

APPLICATION OF THE RIBH CONCEPT IN CV HIELMY CRAFTINDO BAKTI, SUKARUAS VILLAGE, RAJAPOLAH DISTRICT, TASIKMALAYA REGENCY

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Abstract

This study aims to analyze the concept of *ribh* and the application of the concept of *ribh* by CV Hielmy Craftindo Bakti. This research uses a qualitative descriptive method. The research data sources consist of primary data and secondary data. Primary data obtained from observations and interviews with company owners. Secondary data were obtained from a number of books, articles, and journals related to this research. The results show that the concept of *ribh* is a trading concept applied by the Prophet Muhammad. The trading concept of the Prophet Muhammad is called "goodness trade" (*dagang kahadean*, Sundanese), which means buying and selling goods, namely the buying and selling process that uses the concept of Islamic law. The concept of *ribh* is applied by CV Hielmy Craftindo Bakti does not use the practice of debt and credit because it will make both parties miserable.

Abstrak

Penelitian ini bertujuan untuk menganalisis konsep *ribh* serta menganalisis penerapan konsep *ribh* oleh CV Hielmy Craftindo Bakti. Penelitian ini menggunakan metode deskriptif kualitatif. Sumber data penelitian terdiri atas data primer dan data sekunder. Data primer diperoleh dari hasil observasi dan wawancara dengan pemilik perusahaan. Data sekunder diperoleh dari sejumlah buku, artikel, dan jurnal yang berkaitan dengan penelitian ini. Hasil penelitian menunjukkan bahwa konsep *ribh* merupakan konsep dagang yang diterapkan oleh Nabi Muhammad. Konsep dagang Nabi Muhammad disebut "*dagang kebaikan*" (*dagang kahadean*, bahasa Sunda) yang berarti proses jual beli kebaikan, yaitu proses jual beli yang memakai konsep syari'at Islam. Konsep *ribh* yang diterapkan CV Hielmy

Craftindo Bakti tidak memakai praktek utang piutang, karena hal tersebut akan menyengsarakan kedua belah pihak.

Keywords: *Ribh*, profit concept, and Islamic concept of profit

Introduction

Trading or buying and selling is a component of business work. When conducting business, the majority of people always seek to maximize profits. If It is the objective of their business, then they frequently justify their actions in a variety of ways (Samad, 2018). In this situation, negative behaviors frequently occur and eventually become habits. It is a negative trait for people to talk and lie excessively. When entrusted, they always betray, their promises frequently fail, their debts are always paid late, and they may even avoid payment. They oppress and complicate the lives of others. They never make things simple for those under his authority, and when collecting receivables, he can be inhumane (Alma and Priansa, 2016: 159).

Islamic business ethics is a set of values about good and bad, halal and haram in the business world based on Islamic *shari'ah*. According to Aravik (2017: 137), Islamic business ethics is based on the noble values found in the sources of Islamic teachings, the Qur'an and Sunnah, which contain moral values that command truth and kindness, patience and morals, and prevent falsehood, fraud, fraud, crime and evil and require business people to be careful not to take actions that harm and endanger others. In the view of Alma and Priansa (2016: 159), Islam has set up good ethics in business. A Muslim, when selling goods must be happy, happy, sincere, and give a good impression to the buyer. Likewise, if a Muslim buys goods and does not irritate the seller, try to make the transaction harmonious, consensual, and not in conflict with the seller. In terms of collecting receivables, some teachings are of very high value in Islam, don't pressure, insult, extort, or force the debtor (Afif & Mulyawisdawati, 2016; Santosa, Permatasari, & ..., 2021).

The negative behavior in business activities is a brand attached to business people. It is a negative image of business people that is inherent in the hearts of people in general. People still cannot accept business professionals as elite professionals (Ningsih, 2017). The business profession is still considered a low-level job because it is inherent in the public perception that business work is full of tricks, fraud, dishonesty, stinginess, and overly calculating, and the

individuals involved are not intact. It is indeed the case if you think that business work is solely for profit. We must clearly understand that the main purpose of doing business is not profit. (Alma and Priansa, 2016: 159)

As found in buying and selling transactions, such as fruit sellers, sellers often do detrimental things to consumers. Fruit sellers try to reduce the scales, put damaged or rotten fruit into packages, and weigh them without the customer's knowledge. Sometimes in that place already put the damaged fruit in advance and placed on top of the fruit chosen by the customer. These are all examples of behavior that undermines the dignity of business people (Alma and Priansa, 2016: 160). In welcoming the new year, for example, welcoming Ramadan and approaching Eid al-Fitr, the term discount is often found in some department stores or supermarkets. Many sellers first raise the normal price and then are given a discount, even if the discounted price is higher than the normal price (Syaugi, 2017). When a consumer is unaware of the market price, it is extremely detrimental to their interests. Online buying and selling, which is currently booming, is widely utilized by profit-driven traders. They send goods that do not match the specifications of the goods they previously advertised, and some don't even send their goods after the consumer transfers the money, which harms consumers significantly.

