

Strategy for Maximizing MSME Profits Amid Increases in Fuel Prices from the Perspective of Maqashid Syariah Asy-Syatibi

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Abstract

Energy is a very important part in the life of the world community in general and the Indonesian people in particular. Almost all sectors in this life (industry, households, transportation, services, etc.) cannot be separated from the energy sector, especially fuel oil (BBM). Fuel is a commodity that plays a vital role in all economic activities. The direct impact that can be felt from the increase in fuel prices is changes in operating costs that result in changes in the level of profits or losses. This study aims to determine the profit maximization strategy carried out by MSMEs amid the increase in fuel prices and is reviewed with the perspective of Asy-Syatibi sharia maqashid. This type of research is qualitative research with a descriptive approach, with data sources obtained from interviews with MyAlpucok business owners and literature studies. The results showed that the strategy carried out by MSMEs was carried out in accordance with the concept of maqashid sharia, where MSME actors carried out a strategy of maximizing their business profits by running in accordance with Islamic sharia that had been taught by Allah and the Messenger of Allah.

Keywords— SMEs, Maximization Strategy, Maqashid Syariah.

INTRODUCTION

In the current era of globalization, energy is a very important part of the life of the world community in general and the people of Indonesia in particular. Almost all sectors in life (industry, households, transportation, services, etc.) cannot be separated from the energy sector, especially fuel oil (BBM). Fuel is a commodity that plays a vital role in all economic activities. The direct impact that can be felt

from the increase in fuel prices is changes in operational costs which result in changes in the level of profits or losses. (Anita, 2016: 18)

According to CNBC Indonesia, the increase in fuel prices can have an impact on the inflation rate and people's purchasing power. The consumption of the Indonesian people contributes as much as 50% to GDP, so that if inflation rises it will limit people's purchasing power. When there is a decrease in people's purchasing power, it will also reduce the profit level of business actors.

In fact, according to (M. Noor Chairi et al, 2019: 154) achieving as much profit as possible is the cornerstone of every economic actor in carrying out his economic activities. Profit is a vital thing in a business, because if a business is at a loss in just one period, it will have a negative impact on the next period. Companies also have to cover various costs that have the potential to cause losses in order to survive and return to profit.

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According to (Tri et al, 2021: 64-69) one of the strategies that can be carried out by MSMEs to increase or maximize their business profits is to carry out an online promotion strategy. Because it can be used to get consumers, build preferences, promote brands, increase sales and simultaneously increase operating profits.

Therefore, with the existence of government policies regarding the unpredictable price of fuel oil, it certainly has its own impact on MSMEs, this research is expected to provide solutions for MSMEs in facing challenges to remain able to develop and compete amidst uncertain economic conditions.

RESEARCH METHODS

The type of research in this article uses a descriptive qualitative research method which is a form of research aimed at describing existing phenomena, both natural phenomena and man-made phenomena.

The data sources in this study were obtained from 2 sources, namely primary and secondary sources. The primary sources in this study were obtained from interviews with Mrs. Hidayatis Shofiyati as the owner of the "MyAlpucok" business located in the village of Ngoro, Mojokerto. As for the secondary data sources in this study, they were obtained through an in-depth study of literature sources, be it books, articles or previous research relevant to this research.

RESULTS AND DISCUSSION

Profit Maximization in Islamic Perspective According to (Muhammad, 2004) in Islam, rational behavior in profit maximization is basically conditioned by three factors, namely: 1. The Islamic view of business Islamic business is a series of business activities in various forms that are not limited by the amount of ownership of assets including profits, but are limited in how to obtain them and their utilization due to halal and haram regulations. The halal and haram rules are very necessary for every individual related to the economy. Islam places business in the most noble place. However, on the other hand, business is placed as an individual's social obligation to meet their needs. Islamic jurists classify business as fardhu kifayah. 2. Protection of consumers Protection of consumers is an action related to various possibilities of misuse of weaknesses possessed by consumers. In Islam, it is forbidden to commit acts of fraud against consumers. Therefore, in Islam, rules are made in the form of protection for consumers to protect consumers from possible fraud or negligence from sellers in marketing products

1. Bagi hasil di antara faktor yang mendukung.

Dalam masa yang akan datang diperkirakan sistem bagi hasil akan menjadi pola yang dominan dalam organisasi bisnis. Karena dalam sistem bagi hasil berpotensi untuk meningkatkan efisiensi, keadilan dan stabilitas dalam produksi. Hal ini dapat menghindarkan pebisnis dari perilaku eksploitasi maupun perilaku yang dapat menimbulkan kerugian bagi pihak-pihak yang terlibat didalamnya. Sehingga bagi hasil menjadi lebih baik, karena kedua belah pihak sama-sama untung dan tidak merugikan satu sama lain.

1. Profit sharing among the supporting factors.

In the future it is estimated that the profit sharing system will become the dominant pattern in business organizations. Because the profit-sharing system has the potential to increase efficiency, fairness and stability in production. This can prevent business people from exploitative behavior and behavior that can cause harm to the parties involved in it. So that the profit sharing becomes better, because both parties benefit and do not harm each other.

