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Boarding House Business Conception in the Perspective of Sharia Economic Law

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ABSTRACT

The boarding house business is synonymous with a risky type of business because it deals with daily interactions with people of various habits and backgrounds. The purpose of this study is to describe the development of a boarding house business that is based on Islamic Sharia and meets the provisions of Sharia Economic Law. Measurement and analysis of research data are qualitative in nature, with a comparative level of explanation. Types and research strategies include phenomenology and are classified as field research. Data collection and analysis techniques used participant-observer forms and in-depth interviews accompanied by documents. The results of the study found a boarding business concept that is of good quality and in accordance with the rules and principles of Islamic economic law. The implementation of a boarding house business that is oriented towards the goals of the world and the hereafter begins with honesty, trust, responsibility, and consequences between the owner and the user of the boarding house. Determination of discipline according to the provisions of Islamic sharia must be carried out properly and correctly by both parties without exception, in the form of implementing the rules set by the boarding house owner, including discipline in visiting time, limiting visiting people, tolerance for shared facilities, helping each other in difficulties or making the environment around the boarding house a family sphere, coordinating in various activities out of the ordinary, and supporting each other in every positive activity. The conclusion of the study is that there is openness to all activities related to the benefit of the people.

Keywords: Boarding Business, Concept, Islamic Economic Law

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INTRODUCTION

One type of business that is quite promising for entrepreneurs is opening a boarding house business with good prospects in the future (Chew, 2021). The choice of this type of business is related to the ease of monitoring transaction mutations, which is more controlled than in other businesses (Ju, 2019). Well-structured management using advanced information technology makes the supervision of the boarding house business run well and regularly (Dileep, 2020). But in reality, this business is classified as risky in terms of managing its human resources, especially in the boarding house user environment (Zhang, 2020). Boarding house users who are residents who generate income for business owners are often the starting point for problems in this business (Dong, 2021). Differences in habits, backgrounds, and interests are not simple conflicts in the boarding house community.

The development of the boarding house business is booming, along with the increase in mobile activity among executives (Ma, 2023). The potential, effectiveness, and contribution of the boarding house business are stated in the article (Gregr, 2020). In some of the scientific writings mentioned above, it is explained that the contribution of the boarding business to state revenue is from the payment of taxes, which has a very important role in helping to improve the country's development and economy.

However, boarding house owners' awareness of their obligations is still relatively low (Aw, 2022). The results of the study found that as many as 100 taxpayers did not pay taxes, understanding of boarding taxes was still lacking, obedience to paying taxes was still low, and the time for paying boarding taxes was relatively short (Q. Ding, 2020).

The implementation of the obligation to pay taxes must be balanced with the rights that must be fulfilled by the owner of the boarding house (Wedamulla, 2022). Considering that the boarding house business has the potential to become a second home for overseas children who are studying and earning a living, they must get a clear picture of the best place to live (Mason, 2022). Marketing this type of business by utilizing social media to make it easier to find geographic locations (Qi, 2021). In terms of service, the owner of the boarding house must be able to provide all the best facilities and manage a clean, safe, orderly, and affordable environment for both parties. The need for housing (boarding) for migrants is a primary need and a major consideration.

Business development requires the right marketing strategy to seize opportunities (Shi, 2019). In research found that in implementing marketing strategies by considering strategic locations, online marketing, adequate facilities, good and quality service, and responsiveness in responding to boarding user complaints. The boarding house business profile, with all the conveniences and various features and facilities, creates a competitive advantage (B. Ding, 2023). Therefore, it is necessary to carry out regular and consistent evaluations of the wishes and needs of boarding house users by comparing them with other types of boarding houses based on the evaluation criteria of price, facilities, location, and room size (Ghosh, 2019). Boarding house users come

from different backgrounds and lives, so it is very necessary to collect data accurately and thoroughly.

The binding agreement for renting a house or boarding house must be clear and transparent between the two parties. Research (Putu Utari Praba et al., 2021) shows that the mechanism for a rental agreement to rent a house or boarding house is a habit that is contained in several agreements that cannot be withdrawn, unless there is an agreement by both parties. Another agreement that is quite important is to provide good, hygienic, and healthy environmental sanitation (W. Wang, 2020). The problem of economic activity in human life is one aspect of the scope of Islamic teachings.