The nature of Muslim business people is certainly not like that because many business people have practiced sharia teachings (Sakhawi & Chalimah, 2016). As a result, they have the right intentions in doing business, have good morals, do company using halal goods, fulfill their obligations as Muslims, do not improperly eat other people's property, and do not harm others. Business people who practice sharia will get blessings and benefits, both in this world and hereafter (Alma and Priansa, 2016: 160).

Business activities in Islam are considered a form of worship to Allah. It is in line with the opinion of Alma and Priansa (2016: 160) that business activities for Muslims are in the context of worshipping God. Because Muslims have sworn in the five daily prayers that my prayer, my worship, my life, and my death are for Allah, and because my life and death are for Allah (Husna & Thamrin, 2021).

The conventional business concept aims only to seek profit alone, without paying attention to the happiness that will be obtained in the hereafter, the marketing process sometimes justifies all means (Hidayat & Komarudin, 2022). For example, in determining the selling price, when a seller sells goods at a higher price than the cost

of goods sold, the seller will make a profit. Conversely, when a seller sells his goods for less than the cost of goods sold, he will experience a loss. In contrast to the sharia business concept, its economic activities are oriented towards the happiness of the world and the hereafter, as well as the marketing process that is implemented according to Islamic law.

Since the concept is implemented in CV Hielmy Craftindo Bakti, in terms of sales, sold goods below the cost of goods sold, but the company did not incur a loss. The company strongly upholds Islamic values, believing that the purpose of business is not only external but also internal happiness. When the company sells at a low price, it will not incur a loss, but rather the profit that can be obtained in the afterlife, as well as the happiness that can be obtained in this world, because it has brought joy to consumers who can only afford to purchase these goods at low prices. Other businesses seldom utilize the concept. This paper will focus on three main topics: first, the concept of *ribh*, and second, the application of the concept of *ribh* in the CV Hielmy Craftindo Bakti is the third reason for his CV Hielmy Craftindo Bakti employs the *ribh* concept.

Methods

This study uses a qualitative approach. Based on its nature, the author relies on field research to describe and describe the situation and phenomena more clearly regarding the situation, so the type of research used is qualitative research. In this study, the researcher only acts as an observer who goes directly to the field to see the symptoms that exist clearly in the field, then records and documents them. To obtain objective data, the researcher tried to blend directly in the field with the object of research, with the hope that from this, the researcher would obtain clearer facts related to the concept of *ribh* in CV Hielmy Craftindo Bakti, Sukaruas Village, Rajapolah District, Tasikmalaya Regency. Data obtained from the first source, from individuals such as the results of interviews or the results of filling out questionnaires that researchers can do. This study will obtain primary data from direct interviews with employers CV Hielmy Craftindo Bakti. Data was obtained from notes, books, magazines in the form of financial reports for company publications, government reports, articles, books such as theory, magazines, and so on. (Sujarweni, 2014: 6) Secondary data is data other than data that the authors get directly through the interview process. The author's data are books, articles, and so on related to this research. Collecting

data through observation, interviews, and documents. Data analysis used a qualitative descriptive technique. The data collected in the form of pictures, words and not numbers. Collecting the theory contained in the literature related to the theory concerned with the concept of ribh and collecting data from observations, it is later analyzed, concluded and known to the concept of *ribh* which is applied in CV Hielmy Craftindo Bakti.

