

## Adoption of Umar Bin Abdul Aziz's Principles of Social Justice and Welfare in the Start-up Business Ecosystem

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**Abstract:** *This article examines the adaptability and application of Umar bin Abdul Aziz's social justice and welfare principles in modern startup business strategies. Umar bin Abdul Aziz is known as one of the fair leaders and focuses on the welfare of society. Through this approach, this article explores how startups can integrate these principles into their business models. This study contributes by providing an ethical framework for startups in Indonesia to not only focus on financial gain but also play an active role in promoting social justice and public welfare. This research is descriptive qualitative research. The sources used are secondary sources. The study uses documentation to find and collect elements or variables related to the study. The analysis method in this study uses descriptive qualitative analysis. The results show that the adoption of the principles of social justice and welfare of Umar bin Abdul Aziz in startup businesses shows that these values are very relevant. Startups can implement a profit-sharing system, establish partnerships with MSMEs, and implement CSR programs to improve community welfare. Financial transparency is also important to prevent corruption, while attention to the welfare of society by offering affordable products can strengthen their contribution to social justice. In this way, business startups gain an ethical framework that not only focuses on financial gain but also plays an active role in the welfare of society, so that public trust in startups can increase.*

**Keywords:** Social Justice, Welfare, Umar bin Abdul Aziz, Start Up

**Abstrak:** *Artikel ini mengeksplorasi bagaimana prinsip keadilan sosial dan kesejahteraan yang diterapkan oleh Umar bin Abdul Aziz dapat diadaptasi dan diterapkan dalam strategi bisnis startup modern. Umar bin Abdul Aziz dikenal sebagai salah satu pemimpin yang adil dan berfokus pada kesejahteraan masyarakat. Melalui pendekatan ini, artikel ini mengeksplorasi bagaimana start-up dapat mengintegrasikan prinsip-prinsip tersebut dalam model bisnis mereka. Penelitian ini berkontribusi dengan memberikan kerangka etis bagi startup di Indonesia untuk tidak hanya fokus pada keuntungan finansial, tetapi juga berperan aktif dalam mempromosikan keadilan sosial dan kesejahteraan publik. Penelitian ini berjenis*

penelitian kualitatif deskriptif. Sumber yang digunakan adalah sumber sekunder. Penelitian menggunakan dokumentasi untuk mencari dan mengumpulkan unsur-unsur atau variabel yang terkait dengan penelitian. Metode analisis dalam penelitian ini menggunakan analisis kualitatif deskriptif. Hasil menunjukkan pengadopsian prinsip keadilan sosial dan kesejahteraan Umar bin Abdul Aziz dalam bisnis startup menunjukkan bahwa nilai-nilai ini sangat relevan. Startup dapat menerapkan sistem profit-sharing, menjalin kemitraan dengan UMKM, dan melaksanakan program CSR untuk meningkatkan kesejahteraan masyarakat. Transparansi keuangan juga penting untuk mencegah korupsi, sementara perhatian terhadap kemaslahatan masyarakat dengan menawarkan produk terjangkau dapat memperkuat kontribusi mereka terhadap keadilan sosial. Dengan cara ini, startup bisnis mendapatkan kerangka etis tidak hanya fokus pada keuntungan finansial, tetapi juga berperan aktif dalam kesejahteraan Masyarakat. Sehingga kepercayaan Masyarakat terhadap start up dapat meningkat

**Kata Kunci:** Keadilan Sosial, Kesejahteraan, Umar bin Abdul Aziz, Start Up

## Introduction

With the development of modern business that continues to change, start-up companies cannot only prioritize profits but also need to contribute to society (Suryono, Kancana, Fatah, & Lambang, 2024). In this case, there are several business principles that can be applied as a guide and foundation of a start-up business, namely the principles of social justice and welfare (Kusyana, 2024). Adopting these principles not only enhances a company's reputation but also creates a sustainable positive impact. Businesses that integrate social justice into their operations have the opportunity to gain higher customer loyalty, attract the best talent, and build solid relationships with the community.

The basic concept of social justice and welfare makes justice and the fulfillment of the rights of every community a fundamental principle. As an idea or national ideal, "Social Welfare" was first put forward by Bung Karno in a speech on June 1, 1945, as the 4th principle of Pancasila. The concept of "Social Welfare" was first put forward by Bung Karno in his speech on June 1, 1945, which later became the fourth principle in Pancasila. However, this term was later replaced with "Social Justice," which was proposed by Bung Hatta. It is important to note that Bung Hatta explained that in the concept of social justice there is a meaning that is in line with social welfare. This principle gives full attention to balance and justice in community development (Sarifuddin & Joesoef, 2023). This makes every country in the world aim to realize social welfare (Yusuf Hidayat, Laila Azkia, 2022).