The Qur'an answers all the complexities of human economic problems (Yuan, 2019a). Islamic teachings have responded to various commercial practices carried out by the community. Various economic activities have been carried out by Rasulullah SAW and his companions, especially in Mecca and Medina. Islam pays very intense attention to all forms of economic activity (Dong, 2021). In running a business, you must pay attention to risk management to minimize losses for several parties by creating a settlement mechanism according to sharia economic law (Firdaus et al., 2021).

The boarding business includes buying and selling transactions in the form of binding services using temporary agreements (Khurana, 2021). According to Sharia economic law, the position of buying and selling is one method of transferring ownership of a good or service (Cisneros-Montemayor, 2021). The consequence of this transaction is that both parties to the contract must fulfill their rights and obligations without harming either party (Baryshnikova, 2021). Fulfillment of these rights and obligations shows that the sale and purchase contract mechanism must comply with the terms and conditions. In the occurrence of a transaction, it is not justified that there is compulsion and loss between the two parties (Conrad, 2020). Boarding business entrepreneurs have carried out productive economic activities, that aim to realize benefits in meeting community needs and are classified as fulfilling worship to Allah SWT.

From the explanation above, it is necessary to have a concept that underlies the formation of a boarding house business that meets the provisions and rules of Sharia Economic Law. In answering the idea in the form of a conception, several questions arise (Yuan, 2019b): 1) Why is it necessary to have a concept in accordance with Sharia Economic Law in carrying out boarding business activities; 2) How do you meet the criteria for a sharia boarding house business? 3) How do I make improvements to the boarding house business that do not meet the provisions of Sharia Economic Law? The discussion on the sharia boarding business is an important reference, bearing in mind that there are many types of businesses whose activities involve immorality and harm in society.

RESEARCH METHODOLOGY

The implementation of research on the progress of the boarding house business that complies with Islamic law and meets the provisions of Sharia Economic Law is a

matter of urgency as the quantity of this type of business increases in society (Lev, 2019). Data measurement and analysis in this study are qualitative, with a level of descriptive explanation and empirical juridical characteristics. This research is classified as field research (Arshad, 2020)." Based on the type and strategy of research findings, case studies The main research sites are in Novaris Kos and Yani Kos, which are in the Palembang city area, and we also made observations of several similar boarding houses.

The research was conducted for approximately two years. The data collection and analysis techniques are carried out simultaneously and repeatedly in order to obtain saturated and credible data. The research findings are transferable (Yu, 2019). Research data analysis tools use N-Vivo 12 Plus.

RESULT AND DISCUSSION

Economic factors are the main driving force behind investing to increase income (Ma, 2023). Some people are willing to sacrifice, but they rarely socialize because it is to achieve the desired target (Popov, 2021). However, this is contrary to the meaning of hospitality, which should be carried out between human beings. The existence of friendship will open the door to wider sustenance (Green, 2019). This is in line with the hadith of Rasulullah SAW, which explains that one of the doors to wealth is by trading or doing business. Sharia-compliant businesses provide a solution to obtain a blessing and abundant sustenance. The following describes 8 (eight) sharia businesses that must be considered and implemented in carrying out all business activities, including:

a) Tawhid

In general, monotheism is a form of attitude or action that is guided by the guidance of the Islamic religion. The application of monotheism in business has the aim of creating profit-seeking activities and taking actions according to religious rules or norms.

b) The principle of justice

Islam teaches to do justice in business and prohibits cheating and tyranny.

c) Freedom of will

Freedom of will in sharia business is free without limits in accordance with religious rules and does not have the effect of causing harm to the interests of others. The freedom of each individual is mutual respect among others in order to maintain common interests.

d) Responsibilities

The application of clear rules in sharia business will make it easier to control the responsibilities of each business actor.

The very important points in starting a business are correct intentions, no lies and greed in behavior and behavior, establishing contracts in an open and transparent manner, creating justice, harmony, comfort and blessings in doing business.

e) Please Help

Sharia business has a social aspect by sharing profits with people in need, in the form of zakat, infaq and alms. Business people must be able to put the social aspect as the main goal, realizing activities that help each other in providing mutual benefits.