Results and Discussion

Based on interviews with the company owners CV Hielmy Craftindo Bakti, the company is a business company engaged in handicrafts owned by Mr. Darissalam. Hielmy's name was taken from the teacher's name from the company's owner, namely K.H. Irfan Hielmy (owner of Darussalam Ciamis Islamic Boarding School). Before having a big company like now, Mr. Daris, during high school, sold donuts for one year and syrup for one year. After graduating from high school, Mr. Daris moved to Jakarta and got a job as an office boy for a year and a half, and he also worked as a porter in a timber company for a year and a half. After that, Mr. Daris returned to his hometown, Rajapolah, and started selling clasps from market to market in the East Priangan area for one year and a half. From 1998 to 2011, he began to work in the handicraft sector, which has become the hallmark of *karuhun*/ancestors in his area and has become the main source of income for the people of Rajapolah. In the middle of the journey, Rajapolah handicrafts were marginalized and almost extinct for about 30 years due to the emergence of synthetic hats made by China. However, in 2000 it was reappointed and could be marketed in 2010.

The initial capital of this company is Rp. 50.000, Mr. Daris made several samples of handicrafts in the form of hats woven from *pandanus*, *panama*, constraints, and *mendong* plants. The hat is photographed, uploaded to the Alibaba website, and only includes a phone number. After a few weeks, Mr. Daris received a call from a foreigner; because he was not fluent in English, he finally sent an e-mail to the foreigner. The contents of the e-mail stated that the foreigner asked to send four hat samples to Italy at a price of 4 million rupiahs via JNE. Because Mr. Daris does not have money for inter-JNE costs, the foreigner will bear the costs.

After the hats arrive in Italy, the customer orders a hat of 800,000/pcs within 6 months with a 30% DP International Standard. Because Mr. Daris does not have the capital to produce that many hats,

he offers to the customer to provide a 70% DP and the remaining capital will be borrowed from you. The company runs for 3 years, capital is still borrowed. Stepping into the 5th year, capital is no longer borrowed.

Company CV Hielmy departed from craftsmen and farmers to start their business before having a legal entity as it is today. Seeing the plaits that are beautifully and creatively processed, the company began to penetrate into the international market. Various kinds of products are made and have met the demands of national and international market share, including Bali, Jakarta, Medan, Makassar, Batam, and Semarang. To meet the international market, the company has collaborated with several companies in various countries such as Malaysia, Singapore, Russia, Portugal, America, Italy, and several other European countries.

Until now, the number of craftsmen reached 1500 people consisting of 4 Districts and have made 40 types of weave. The production capacity of woven hats is 15,000/pcs per month. Webbing was also developed to make other products, including various kinds of *mendong* boxes, tissue holders, various models of tote bags, sandals, ornaments, and others.

Company profits are used for capital, investments, and assets. Currently, CV Hielmy already has other business units, namely basic necessities and fast food. However, the business has only been running for eight months and has not been legally formalized.

Ribh Concept Analysis applied by CV Hielmy Craftindo Bakti

Crafts is the first business unit of CV Hielmy Craftindo which has penetrated into the international market, including Spain, Japan, and Italy. The products marketed to these countries are hats with the following types: natural *panama*, natural pandan braid, bleached pandan braid, natural *karancang* view, bleached pandan *keancang*, natural smooth pandan, and bleached smooth pandan. The delivery is carried out regularly once a month.

CV Hielmy Craftindo itself does the process of selling hats abroad without a broker or broker. The ordering process is through electronic media, namely via the internet. Product introduction other than in electronic media (internet), through exhibitions organized by the government. And even then only a few times were followed, then never participated in exhibitions or anything like that. It's just that now more to the guests who come, both local and international. They

indirectly serve as a medium of delivery to the public about the existence and products of CV Hielmy Craftindo.

Management of local and international visitors, either regular visits or comparative studies, is carried out jointly by entrepreneurs and craftsmen in Sukaruas Village through the Creative Village Management. CV Hielmy Craftindo in terms of products continues to innovate, meaning that products from CV Hielmy Craftindo which is marketed internationally are not only hats, but for the last four months they have marketed boxes with the name "Jelly Cat" in collaboration with a PT. in Subang which is engaged in special dolls for overseas or events such as Sea Games and others. Jelly Cat itself is shipped to China.

As the first unit and the scale is reliable or in this case the craft unit is the central unit of CV Hielmy Craftindo, of course, set an example for the basic food units and ready-to-eat food units to set aside a portion of the income earned. The craft unit contributed the most to the application of the concept of *ribh*. However, the CV. Hilemy Craftindo, in this case the directors and other management, did not provide complete information on how much money was allocated for infaq, sodakoh or other terms for social welfare. However, based on information obtained from the surrounding environment, that social welfare can be felt by the community themselves, and from week to week the welfare area is increasingly spreading to neighboring villages.