Definition of MSMEs

According to Article 1 of Law no. 20 of 2008 concerning Micro, Small and Medium Enterprises, the meaning of MSMEs is as follows:

1) Micro Enterprises are productive businesses owned by individuals and/or individual business entities that meet the criteria for Micro Enterprises as regulated in this Law.

2) Small Business is a productive economic business that stands alone, which is carried out by individuals or business entities that are not subsidiaries or not branch companies that are owned, controlled, or become part either directly or indirectly of Medium or Large Businesses that fulfill the criteria for Small Enterprises as referred to in this Law.

3) Medium Enterprises are productive economic enterprises that stand alone, carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or become a part either directly or indirectly with Small Businesses or Large Businesses with total assets net or annual sales proceeds as stipulated in this Law.

4) Large Businesses are productive economic enterprises carried out by business entities with a net worth or annual sales results greater than Medium Enterprises, which include state-owned or private national businesses, joint ventures, and foreign businesses conducting economic activities in Indonesia.

The concept of Maqashid Sharia Imam Asy-Syatibi

According to (Agung, 2021) Asy-Syatibi's concept of Maqashid Syariah literally means the purpose of applying the law. Maqashid sharia becomes a standard concept in the science of ushul fiqh which is oriented towards legal objectives. Etymologically maqashid comes from the word qa-sa-da which means facing towards something. Meanwhile, in terms of terminology, these are the goals and secrets desired by syar'i in each of its laws to safeguard the benefit of the people.

According to Asy-Syatibi Maqashid Sharia in general can be grouped into two categories, namely the first relating to the purpose of sharia (God). The second relates to the objectives of the Mukallaf (people who have been able to act legally). So, the concept of maqashid sharia can be seen from two perspectives, namely:

1) Maqashid Sharia (God's Purpose):

a) Maqashid sharia contains four aspects, namely:

b) The initial goal of the Shari'a is benefit in this world and in the hereafter

c) Sharia as something that must be understood.

d) Shari'a as a taklif law that must be carried out

e) The purpose of the Shari'a is to bring people under the law.

The first aspect relates to the content and nature of maqashid sharia. The second aspect relates to the scope of language so that Shari'a can be understood so as to be able to achieve the benefits it contains. The third aspect relates to the implementation of sharia provisions in order to achieve benefit. It also relates to the human ability to carry it out. The last aspect relates to human obedience as

mukhallah under and against God's laws. Or in stricter terms the aspect of the aim of the Shari'a is an effort to liberate humans from the restraints of lust.

1) *Maqashid Al-Mukallaf (Purpose of Mukallaf)*

According to Ash-Syatibi, the benefits that will be realized are divided into three levels, namely: a) Dharuriyat needs, b) Hajiyat needs, c) Tahsiniyat needs

Business Profit Maximization Strategy "MyAlpucok"

Sales strategies carried out by MSMEs are ways in a sales process that can have an increasing effect on sales value. A sales strategy is needed so that customers feel happy with the selling style being carried out. In a business this strategy needs to be implemented so that business actors can get maximum profit or profit.

Based on the results of interviews with researchers with informants, that after the increase in fuel prices, the owner of the culinary business "Alpucok" took strategic steps to maximize profits, while the strategy is as follows:

1. Looking for Prospective Customers

In looking for new prospects, sellers have to approach a lot of potential buyers even if only to get a few transactions and advise them to ask existing customers for references. In this case the owner of the culinary business "Alpucok" in the process of looking for potential buyers is by making transactions with everyone he meets. The transaction is carried out to obtain feedback or input from prospective buyers, in order to improve the business process so that it becomes even better.

2. Approach to consumers

During the approach process, the seller must know how to meet and greet the buyer. This step involves appearances, opening remarks and further talk. In terms of this approach, the owner of the "MyAlpucok" business and their employees always prioritize good appearance and speech to potential customers and regular customers. As in the results of an interview with the owner of the business "MyAlpucok" as follows:

“In selling, we always serve guests who come with friendliness, courtesy and a smile. Because if we don't do that, automatically the visiting buyers won't feel happy and in the end the buyers don't want to come to our stand.”

Based on the explanation above, it can be seen that the sales strategy of "Alpucok" in terms of approaching customers and potential customers is to continue to practice good manners such as being polite and smiling in serving customers and with friendliness.

3. Adding Menu Variants

In increasing its business profit, the "Alpucok" business is also adding to its menu, so that customers and potential customers do not feel bored with the existing menu variants and can increase their business profit.

4. Streamlining operational costs

One of the operational costs incurred in the "Alpucok" business is the production cost of making 1 drink menu. The operational cost efficiency scheme implemented is to purchase production materials by selecting suppliers that have lower prices but without reducing the quality of the materials used. Thus, production costs incurred are cheaper and profits can be maximized without reducing the quality of the products sold.