- f) Free from the Element of Riba
 - Riba transactions still dominate the business community. This is very contrary to sharia business principles which apply the Islamic system in carrying out business activities.
- g) Not Doing Illegal Business

Everything that is haram is not justified in sharia business activities.

The following describes 8 (eight) sharia businesses that must be considered and implemented in carrying out all business activities, including: a) Tawhid, in general, monotheism is a form of attitude or action that is guided by the guidance of the Islamic religion (Meng, 2022). The application of monotheism in business has the aim of creating profit-s Economic factors are the main driving force behind investing to increase income (Peng, 2023). Some people are willing to sacrifice, but they rarely socialize because it is to achieve the desired target (Pla-Julián, 2019). However, this is contrary to the meaning of hospitality, which should be carried out between human beings (Bellato, 2023). The existence of friendship will open the door to wider sustenance (Newman, 2021). This is in line with the hadith of Rasulullah SAW, which explains that one of the doors to wealth is by trading or doing business. Shariacompliant businesses provide a solution to obtain a blessing and abundant sustenance. The following describes eight (eight) sharia businesses that must be considered and implemented in carrying out all business activities, including: a)Tawhid In general, monotheism is a form of attitude or action that is guided by the guidance of the Islamic religion (Rogers, 2021). The application of monotheism in business has the aim of creating profit-seeking activities and taking actions according to religious rules or norms. b) The principle of justice Islam teaches to do justice in business and prohibits cheating and tyranny. c) Freedom of will Freedom of will in sharia business is free without limits in accordance with religious rules and does not have the effect of causing harm to the interests of others (Cohen, 2019). The freedom of each individual is mutual respect among others in order to maintain common interests. d) Responsibilities The application of clear rules in sharia business will make it easier to control the responsibilities of each business actor. The very important points in starting a business are correct intentions, no lies or greed in behavior, establishing contracts in an open and transparent manner, and creating justice, harmony, comfort, and blessings in doing business (Alves, 2022). e) Please help Sharia business has a social aspect by sharing profits with people in need, in the form of zakat, infaq, and alms. Business people must be able to put the social aspect as the main goal, realizing activities that help each other provide mutual benefits. f) Free from the Element of Riba. Riba transactions still dominate the business community. This is very contrary to sharia business principles

which apply the Islamic system in carrying out business activities. g) Not Doing Illegal Business

Everything that is haram is not justified in sharia business activities. The shariabased business concept is an aspect of the sharia economic system (Mignardi, 2020). Public awareness is increasing regarding an economic system that is in accordance with Islamic values, causing business people to find out the concept and system of sharia business that should be (Jiang, 2021). Everything that comes from halal will bring true blessings. The form of blessing obtained is in the form of profit and safety in the afterlife. Sharia business is muamalah which is useful or interaction between human beings in various aspects of life (Chandrasekhar, 2020). In running a business, a Muslim must be able to adjust to the legal basis of Shari'a that has been established by Allah SWT (Y. Wang, 2020). Most people still think that conducting business according to the concept of sharia is difficult. But by always learning or exploring it will get ease in running it. One business that has the potential to have good prospects is the boarding house business. The basic reason for choosing this type of business is that the need for temporary housing is increasing year by year and Indonesia is experiencing a housing deficit with a lower supply than the demand for livable housing. Many millennials are finding out about the existence of investments, including property. The property rental business has bright prospects in the future. Nowadays, many people are looking for temporary accommodation, such as boarding houses. There are several advantages to doing a boarding business, namely:

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- 1. High market demand with strategic boarding locations.
- 2. Benefit from side businesses, including laundry and restaurant services.

- 3. It's easy to carry out supervision or monitoring on a regular basis, by hiring people to manage boarding houses.
- 4. Income is higher than rented houses, especially if various quality and classy facilities are available.