The reasons for CV Hielmy Craftindo does not provide complete information on how much the nominal for the general welfare is because kindness cannot be conveyed verbally, but must be by example, namely by attitude. As for if goodness is conveyed verbally, or goodness is preached, then goodness is invalid and has no value. Humans do not need to know it, it is enough for Allah to know, because the real partner of humans is Allah.

Honor system for CV employees. Hielmy Craftindo is done separately per unit. For craft units, the honorarium system is carried out once a month at the end of the month at the last hour of work. The honorarium system is divided into: basic honorarium, health allowance, family allowance for those who are married, adjusted to the number of family members. The honorarium and allowances are adjusted based on the old and new employees. However, health benefits are not distributed, these are allocated to the health of employees, employees' families. For the end of the year there is an additional appreciation fund for employees, it is based on employee performance. THR (*Tunjangan Hari Raya*), is distributed to all

employees, the form and nominal are the same, without exception. (Results of interview with Director of CV Hielmy Craftindo, November 4, 2019).

As stated above, that CV Hielmy Craftindo, apart from being engaged in handicrafts, has a business unit in the fields of basic necessities and ready-to-eat food. At first the concept applied by CV. Hiemy Craftindo is the same as other companies in that it uses the Profit and Loss concept. However, after opening the basic food and ready-to-eat food business unit, CV. Hielmi Craftindo changed the concept to the concept of *ribh*.

The *Ribh* concept is actually a concept adopted by CV Hielmy Craftindo from the Prophet's trade concept contained in the Qur'an. The concept of the Prophet's trade in Sundanese is called "Trade Kahadean." *Dagang kahadean* in Indonesian means a buying and selling process that puts forward Islamic concepts, not only in the practice of buying and selling, but in the process of buying food ingredients, processing food ingredients, then the processed food is resold at a fairly low price. The meaning of cheap here is the purchase of foodstuffs that will be processed into ready-to-eat food, the sale of food, as well as employee salaries. As if the process and results are not taken into account, they just walk away, even at a glance they will lose. But the fact is beyond human reason. The buying and selling process has been running smoothly until approximately six months.

The process of selling fast food was initially sold around the Sukaruas village. But over time and the appeal of fast food sold at a fairly cheap price of Rp. 1,500 for each item, and consumers automatically come to the kitchen for the food-making process. When food is sold by mobile, the sales process is a bit slow, namely when the mobile sales star starts at 5:30, the food runs out around 9:00. But that time has passed, now on-site sales are from before Fajr 3:30 to 6:30, but sometimes less than 6 o'clock the food is sold out.

As mentioned above, CV Hielmy Craftindo adopted the concept of the Prophet's trade. Every day in the process of selling food CV Hielmy Craftindo always sets aside several packs of food to be given to buyers, without exception, there are no special conditions to whom the food is given. The amount of food he set aside per day is sometimes not certain, but it does not reduce the amount of food that is set aside from the previous day. This means that the food that is set aside from day to day increases.

Based on the habit from the previous day, the number of food expenditures has not increased, it is still Rp. 400,000. While the sales

results are always crossed Rp. 500,000. While the food that is set aside from day to day is always increasing. Mathematically, based on the process of selling and buying should experience a loss, or if it is predicted to have gone out of business. But in fact the process of selling ready-to-eat food is still running and even experiencing an increase in the area, outside Sukaruas. Some of the consumers themselves were interviewed, they were very grateful, helped by the sale of cheap, nutritious fast food, sometimes they got more food. Consumers of fast food on average are employees of CV Hielmy Craftindo.

The process of purchasing raw materials from the nearest market, namely the Rajapolah traditional market, and for durable materials usually purchased at the Cikurubuk market in Tasikmalaya. Purchases at the Cikurubuk Tasikmalaya market are made twice a week, while purchases at the Rajapolah market are made every day. As for groceries, while only providing rice and oil, the contribution to the environment in Sukaruas, Rajapolah, Tasikmalaya, especially for the employees, is very helpful because rice and oil are also sold at low prices, and the quality of the rice is good. CV Hielmy Craftindo chose the quality of rice a semi super rice. The reason is so that employees can feel that rice is not only delicious but also nutritious, so that the energy they use is of high quality and produces work and innovates. It is different from the rice distributed by the government, which is of poor quality.