In the business world, the principle of social justice and welfare emphasizes that companies must work fairly and transparently by making the parties involved, such as employees, investors, and consumers, the basis for policy considerations (Perkasa, Paramadina, & Paramadina, 2024). To achieve this goal, many businesses look to a variety of sources for inspiration, including history and political thought. The principle of social justice emphasizes the importance of corporate responsibility in creating value

not only for shareholders but also for the wider community. To achieve this goal, many businesses look to a variety of sources for inspiration, including history and political thought.

Umar bin Abdul Aziz is known as a historical figure with his economic thoughts and policies on social justice and welfare. He was a caliph in the 8th century from the Umayyad dynasty (Wandiyo, Ida Suryani, 2020). Umar bin Abdul Aziz's leadership was marked by significant social reforms, including efforts to redistribute society's income and wealth to prevent social inequality and injustice (Citra, Yuniara, Piolita, & Cahyono, 2023). He also upheld the rights of the community by announcing to the public that any individual who felt they had rights against the Governor, a member of the Umayyads, or who had been wrongfully deprived of them, could approach him with evidence to get their rights back (Wihayati, 2024). The principles applied by Umar bin Abdul Aziz not only had a significant impact on the welfare of society in his time but also left valuable lessons for the business world today.

The implementation of the principles of social justice and welfare applied by Umar bin Abdul Aziz can provide valuable insights for the startup business ecosystem in facing the various challenges they face. Start-ups often operate in a highly competitive environment, where there is a strong drive to gain profits quickly (Muslimat, 2023), but adopting social justice principles can provide long term benefits, such as improved reputation, customer loyalty, and employee well-being.

However, integrating these principles is not without challenges. Limited human resources (Mulyana, Aulia, Adem, Nuryadin, & Prehanto, 2022) and the need to achieve profitability is often a barrier to its implementation. Many start-ups face pressure to generate profits in a short time (Ferlangga Al Yozika, 2017), so that social values are often neglected. Therefore, it is important for start-ups to find effective ways to apply the principles of social justice without sacrificing their business goals. Strategies such as collaboration with attention to employee and consumer welfare, sustainable product development, and the implementation of inclusive business models can help them achieve a balance between social sustainability and financial gain. With the right approach, start-ups can create a positive impact on society while achieving success in the market.

Research conducted by Wan Nur Azizah, et al. (2019) discusses e-Wallets in supporting social justice (Salleh, Rasid, & Basiruddin, 2019). Then the research conducted by Nurulhuda Abd Rahman, et al. (2024) discussed the reflection of accountability and transparency through the implementation of shura in the ISF initiative through inclusive decision-making, shared responsibility, ethical oversight, integration of Islamic values, long-term vision, and adaptive and responsive. (Rahman & Khairul 'Ayuni Mohd Kharuddin, 2024) Abidullah Khan, et al. (2023) in his research discussed Islamic financial instruments and the role of crowdfunding in them. (Khan, Sukmana, & Mahmood, 2023) Ibrahim Nuhu Tahir also conducted research on Umar bin Abdul Aziz's thoughts regarding the strategies he used to deal with poverty (Tahir, 2020).

Some of these studies have discussed social justice, accounting and transparency, Islamic finance and Umar bin Abdul Aziz's strategy in dealing with poverty. However, some of these studies do not answer the question of its application in digital start-up businesses. In addition, this study expands the study by integrating the principles of social justice into the startup business model directly, making it relevant for startups in Indonesia that operate in a dynamic and technology-oriented environment. This study will answer and fill this gap. This article aims to explore how the principles of social justice and welfare applied by Umar bin Abdul Aziz can be adapted and applied in the business strategy of modern start-ups. By exploring these principles and identifying practical steps, it is hoped that start-ups can create businesses that are not only financially successful but also make a positive contribution to society and the surrounding environment.