In addition to intentions and facilities, there are important things that must be considered in running a sharia business, namely the contract (Mont, 2020). The contracts used in the boarding house business must be clear and transparent or free from gharar (uncertainty). In running a boarding house business, it must be clear from the start of the transaction, including an explanation of prices and applicable rules. Ijab qabul in boarding business transactions is the agreement of boarding users to make payments, understand and be able to carry out applicable rules. In carrying out the qabul consent or contract, there must be a clear agreement between the owner or manager and the boarding house user and it does not harm either party.

This research involves conventional boarding houses with male and female users and sharia boarding houses with only one gender. The results of the study are more focused on the activities and contributions of boarding houses that follow sharia rules, not on the gender of the user or occupant. In this case, researchers call boarding houses with users or users of various genders (male and female) conventional boarding houses. Meanwhile, the type of boarding house that only consists of one gender is called a Sharia boarding house. The sharia boarding house in question only consists of users who are entirely female or male.

Novaris and Yani Kos are located in downtown Palembang and serve different market segments. The types of work users at Novaris Kos consist of executives and students. Executive jobs here can be broken down as employees holding certain positions, including directors, managers, ministry expert staff, DPRD expert teams, and branch heads, while the student category is overseas children studying at the Faculty of Medicine, both strata 1 and specialist levels. Meanwhile, most users at Yani boarding house are female undergraduate students, most of whom are studying at a religion-based state university in the city of Palembang. Following are the boarding rates and the selection stages for boarding users:

Tarif	danTahap	an Se	leksi P	enoonna	Kos
Lall	чантанар	an sc	ICESII	Cugguna	1703

Nama	Pengguna	Rerata Tarif/bulan (Rp.)	Tahapan Seleksi	Dominan Pekerjaan Pengguna
Novaris	Laki-laki dan Perempuan	2.500.000,ke atas	 Pembayaran bulan atau minggu pertama Melihat penampilan atau performa awal Validasi KTP, Kartu Keluarga dan Surat Nikah (untuk yang sudah menikah) Memberikan informasi tentang ketentuan dan aturan 	Eksekutif dan Mahasiswa Kedokteran
Yani	Perempuan	Dibawah 1.000.000,-	 Surat keterangan atau pengantar dari orang tua atau wali. Validasi KTP, Kartu Keluarga 	Mahasiswa S1

Rules and conditions at the Novaris boarding house must look at the initial appearance and performance of the prospective boarding user's arrival, taking into account the politeness of compensation, the way he dresses, and his gestures. Prospective boarding house users at Novaris who have met the criteria for tariffs and administration may not necessarily be accepted as boarding users if they look or have performance or behavior that is not sharia or out of the ordinary for Muslims. The priority of performance selection is that prospective boarders must look according to Islamic sharia provisions. Considerations for non-Muslim boarding house users remain in the corridor of polite and ethical performance.

Next, the Novaris boarding officer performs administrative validation in the form of KTP, KK, and marriage certificate (if married status), then makes the initial payment by transfer or cash. Then she explained the routine rules that each boarding house user must receive guests outside the room, or guests will be allowed into the room if they are in the family category listed on the Family Card and the spouse is listed on the marriage certificate or certificate. Prospective boarding users with foreign citizenship status by looking at the relevant passport and visa. Monitoring and supervision are always carried out and will continue to be carried out as long as there are guests. Installing CCTV in certain areas is one of the surveillance measures for boarding house users. Novaris boarding house always evaluates by opening suggestions and criticisms that can be poured directly or using social media, because this boarding house has used collaboration facilities with one of the marketing business applications on the internet.

In providing and prioritizing comfort facilities, Novaris Kos always cleans each room regularly every day, has double internal and external security guards, and is always on standby to accommodate all complaints from boarding users as soon as possible. Reporting and coordination of boarding users to the Rukun Tetangga (RT) apparatus is always and consistently carried out by the owner to anticipate anything

unwanted in the future. Business legality in the form of HO (a type of business place permit) and NPWP, as well as regular tax reports every year.

The room facilities provided include cable TV with approximately 100 foreign and national channels, air conditioning, a shower with hot and cold water, a study table, an internal telephone, a cupboard with a hanger, a sink, and a bed with sheets, blankets, and pillows. Outside the room, there is a refrigerator, a public kitchen, a dining table with chairs, and guest chairs. Electricity, laundry, and food and beverage serving facilities are also provided according to the needs of boarding house users. A gathering area with family and colleagues is also provided on the 3rd floor, for example, for meet and greet activities in the form of barbecue or satay events. Meanwhile, control is carried out by officers located on the lower floor. Coordination and communication between users and boarding house staff are carried out directly or via internal telephone.

