqah) excessive, and can spend human power in carrying it out (Khatimah, 2011: 89). Nevertheless it does not mean that Islamic sharia completely eliminates the difficulties that humans may experience in their lives. It's just expected that the provisions contained in Islamic Shari'a can reduce difficulties for humans. This is in accordance with the word of Allah SWT in Surat Al-Baqarah: 185 namely:

شَهْرُ رَمَضَانَ الَّذِي أُنْزُلْ فِيهِ الْقُرْآنُ هُدًى لَلنَّاس وَبَيَّنَاتُ مَنَ الْهُدَى وَالْفُرْقَانِ فَمَنْ شَهْدَ مِنْكُمُ الْشَهْرَ فَلْيَصُمُّهُ وَمَنْ كَانَ مَرِيضًا أَوْ عَلَى سَفَرٍ فَعَدَّةً مِنْ أَيَّامٍ أَخَرَ يُرِيدً اللَّهُ بِكُمُ الْيُسْرَ وَلا يُرِيدُ بِكُمُ الْعَسْرَ وَلِتُخْمِلُوا الْعِدَّةَ وَلِتُكَبِّرُوا اللَّهَ عَلَى مَا هَذَاكُمْ وَلَعَلَّكُمْ تَشْكُرُونَ (١٨٥)

Meaning: God wants convenience for you, and does not want trouble for you. and let your numbers be sufficient and let you glorify Allah for His guidance given to you, so that you will be grateful (Ahmad, 2016: 1).

As a hadith from Anas bin Mali Ra, he said: The Messenger of Allah said that said: "Make it easy and do not complicate, give them joy and do not make them run away". (Muttafaq 'Alaih) (Ahmad, 2016: 12).

- 3) Equation Principle (Musawah). Humans are all the same, from the origin of the same event, that is, from the ground and from one, namely Adam, created from the ground. Therefore there are no individual advantages with each other, because the origin of all humans is the same. In Islam only known to two human groups, namely: 1). Those who do good, pious and noble by Allah. 2). People of disobedience (Fajir), wretched and despised by Allah (Fadla, 2016: 30).
- As said in a hadith when the Messenger of Allah preached on the victory day of Mecca, the Prophet said: "O people !, indeed Allah truly has abolished the pride of ignorance and glorified their fathers, then humans are divided into two groups: A good group, devoted and began at the side of God, and the fajir group was wretched and despised by Allah. And humans are descendants of Adam created from the ground "(Termidzi, 2014: 334).

Therefore it is not appropriate for a person or group to boast or insult others. As the word of Allah Almighty in the Qur'an:

يَا أَيُّهَا النَّاسُ إِنَّا خَلَقْناكُمْ مِنْ ذَكَرٍ وَأُنْثَى وَجَعَلْنَاكُمْ شُعُوبًا وَقَبَائِلَ لِتَعَارَفُوا إِنَّ أَكْرَمَكُمْ عَنْدَ اللَّهِ أَنْقَاكُمْ إِنَّ اللَّهُ عَلِيمٌ خَبِيرٌ (١٣)

Meaning: O people, we created you from men and women and we made you nations and tribes so that you know each other. Surely the noblest side of Allah is the most pious. Indeed, Allah is omniscient and omniscient. (QS. Al-Hujuraat: 13).

From the above verse it is very clear we know that we are encouraged by Allah to socialize to the people around us, without having to differentiate between nations, religions, tribes or from which groups the individual originates (Nasution, el. 2010: 124).

4) Principles of Mutual Love (Muhabbah). Mutual love that is loving one's own self like loving yourself, where an employee provides service to customers by treating the customer well as treating himself. As explained in the Qur'an which reads:

ضُرِبَتْ عَلَيْهِمُ الذَّلَّةُ أَيْنَ مَا ثُقِفُوا إِلا بِحَبْلِ مَنَ اللَّهِ وَحَبْلِ مِنَ ٱلنَّاسِ وَبَاعُوا بِغَضَبَ مِنَ اللَّهِ وَصُرِبَتْ عَلَيْهِمُ الْمَسَكَنَةُ ذَلِكَ بِأَنَّهُمْ كَانُوا يَكْفُرُونَ بِآيَاتِ اللَّهِ وَيَقْتُلُونَ الْأَنْبِيَاءَ بَغَيْر حَقٍّ

Meaning: They are overcome with humiliation wherever they are, unless they hold on to the rope (religion) of Allah and the rope (covenant) with humans and they again get wrath from Allah and they are overcome by humility. that is because they disbelieved in the verses of Allah and killed the Prophets for no reason. this is because they are lawless and transgressors. (Surah al-Imran: 112)

And also in a hadith narrated by friend Anas bin Malik Ra: "It is not perfect for someone's faith until he loves his brother as he loves himself. (Narrated by Bukhori). The essence of this hadith is "treat your brother as you treat yourself" (Utsman, 2016: 126).

5) Gentle Principles (Al-Layin). As a hadith narrated by Muslims from Jabir bin Abdullah that the Prophet said: "Whoever does not have a gentle nature, will never get good" (Al-Badr, 2014: 67).