Sales and purchasing practices carried out by CV Hielmy in the basic food unit is almost the same as that applied in the process of selling and buying ready-to-eat food. Rice in the purchase of 1 kg of Rp. 10,000, sold by CV Hielmy Craftindo to Rp. 10,500. The difference in the value of Rp. 500 which by CV Hielmy Craftindo is used for "Kahadean Trade", meaning that when a buyer wants to buy 1 kg of rice but turns out to have less money, the rice is sold according to the amount of money the consumer has. There is no arrears or debt. The important thing in the concept of *ribh* applied by CV Hielmy Craftindo, one of which is that there is no practice of accounts payable. CV Hielmy Craftindo does not provide the slightest opportunity for accounts payable, because he thinks it will be miserable and difficult for both parties as sellers and buyers. As mentioned earlier that the concept of trading CV Hielmy Craftindo is "Kahadean Trade".

The honorarium system for basic necessities and ready-to-eat food units was initially only in the form of rice and oil, which was distributed every Friday after distributing food such as: boxed rice, snacks, and others at every mosque in Sukaruas Village. Every day

employees routinely bring home ready-to-eat food, and the amount of food taken home is adjusted to the number of families of each employee, plus they routinely bring home chicken eggs every day. However, after running for more than three months, the honorarium system is also carried out once a week, but there is an additional nominal amount of money.

Based on the awards above, there are a few things that are not commonly applied by CV Hielmy Craftindo, employees of the basic food and snacks unit, are not paid normally. In this case, the normal honorarium is in the form of money, as is the honor system in the craft unit. This was done based on the background of opening the basic food and snack units, namely to help the surrounding environment, including the rich or poor materially. All get the same. (Results of an interview with the Director and Secretary of CV Hielmy Craftindo, on October 31, 2019).

Honors, selling groceries, and selling snacks, these are unique concepts, conveyed by behavior, by example, not by words alone. But more to the application. The award system was initially paid only modestly, employees still persisted in the initial formation, which in the end were rewarded with nominal money and several additions. According to the person in charge of the basic food and ready-to-eat food unit, the honor system that seems to have been postponed is a selection or interview for employees, whether they will continue to apply the concept of *ribh*. The formation is still intact, which means they are ready to apply the concept of *ribh* together.

In general, the financial statements in a business are profit and loss, where this report is to find out whether the business position is experiencing a profit or loss through a balance sheet made monthly and annually. So business developments will be clearly visible from the balance sheet. In contrast to the financial statements of CV Hielmy Craftindo, such a report will not be found, because CV Hielmy Craftindo uses the concept of *ribh*.

Ribh concept applied by CV Hielmy Craftindo is a concept that seems to sound new but has been applied by the Prophet, consciously or unconsciously or as if making it up, but in reality it is like that. Rasulullah was a successful merchant who was accompanied by his wife, Siti Khadijah. In addition, the concept of *ribh* is also clear in the QS. Al Fatihah, as the first surah in the Qur'an, which means: In the name of Allah, the Most Gracious, the Most Merciful. Praise be to Allah, Lord of the worlds. Most Gracious and Most Merciful. Who reigns on the Day of Judgment. You alone we worship, and only You

we ask for help. Show us the straight path. (i.e.) The path of those whom You have bestowed favors upon them; not (the way) of those who are angry and not (the way) of those who have gone astray. (Surat al-Fatihah, 1: 1-7). (Ministry of Religion of the Republic of Indonesia, 2014)

Next the writer will use the Sundanese translation, the reason is that Sundanese is the language of the soul, meaning that we can compare it when we use the translation of the Sundanese Qur'an with Indonesian, although Sundanese is difficult to understand but can be felt and a little different when we read it. QS Sundanese Translation. Al Fatihah:

Kalayan asma-Na Allah Un Maha Murah, Un Maha Asih. Sadaya puji kagungan Allah, Pangeran un murbeng alam sadaya. Un Maha Murah, Un Maha Asih. Un kagungan dinten wawales. Mung ka Gusti abdi sadaya ibadah, sareng mung ka Gusti abdi sadaya neda *pitulung*. Mugi Gusti maparin *pituduh* ka abdi sadaya kana jalan anu lempeng. (Nyaeta) jalan jalmi-jalmi anu parantos dipaparin ni'mat ku Gusti, sanes jalan jalmi-jalmi anu kening bebendon ti Gusti, sareng sanes jalan jalmi-jalmi anu salasar. (QS. Al-Fatihah, 1: 1-7).