Yani boarding house has a rule, namely that each prospective boarding user must include a statement from a parent or guardian, considering that most of the boarding house users are undergraduate students. This rule aims to strengthen the argument that parents or guardians know for sure the whereabouts of boarding users. Another goal is that if an unexpected incident occurs, the owner or manager of the boarding house can immediately contact the parents or guardians. Boarding house users as a whole are female.

In anticipation of complaints being directly handled by the owner of Yani's boarding house. The facilities include a bed with sheets and pillows, a fan, a study table, and a cupboard. On average, room cleaning is carried out every day. Security is carried out directly by the owner and manager of the boarding house. Marketing carried out by Yani Kos is in the form of word-of-mouth promotion or not using social media.

In daily activities at the Novaris boarding house, users leave their keys with the officers and usually notify them when there is a change when they return to the boarding house. After that, the boarding house staff cleans and tidies up the room and the surrounding environment. Interaction between boarding users and their relatives or families must always be coordinated with the boarding house staff and managers so that misunderstandings do not occur between them. Even though the boarding house users consist of different genders, their daily activities are still in accordance with Islamic law. Strict monitoring is carried out from the time boarding house users join until they move out. Recommendations to family and relatives are often made by boarding house users who have changed jobs or have finished their assignments and are studying.

Communication and friendship are important things that must be done in this type of business. All complaints from users must be responded to swiftly by the staff and boarding manager, because convenience is the main point of this business. This has been proven, many boarding house users have been staying in the same boarding house for a long time. Feeding back managers by assuming the users are part of the boarding house owner's family is a surefire recipe for longevity between the two parties.

The type of boarding house business that complies with the provisions of Sharia Economic Law does not have to be inhabited by the same gender, but rather the implementation of daily activities that are applied to business users. By providing discipline, strict rules, and a clear understanding of boarding house users, they will be more in touch with and align with sharia goals. The use of rules and conditions is a win-win solution between the user and the owner or manager of the boarding house. Persuasive and cooperative explanations must be given to boarding house users by explaining that existing rules are not to be broken but to be obeyed together so as to create a safe, comfortable, and conducive atmosphere.

The application of the provisions of Sharia Economic Law to the boarding business is that there must be a clear agreement and fulfillment of rights and obligations between the two parties, so that they do not harm each other and cause discomfort. The boarding house business must be run according to Islamic principles. Boarding house business owners need to pay attention to ethics in business, transparent financial management, and social responsibility towards the surrounding community. A sharia boarding business must be based on Islamic law and principles while continuing to carry out the agreed rules, rights, and obligations. In acting and behaving, they must cover their nakedness and understand respect for privacy, including the teachings of each religion.

Sharia business is classified as halal if the elements of the transaction are still within the limits of Islamic law. Meanwhile, sharia business is said to be haram if it contains various things that contradict Islamic religious provisions. Some of the characteristics of a business according to the provisions of Sharia Economic Law are:

1. There is a contract.

Islam pays great attention to the contract, not only the contract of consent and qabul in the marriage process, but applies to the sale and purchase transaction contract. Transactions without a clear contract, then the business law can turn out to be haram in Islam.

2. Lawful

One of the differences between conventional and sharia business lies in the law of halal and haram. In conventional business there may be no product restrictions that may be sold, while sharia business must comply with the provisions of products that can be traded. In sharia transactions, types of halal products can be used as objects of sale and purchase, namely products that have intrinsic halal content, not stolen or confiscated goods or smuggled goods.

3. Does not contain elements of gharar, maysir and usury

In Islam it is strictly prohibited to carry out transactions that have the potential to harm one of the parties. Humans must be fair and not unjust in transactions or muamalah between people.