To be gentle is also explained in the Qur'an in QS. Ali Imron: 159 which reads:

فَبِمَا رَحْمَة مِنَ اللَّهِ لِنْتَ لَهُمْ وَلَقْ كُنْتَ فَظًا غَلِيظَ الْقَابِ لانْفَضُوا مِنْ حَوْلِكَ فَاعْفُ عَنْهُمْ وَاسْتَغْفِرْ لَهُمْ وَشَاوِرْهُمْ في الأمْر فَإِذَا عَزَمَتَ فَتَوَكَّلْ عَلَى اللَّه إِنَّ اللَّهَ يَحِبُّ الْمُتَوَكِّلِينَ (٩ < ١)

Meaning: "Therefore, because of the mercy of Allah, you are gentle towards them. If you are hard again, rough-hearted, they will certainly distance themselves from your surroundings. therefore forgive them, beg for mercy for them, and deliberate with them in that matter. then if you have made a determination, then put your trust in Allah. Surely Allah likes those who put their trust in Him. "

What is meant by being hard here is to speak harshly (Katsir, 2012: 233). Al-Hasan said, "This gentle acting is the morality of Muhammad sallallaahu aih alaihi wasallam, where he was sent with this noble morality" (Katsir, 2012: 233-234).

6) Principle of Family (ukhuwah). Ukhuwah, which is clearly stated in the Qur'an, is a brotherly brotherhood and brotherhood whose relationship is not due to religion. This is clearly reflected in the verse Al-Qur'an Qur'an Al-Hujurat: 10 which reads:

إِنَّمَا الْمُؤْمِنُونَ إِخْوَةٌ فَأَصْلِحُوا بَيْنَ أَخَوَيْكُمْ وَاتَّقُوا اللَّهُ لَعَلَّكُمْ تُرْحَمُونَ (١٠)

Meaning: "The believers are the real brothers. therefore reconcile the relationship between your two brothers and fear God, that you may receive mercy. "

In a formal manner the word ukhuwah (brotherhood) includes the equality of one element such as ethnicity, religion, profession, and feeling. So that in the Qur'an it is explained that ukhuwah is a brotherhood of Muslims, and the brotherhood whose ties are not due to religion (Quraish, 2015: 486).

In a hadith also mentioned: "A Muslim is the brother of another Muslim. He may not abuse and must not let him be disturbed by others (even he is obliged to help and defend him) "(Soetari, 2013: 140).

Islam emphasizes the validity of a service that has good intentions. The services that have good intentions according to Islam are (Fadla, 2016: 32):

- 1) Services are given according to customer expectations with maximum satisfaction.
- 2) The occurrence of a difficulty in providing services but consumers do not know it.
- 3) The occurrence of errors in the provision of customer service avoids feeling dissatisfied with the results of the work of the service officers.

Both the Qur'an and the hadith provide certain guidelines in matters of karmic governance for the good of behavior in business matters. A Muslim businessperson is required to behave in their business as recommended by the Qur'an and the Sunnah. Polite is the basic foundation and core of behavioral goodness, and is also the basis of the serving soul in business. The attitude of service is one of the business principles that the Islamic messenger of Allah says "saidul kaunkhalimuhum" (the manager / entrepreneur is a servant for his customers). Therefore, being generous, friendly, and serving attitude must be part of the personality of all employees who work (Fadla, 2016: 33).

The work culture in Islam which refers to the characteristics of the Prophet is the success of the Prophet Muhammad in doing business based on (Hafihuddin, el. 2013: 71):

- 1) Siddiq (honest). It means having honesty, and always basing words, beliefs and actions based on Islamic teachings. In the world of work and business, honesty is displayed with sincerity and accuracy, promise, and service (Kartajaya, el. 2016: 98).
- 2) Istiqamah. Means consistent in faith and good values despite facing various temptations and challenges. Istiqamah in kindness is displayed in perseverance, patience and tenacity to produce something optimal.
- 3) Fathanah propesional). Means to understand, understand, and obey in depth everything that is a duty and obligation (Hafidudin, el. 2013: 63).
- 4) Tablight (politeness and friendliness). It is capable of communicating well, inviting and providing examples to other parties to implement the provisions of Islamic teachings. Tables delivered with wisdom, patience, argumentative and persuasive will require an increasingly solid and strong humanitarian relationship (Kartajaya, el. 2016: 132).
- 5) Trust (responsibility). Amanah means having a sense of responsibility in carrying out each task and obligation. Trustworthiness is displayed in openness, honesty, optimal service, and ihsan (doing good) in everything

## CONCLUSION

Based on the discussion above, service is an activity or series of activities that are invisible (inaccessible) that occur as a result of interactions between consumers and

employees or other things provided by service delivery companies intended to solve problems or customers. Service according to Islam is a necessity in services which operate in accordance with the principles of shari'ah. The concept of service according to Islam has 6 principles, namely the principle of helping (Ta'awun), the principle of giving ease (at-taysir), the principle of equality (Musawah), the principle of mutual love (Muhabbah), the principle of gentleness (Al-layin), principle Family (Ukhuwah). Islam emphasizes the validity of a service that has good intentions, namely: 1). Services are given according to customer expectations with maximum satisfaction. 2). The occurrence of a difficulty in providing services but consumers do not know it. 3). The occurrence of errors in providing customer service avoids feeling dissatisfied with the results of the work of the service officers. Work culture as servants who serve in Islam which refers to the characteristics of the Prophet siddiq, istiqamah, fathanah, tablight and trust.

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