## **Method**

This research is presented as a qualitative descriptive study that reviews literature related to policies in the Umar bin Abdul Aziz era, with a focus on policies related to the principles of social justice, welfare, and startup adoption. The sources used are secondary sources, including books and articles from academic journals that raise the topic of companies and new policies during that period, especially those related to social justice and welfare. The purpose of this study is to determine how the principles of social justice and welfare are applied in Umar bin Abdul Aziz's policies, in the context of creating a business world in Indonesia. Researchers use documents to search for and collect relevant information, including newspaper articles, books, and various online publications related to the topic. The research is based on data collection from various sources, which is carried out in stages. The analysis is carried out using a qualitative descriptive approach, by reviewing sources that respond to Umar bin Abdul Aziz era policies, especially related to social justice, welfare, and new business adoption. The findings from this literature review will be used to identify practices that can be adopted by startups, so that they not only achieve financial success, but also make a positive contribution to society and the environment.

## **Results and Discussion**

### **Biography of Umar bin Abdul Aziz**

The lineage of Umar II can be traced back to Abu Hafash Umar bin Abdul Aziz bin Marwan bin Al-Hakam bin Al-Aas bin Umayyah bin Abdul Shams. His mother, Laila Umm Asim binti Asim bin Umar bin Al-Khattab, was born in Medina in 61 AH and according to another opinion in 63 AH (Rofiqo & Rizal, 2019). Medina was the place where Umar bin Abdul Aziz tried to gain knowledge, and it was in that environment that he was able to develop good knowledge and customs. He studied fiqh with a group of experts in the field, who narrated many hadiths on the matter, including Anas bin Malik, who mastered various sciences and narrated many hadiths. Furthermore, Umar bin Abdul Aziz studied from Abdullah bin Umar bin Al-Khattab, his mother's uncle, and also had the opportunity to study with Salem bin Abdullah bin

Umar, Saeed bin Al-Musayyab and Urwa bin Al-Zubair. (Habibullah, Muhammad, & Susandi, 2022). Umar bin Abdul Aziz bin Marwan, known as Abu Hafash, was a pious caliph and became the eighth caliph of the Umayyad Dynasty. Scholars agree that he was the fifth caliph who received good guidance. He served as caliph for two and a half years during the Umayyad era, and although his reign was short, he managed to carry out significant reforms in various aspects of his people's lives (Yusup, 2020).

After being appointed as caliph, Umar stood out for implementing an admirable leadership model, his most legendary characteristic being his harsh lifestyle, far from the luxury typical of kings. He demonstrated an attitude of asceticism, humility, devotion to Allah, justice and love for his people. According to several sources, Umar was fair to everyone, actively participated in running the government, and was seen as a first-century reformer. His three leadership styles were consistently applied in various fields of government, including 1) politics; 2) economics; 3) state administration; 4) law; and 5) education (Hanafiah, 2021).

### **Umar bin Abdul Aziz's Policy on the Principles of Social Justice and Community Welfare**

#### *Redistribution of Wealth*

The distribution of state profits during the pre-Umar era was often unfair, with the rich getting huge profits while the poor only got a little. According to Faizi's book, "Cahaya Siroh", Umar bin Abdul Aziz noted that "social jealousy in society was caused by the government's injustice in the distribution and exploitation of state wealth." Therefore, Umar tried to realize equality during his term of office and complete the tasks that were delayed by the previous leader. Umar's actions included equalizing the share of society in the distribution of wealth. Furthermore, he urged his officials to pay attention to the needs of the poor and prohibited all forms of exploitation of the community (Khairunnisa, Oktaviani, Oktaviani, & Fadhilah, 2021).

#### *Focus on Economic Development*

Umar bin Abdul Aziz focused on economic development because he believed that improving the economy of the people properly would result in a more prosperous life and thus reduce crimes related to economic problems. Historically, his reign marked the rise of the golden age of the Umayyad state. The Caliph implemented various economic policies aimed at freeing the people from poverty. According to historical records, during his reign, zakat collectors had a very difficult time finding the poor and needy. Umar succeeded in creating a balance of justice for the people and their families (Muhammad Hilal Mubarak, Lomba Sultan, 2024).

#### *Focus on People's Welfare*

Umar bin Abdul Aziz wanted all citizens to be treated fairly, regardless of their social status, to achieve maximum justice. His efforts to achieve this goal approached the level of justice experienced during the era of Caliph Umar bin Al-Khattab. Umar bin Abdul Aziz established a model of justice and guidance that eliminated the causes

of sin and wrongdoing, rejected all forms of injustice, guaranteed the rights of those who deserved it, restored people's faith in Islam, encouraged internal peace and fought hunger to create a prosperous life (Nurdin & Munastiwi, 2023) The Islamic Caliphate implemented a distribution of wealth, not only in Africa, but also in far-flung areas such as Basra and Iraq. After its establishment, the Umayyad family's profits, including agricultural land and other property acquired through abuse of power and violation of the law, were immediately eliminated. Caliph Abdul Aziz began selling all his properties worth 23,000 dinars (around Rp. 12,000 million) and then allocated the proceeds to the treasury (Shofya Humaira Siti Salma & Ayi Yunus Rusyana, 2023).