3. Doing sales promotions through Social Media

In addition to the efforts that need to be made according to the explanation above, the sales strategy needs to pay attention to the promotion strategy as well as to increase operating profits. This is in accordance with the explanation of the owner of the business "Alpucok" as follows:

"To maximize operating profits, we run this business by promoting through various social networks such as Facebook which we usually post on the Ngoro culinary group, then we ask our friends to help us make a status on their WhatsApp story, then we also do promotions via Instagram. ”

Based on Mrs. Shofi's explanation, it can be seen that in order to maximize her business profits, she uses ways to promote her "Alpucok" business through social

media networks such as Facebook, WhatsApp and Instagram. This turned out to be able to help increase profits or profits from the sale of "Alpucok" itself. "Alpucok" really needs to do this because now is the time for sellers or entrepreneurs to promote their products through social media and many buyers know about this business through social medicine.

In carrying out a strategy or effort, there must be obstacles faced. One of the obstacles faced is the increase in fuel prices which makes people reduce their purchasing power. The community must streamline their spending in the midst of rising fuel prices, so that this can reduce sales of "Alpucok" itself. Then the next obstacle is that many workers are laid off by factories or companies. Because of its location in the Ngoro region, Mojokerto, which is an area close to the largest industry in East Java, so the buyers of "Alpucok" are mostly workers. So, when workers are laid off and they have no purchasing power, it will automatically reduce the number of customers and sales of "Alpucok" itself.

In language, maqashid sharia consists of two words, namely maqashid which means intentional or purposeful, while sharia means the path to the pleasure of Allah SWT, which can also be interpreted as the path to the main source of life, in terminology it means the law or law that is determined by Allah SWT for his servant which is contained in the Al-Quran and explained by Rasulullah SAW in the form of his sunnah to achieve happiness in the afterlife through a good and honorable life system.

If it is related to the strategy carried out by "Alpucok" in maximizing its business profits, it should be noted that we are required to always place the greatness of Allah above all else especially in business or sales processes fraud and fraud often occur. Alpucok himself puts his business products to the right market according to needs, this statement is in accordance with the three levels of maslahah in maqashid sharia, namely dharuriyyat which means the existence of sharia to meet the basic needs of human fellow Muslims such as eating and drinking to sustain their lives.

Promotion is an active activity carried out to encourage consumers to buy the products offered. In sharia, halal promotions, namely those implemented by

Rasulullah SAW, are by applying the characteristics of Dharuriyat, Hajiyat, Tahsiniyat and applying the characteristics possessed, namely piety, siddiq, amanah, fathonah, and not being prejudiced or badmouthing one another. In maqashid sharia, promotions must also avoid inappropriate advertising promotions and contain elements of fraud.

Based on the results of the study it can be analyzed that the promotional activities carried out by Alpucok that the promotion strategy carried out did not contain elements of coercion, then the use of social media as an advertising medium was also carried out in accordance with Islamic sharia, then business owners also competed in a healthy manner and did not like prejudiced workers and badmouthing competitors. Doing business with sincerity solely to seek Allah's blessing, then the form of the transaction, God willing, will become a value of worship before Allah SWT where Alpucok in conducting his business solely seeks Allah's blessing by applying the principles of maqashid sharia.

In addition to the above, in promoting its products Alpucok implements a business system taught by Rasulullah SAW, namely applying the principles of good behavior towards employees and customers, smart in communicative performance and transparent in marketing products, humble towards customers, honest and trustworthy in promoting its products. as the principle taught by Rasulullah SAW.

When viewed from the perspective of maqashid sharia, a product to be sold must be a product that is halal and has the best quality or quality. Not the other way around, for the sake of getting as much profit as possible then leaving the quality or quality of the product. For prices in the perspective of maqashid sharia, it is not too complicated, the basis for setting prices is based on the value or price of a product, it should not be set in multiples of magnitude. The concept of price is not based on the factor of mutual benefit but is also based on aspects of people's purchasing power and the benefit of the people.

CONCLUSION

Based on the results of this study, the following conclusions can be drawn: First, the increase in fuel prices has an impact, both directly and indirectly, on every activity in people's lives. When fuel prices increase, people's purchasing power for MSME products decreases because people tend to save money amid rising fuel prices, so sales of MSME products decrease. In the midst of a decline in people's purchasing power, Alpucok is implementing strategies to maximize its business profits without reducing the quality of the products it sells.

Second, the maqashid sharia concept implemented by Alpucok refers to the promotion and sales strategy that is in accordance with that exemplified by Rasulullah SAW. Where this concept can be used as a reference for other MSME actors so that the business being run is not classified as illegal. By implementing the maqashid sharia concept in a business, it is certain that the products offered or sold can be accounted for in terms of their benefit.

SUGGESTION

The researcher's suggestion for further research is that it can be carried out on umkm objects that are engaged in other sectors. which do have a significant impact on rising fuel prices, such as expedition businesses, or online motorcycle taxi drivers. It is hoped that this research can provide answers for all economic sectors in Indonesia, especially for small industry players or the real sector in society

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