Several sharia principles contained in the boarding house business are explained as follows:

a. Principles of Murabahah

This principle covers the contractual process between the owner or manager and the boarding house user in detail and detail. In this contract, the owner or manager must

provide complete information to boarding users regarding facilities, prices, conditions and rules that apply. Transactions must be completed completely with a payment agreement between the owner and the user of the boarding house against the applicable rules and conditions.

b. Principles of Salam

In this principle there is a contract of sale and purchase of boarding services which is applied in business transactions by ordering. The way the salam principle works is that the buyer places an order under certain conditions and deposits a down payment or is paid off in advance. Boarding room keys are handed over after approval by the owner or manager of the boarding house and the initial payment has been made by the boarding user. This transaction must pay attention to a clear agreement regarding boarding services, which includes the facilities and infrastructure provided.

Sharia transactions pay close attention to and consider the concepts of halal and haram in terms of products, transactions, marketing, and muamalah contracts. Basically, sharia transactions are not only based on buying and selling to gain profit but rather on a form of worship to God Almighty. Sharia Economic Law is not based on worldly aspects, such as quantity or profit, but pays attention to halal and haram muamalah. The concepts of halal and haram cover all types of transactions, starting with the utilization of assets, methods of obtaining assets, business agreements, and all financial activities. In general, conventional-based businesses only focus on maximizing profits. Meanwhile, sharia business must pay attention to aspects of benefit and religious rules in addition to obtaining rewards from transactions. Business that is sharia has religious elements, is universal, and can be applied in all conditions. Sharia business activities sell products in the form of goods and services to obtain profits based on Islamic religious provisions. Business, according to Islamic law, does not only focus on buying and selling activities but must also pay attention to the concepts of halal, trading morals, products that are traded, contracts, and muamalah worship in entrepreneurship. In terms of market opportunities during the COVID-19 virus pandemic, the number of boarding house users at Novaris did not change, in the sense that all boarding rooms were always filled. Meanwhile, in Yani, boarding houses experienced a drastic decline as students returned to their homes. The application of strict and directed rules and regulations that started with the start of business operations did not affect the market share of boarding house users. For more details, boarding conditions during a pandemic and not during a pandemic are detailed as follows:

Kondisi dan Situasi Kos						
Nama Kos	Jumlah kamar	Pandemi	Tidak Pandemi	Pekerjaan Pengguna		
Novaris	12	Terisi penuh	Terisi penuh (waiting //st)	Eksekutif dar Mahasiswa Kedokteran		
Yani	16	kosong	8 - 16 kamar	Mahasiswa		

The condition and situation of the boarding house during the pandemic were greatly influenced by the activities of the boarding house users. However, during the pandemic, it did not affect the number of users at Novaris Boarding House due to various work backgrounds. The period of the spread of the COVID-19 virus actually triggered young executives and medical students to more actively engage in their activities, alternately online and offline. Meanwhile, Yani boarding house has to accept the consequences of the pandemic because students prefer to return home to carry out routine online activities, so the condition and situation of the number of boarding house users are lonely or empty.

The concept of a sharia boarding house business from the perspective of Sharia Economic Law is the ability of this type of business to apply and enforce various rules according to Islamic principles and sharia for boarding users: First, male and female gender; second, various religions; third, different cultures and customs; fourth, different nationalities; fifth, various backgrounds. so what is called the Islamic boarding house business is the ability of the owner or manager to apply Islamic mechanisms, techniques, performance, and systems to the users or occupants of the boarding house so that they are able to realize the benefits of this world and the hereafter.

CONCLUSION

From the results and discussion, it can be concluded that the boarding house business must be in the corridor of sharia so that the overall implementation of routine activities is maintained for the purpose of the afterlife. Sharia boarding business criteria consistently apply rules that are in accordance with the provisions of Sharia Economic Law (HES). Boarding houses that have not followed HES provisions must strive to make quality changes so that they are able to achieve success and please Allah SWT. The pleasure of Allah SWT brings blessings in business.

The concept of a sharia boarding house business from the perspective of Sharia Economic Law is the ability of this type of business to apply and enforce various rules that are in accordance with Islamic rules and sharia for boarding users regardless of gender, religion, culture, customs, and nationality. Basically, all humans are the same, but intentions and goals must always be maintained and directed to the good of the world and the hereafter.

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