#### *Eradication of Corrupt Officials*

Eradicating corruption committed by previous government officials, removing those who committed injustice and replacing them with just and honest people, regardless of whether they came from the Umayyad Dynasty. This action was taken because in the previous government there was no justice in implementing government policies, and officials acted as they pleased, without considering the interests of the people. Caliph Umar bin Abdul Aziz instructed state officials to act wisely and fairly in granting rights and obligations to Arabs and non-Arabs (Al Manaanu, Jamal, Nugroho, & Muttaqi, 2023).

#### *Policy of Paying Attention to Public Interest*

After the rise of Umar bin Abdul Aziz, his policy was to replace all things that were considered one-sided with other things that benefited all sectors of society. (Ningrum, 2020, p. 8) Umar addressed this problem by eliminating illegal taxes and unnecessary charges that burdened the people. He reorganized and removed these burdens to ease the suffering of the people, so that they would feel motivated to increase their resources. More goods meant greater profits for them (Khairunnisa et al., 2021).

#### **Implementation of Umar bin Abdul Aziz's Policy Principles in the Start-up Ecosystem**

In an era where social justice and social welfare are top concerns, the policy principles implemented by Umar bin Abdul Aziz can provide valuable inspiration for the startup ecosystem. History records how Umar succeeded in creating a government that was fair and equitable in the distribution of wealth, and focused on improving the standard of living of his people. By adopting these values, startups can design programs that not only benefit the company, but also have a positive impact on the surrounding community. Here are the programs and steps that startups can take to implement Umar bin Abdul Aziz's principles regarding social justice and social welfare:

*First, Profit-Sharing model program.* Profit-Sharing is a system based on profit sharing calculated from the net income obtained from business cooperation, after deducting costs related to the process. (Rahmawati, Rahma, Syuhada, & Serlina, 2022) Profit-Sharing involves calculating the distribution of profits based on total net income,

after deducting the costs associated with its acquisition. The profits obtained from the business activities will only be distributed after taking into account the costs incurred during the process. In business, profits can be negative, indicating a loss; positive, indicating a surplus of income over costs; or zero, indicating a balance between income and costs. The profit that is distributed is the net profit, which is the surplus that results after deducting total costs from total income (Maharani, Daud, Niswatin, & Rasuli, 2021). The form of its implementation in a Start-up Company is by providing bonuses based on team and individual performance, not just focusing on positions. With this, it will increase the spirit of employee productivity, with this, a principle similar to Umar bin Abdul Aziz can be realized, namely the redistribution of wealth or profits.

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*Third*, Establishing MSME Partnerships. Law Number 9 of 1995 defines partnership as a form of commercial cooperation that connects directly or indirectly between partner members. This principle lies in the existence of mutual need, mutual support between members and the creation of benefits for those who participate in it. Therefore, partnership is considered as one form of business cooperation, because business actors depend on each other to achieve benefits for both parties (Sarwoko, Nurdiana, & Ahsan, 2021). MSME partnership refers to a form of cooperation between small, medium and micro businesses (MSMEs) with large or medium businesses. In this cooperation, start-ups must pay attention to fundamental rights in cooperation so that MSMEs can continue to develop and advance their businesses through industrial cooperation or trade in products from start-ups (Hidayati & Primadhany, 2021). The goal of this collaboration is to achieve mutual benefits and strengthen each party's position in the market. By partnering with small and medium-sized enterprises, the goal is to increase the productive and marketing capacity of new companies. For SMEs, this can result in greater capacity, competitiveness and sustainability (Marjukah, Prasetyo, & Setyabudi, 2021). Start-up founders can hold workshops or training to

improve the skills of employees and community members, so that they can compete in the market and can realize economic development as per the policies implemented by Umar bin Abdul Aziz.

*Fourth*, Corporate Social Responsibility (CSR) is a strategic approach designed to create synergy between the government, business world, and society, in order to improve the social welfare of society. CSR is regulated in the Limited Liability Company Law (UUPT) No. 40 of 2007, Article 1 Paragraph (3), which states that "social and environmental responsibility is the obligation of companies to participate in sustainable economic development, with the aim of improving the quality of life and the environment, which provides benefits for the company itself and the local community and society in general" (Nabilla & Hamid, 2021).

