

ABSTRAK

Penelitian ini mempunyai tujuan untuk mengetahui bagaimana penerapan etika bisnis di UMAT (UMY Multi Amal Usaha Terpadu) dan mengetahui apakah sudah menaati etika bisnis berdasarkan hasil Keputusan Munas Tarjih Muhammadiyah ke 26 tentang Etika Bisnis, mengingat bahwa UMAT (UMY Multi Amal Usaha Terpadu) merupakan bagian dari lingkup bisnis Muhammadiyah.

Penelitian ini merupakan penelitian kualitatif dengan pendekatan deskriptif, menggunakan sumber data primer dan sekunder. Data primer diperoleh secara langsung dengan cara observasi dan wawancara. Sedangkan sumber data sekunder diperoleh dari dokumen-dokumen yang digunakan sebagai informasi pendukung penelitian ini.

Hasil dari penelitian ini menyimpulkan bahwa penerapan etika bisnis yang dilakukan oleh UMAT (UMY Multi Amal Usaha Terpadu) sudah berjalan baik meskipun masih terdapat beberapa kritik dari *customer* mengenai pelayanan. Sedangkan kaitannya dengan penerapan etika bisnis Keputusan Munas Tarjih Muhammadiyah ke 26 tentang Etika Bisnis, dapat disimpulkan bahwa UMAT (UMY Multi Amal Usaha Terpadu) belum sepenuhnya menaati keputusan tersebut dengan bukti bahwa masih terdapat unsur riba dan *dlarar* (unsur yang membahayakan atau merugikan).

Kata kunci: Etika bisnis, Etika bisnis Islam, Keputusan Munas Tarjih Muhammadiyah

ABSTRACT

This research aims to find out about how business ethics are implemented in UMAT (the integrated multi-business of Muhammadiyah University of Yogyakarta) and find out if it has obeyed the business ethics based on the decision of the 26th *Munas Tarjih Muhammadiyah* (the highest forum for the establishment of a law of worship in *Muhammadiyah* organization) on business ethics considering that UMAT is part of Muhammadiyah's business units.

This is a qualitative research with descriptive approach, using primary and secondary data sources. The primary data were directly collected through observation and interview. While the secondary data were obtained from relevant documents which were used as supporting informations of this research.

The research result concludes that the implementation of business ethics by UMAT has been running well despite the fact that there are still some complaints from customers regarding the service. Meanwhile, it can also be concluded that UMAT has not fully obeyed the decision of the 26th *Munas Tarjih Muhammadiyah* on business ethics, proven by the fact that *riba* (unjustified interest) and *dlarar* (harmful aspects) are still found.

Keywords: Business ethics, Islamic business ethics, Decision of *Munas Tarjih Muhammadiyah*