In the Sundanese translation, "*pitulung*" and "*pituduh*", which in the Indonesian translation "help" and "guidance" or the full translation "Show us the straight path", means people who believe. Faith is a firm belief accompanied by submission and surrender of the soul. The signs of faith are doing what faith wills. Faith in the unseen is that which the five senses cannot grasp. Believing in the unseen is to believe in the existence of something tangible that cannot be grasped by the five senses, because there are evidences that point to its existence, such as: the existence of God, angels, the hereafter and so on. Faith in the Books that were revealed before Muhammad s.a.w. These are the books that were revealed before the Qur'an, such as the Torah, Zabur, Injeel and Shuhuf-Shuhuf which were revealed in the Qur'an to the Apostles. Allah sent down the book to the Apostle by giving revelation to Gabriel (as), then Gabriel conveyed it to the apostle. Believing in the existence of the afterlife, is a strong belief without being mixed with the slightest doubt. The afterlife is the life after the world ends. To believe in an afterlife is to truly believe in a life after the world ends.

Believers will be lucky and will get what he asked of Allah after working on it. This means that God will not give anything to His people in the future, while what His people get is the result of the actions of His people themselves. As in QS. Al-Baqarah verses 3-5, which means: (That is) those who believe in the unseen, who establish prayer, and

spend part of the sustenance that We have bestowed upon them. And those who believe in the Book (the Qur'an) that has been revealed to you and the Books that have been revealed before you, and they believe in the hereafter. They are the ones who continue to receive guidance from their Lord, and they are the lucky ones. (Surat al-Baqarah, 2: 3-5). (Ministry of Religion of the Republic of Indonesia, 2014)

Ribh concept applied by CV Hielmy Craftindo is a concept that is not commonly applied by a company, so that along the way, it also reaps pros and cons from the surrounding environment, especially entrepreneurs and craftsmen in Creative Village, Sukaruas, Rajapolah. CV Hielmy Craftindo is engaged in handicrafts, in its journey it has experienced a drastic decline or collapse. However, the Director or the owner of the CV is not discouraged by the situation. In the end, 2 years after kolep, things got better, both in terms of company management and management of employees. In the end, CV opened another unit that was engaged in basic food and side dishes that were ready to eat at a fairly cheap price (Basyir, 1982). As mentioned above, the journey in the field of basic food and side dishes at first did not go smoothly, but after 4 months it reaped results and trust in the community, which at first was only able to sell food in one RT, now it has spread to six RT and outside Sukaruas Village. (Results of an interview with the Director, Secretary, and Treasurer of CV Hielmy Craftindo, on November 2, 2019).

Ribh concept applied by CV Hielmy Craftindo's application is that humans as perfect beings have duties on earth as caliphs of fil ard and as caliphs for the next life, namely the hereafter. This means that humans in the world have a duty to, in Sundanese, "Ngarepeh rapikeun kajiwaan, metakeun sareng ngajalankeun anu aya dina kajiwaan or ngalakon gawekeun", that is the duty of humans in the world as caliphs. Sirathal mustaqim means "ngeusian hate ku kasampurnaan jeung kawalayaan", that is, the heart always thinks about perfection and glory and is applied directly in real life, not just a form of ritual worship of prayer, fasting, but application (Husna & Thamrin, 2021). For example CV Hielmy is engaged in trade, economics, so the way to be sought for perfection and glory is good practices, which are halal toyiban, so that what he strives for is truly beneficial for the life of this world and the hereafter. God willing, such applications are emulated and passed on from generation to generation. That is the struggle, the jihad, the competition applied by CV Hielmy Craftindo, both with fellow Muslims and non-Muslims, so that Islam will be rich, peaceful and prosperous.

Conclusion

The concept of *ribh* adopted from QS. al-Fatihah and al-Baqarah, namely getting "*pitulung*" and "*pituduh*". People who get "*pituduh*" in this world will get "*pitulung*" in the hereafter. People who get "*pitulung*" and "*pituduh*" are believers. Humans as caliphs fil ard on earth (profit) and will become khalifatullah in the hereafter (profit). The concept of *ribh* which is applied in CV Hielmy Craftindo is "Dagang Kahadean", which is gradually applying the profit concept in QS. al-Fatihah and al-Baqarah. CV Hielmy Craftindo applies the concept of *ribh* because it wants to get profit and profit, because the purpose of human life is for the world and the hereafter. For employees, the public, the concept of *ribh* is a concept that can be applied by anyone, including no exception. If the concept of *ribh* is applied by every human being, it seems that the lives of Muslim and non-Muslim human beings will prosper, nothing is found in the news or media about areas affected by malnutrition, hunger and others.

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