The definition of Corporate Social Responsibility (CSR) generally focuses on three main aspects. *First*, this role is voluntary where companies are involved in addressing social and environmental issues, meaning that companies have the freedom to decide whether to make this commitment. *Second*, in addition to being a non-profit entity, companies also allocate part of their profits to charitable initiatives (philanthropy) that seek to empower communities and repair environmental damage caused by their activities. *Third*, CSR is seen as a business commitment to address and mitigate the increasing humanitarian and environmental crises. CSR not only seeks to demonstrate the organization's concern for social and environmental issues, but can also contribute to sustainable development by balancing economic aspects with social development, supported by environmental protection (Achmad, 2023). Start-up companies can create health programs for employees, including health insurance, fitness programs, and mental health support. In addition, it can be done by forming a CSR team to run social projects, such as distributing food or providing educational facilities in underprivileged areas. This activity is carried out to realize the welfare of the community as the economic principle of Umar bin Abdul Aziz.

1. Implementing Financial Transparency. Transparency in corporate accounting is a principle that emphasizes the importance of openness and clarity in presenting financial information to stakeholders, such as investors, employees, and the general public. This includes disclosing the company's financial position and performance accurately and reliably. Startups must offer comprehensive and easily accessible financial information, so that stakeholders can understand the startup's overall financial health (Kambuaya, Nastiti, Rohman, & Febryaningrum, 2024). This financial transparency can be done by using transparent accounting software and internal audits to ensure all transactions are recorded properly. In addition, to prevent corruption in start-ups, start-ups can hold regular training for all employees on business ethics and the importance of integrity in work.
2. Policy of Paying Attention to Public Interest. Startups can eliminate unnecessary costs by thoroughly reviewing all costs charged to consumers.



This step is important to identify and eliminate unnecessary costs, especially for basic services that are essential for everyday life. For example, startups can consider reducing or even eliminating transaction fees for services that are in great demand by the community, making it easier for the less fortunate to access them. In addition, startups can also create more affordable service packages for people with low incomes. This can be done by providing discounts, subsidies, or free services for a certain period. This strategy not only increases the reach of the product but also shows the company's commitment to the welfare of the community. Furthermore, startups need to develop products and services that are useful and affordable for various levels of society. This includes designing solutions that are specifically aimed at meeting the needs of disadvantaged groups, such as health services, education, or technology that can help them in their daily lives. With this approach, startups not only focus on financial gain, but also play an active role in creating a positive impact on society, improving the quality of life, and creating social justice.

The implementation of the Principles of Social Justice and Welfare of Umar bin Abdul Aziz in the startup business ecosystem in addition to bringing prosperity to the community will also have a significant positive impact on the development of the Start-Up business. First, it can improve the reputation and trust of consumers (Efendi, Fajar, & Amar, 2023). By implementing principles such as transparency, fairness, and social responsibility, startups can build a positive image, which makes consumers more loyal and trust the products or services offered. Second, startups that adopt social justice principles tend to have an easier time attracting and retaining quality talent, because talented employees usually look for companies whose values are aligned with the principles of justice and social responsibility (Sugiarti, 2023). Third, this approach also encourages innovation and creativity, because by focusing on the welfare of society, startups can create products and services that not only meet market needs, but also provide positive social impacts, open up new market opportunities, and increase competitiveness (Avriyanti, 2021). In addition, by conducting business fairly and transparently, startups can reduce legal and regulatory risks, which are essential for business sustainability. Finally, the application of the principle of social justice also contributes directly to improving the welfare of employees and the community, both through fair treatment of workers and through corporate social responsibility initiatives that benefit the community. Thus, the principle of social justice and welfare is not only beneficial for society, but also becomes an effective strategy for sustainable and successful business development.

## Conclusion

The adoption of the principles of social justice and welfare of Umar bin Abdul Aziz in the startup business ecosystem confirms that these values are very relevant and useful to implement. Startups can adopt the principle of wealth redistribution by implementing a profit-sharing system, where profits are shared fairly between

employees based on performance, not just position. In addition, partnerships with MSMEs can be carried out for mutual benefit and to strengthen each other's position in the market. CSR programs can also be implemented to improve community welfare, through social projects such as distributing food or providing educational facilities. High financial transparency is important so that all stakeholders can understand the financial condition of the startup and prevent corrupt practices. Finally, startups must pay attention to the welfare of the community by eliminating unnecessary costs and offering affordable products or services for underprivileged groups. In this way, startups do not only focus on financial gain, but also actively contribute to social justice and community welfare.

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