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**“The Enhancement of
Islamic Resource
Competitive Advantage
in Global Market Era”**



جامعة نسور اضرنا الإسلامية الاضوية

Fakultas Ekonomi dan Bisnis Islam
Institut Agama Islam Negeri Surakarta



**Greeting from Dean
of Faculty of Islamic Economics and Business, IAIN Surakarta**

Ladies and gentlemen, distinguished participants.

It is a great pleasure to welcome all delegates and participants, on behalf of The 2nd International Conference on Islamic Economics Studies. The conference is held by The Faculty of Islamic Economics and Business, IAIN Surakarta, which for this second conference raise the topic “The Enhancement of Islamic Resource Competitive Advantage in Global Market Era”.

We would like to report you for some important information of this conference. First, we have 76 papers, accepted from many scholars and academicians that ready to be presented on this conference. The conference will be divided into five sub-topics in the subject of economics, banking, bussiness management, accounting, and other area on Islamic studies. The conference will be held for two days, including keynote speech and paralel session on Wednesday, 7 September 2016, and plenary session on Thursday, 8 September 2016.

This conference is a part of our concern in giving the contribution for the glory of research and academic publication in Indonesia. Thus the objective of this conference is to be a place for sharing experience, discussion, and generating collaboration among eminent scholars, practitioners and students toward the enhancement of islamic resource topics.

Special thanks to all the orginizing commitee for their commitment in ensuring the success of this International conference. I would like to especially convey to the speakers of the international conference; Prof. Dr. H. Nur Syam, M.Si. as the Secretary General of Ministry of Religion Affairs - Republic of Indonesia, Prof. Abdul Ghafar Ismail, Ph.D. from Islamic Reserach and Training Institute (IRTI), Prof. Jamal Othman, Ph.D. from Universiti Kebangsaan Malaysia (UKM), Suminto, S.Sos., M.Sc., Ph.D. as the Director of Sharia Financing of Ministry of Finance - Republic of Indonesia, and speakers from Bank Indonesia.

Finally, we would like to thank the presenters and participants for their contribution to this conference.

Drs. H. Sri Walyoto, M.M., Ph.D.

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of Faculty of Islamic Economics and Business IAIN Surakarta

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**Cluster
Management,
Business,
and Accounting**

The Role of Trust in Islamic Spiritual Healing: Beyond the Problem Solving Of Business

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Abstract

This paper draws attention to explore the role of trust in Islamic spiritual healing as a transformation of individual value into social value, beyond the problem solving of business. Trust, becomes a fruitful contribution to business problem as fraud, limited capital, marketing, unhealthy competition, and environmental damages. Trust is seen an attribute of treatment relationship. Spiritual could be investigated about peace, joy, transcendent, patient and creative. In line of institutional learning theory, someone understood the business problem as an institutional paradigm, by his leadership to operate his business management culture. By spiritual healing concept, trust has a positive impact. It has significance of both *mans to God* and *man to man* relationship. Spirituality leads a person to trust something, even in business, when he is in a condition of bankruptcy. Belief in God was shown by building trust with other, which could be indicated as forgiving, hospitality, stakeholder satisfaction making, cooperative and innovation

Keywords: trust, Islamic spiritual healing, relationship, problem solving of business

A. Background

Trust is important in strengthening the relationship bond between firms (trustees) and customers (trustors) (Moin, et.al, 2015). Trust often appears to be a feature that alleviates the well-functioning of management operations in business dyads. Trust means that somebody is willing to take a risk, or expose himself, in relation to somebody else (Svensson, 2005: 411). In problem solving perspective, trust have important position, that enhance an integrative bargaining orientation on the part of the negotiators. This may include variables such as suffering a mutual fate if failure occurs, a shared history of succesful problem solving, and a mutual awareness that both sides have a problem-solving perspective (Ross, La Croix, 1996: 315, see also Lewicki; R.J., Litterer; J.A.; Minton, J.W. and Saunders, D.M, 1994; Boss, 1978). Tjosvold and Sasaki (1996) in Ross, La Croix, (1996: 327) mentioned that trust positively correlated with scores on a scale measuring problem solving disussion interaction.

From the sociological-economic approach, trust can be understood as a relationship built by two or more actors in a particular context. When workers need job, at the same time business owners need to employ them. Workers and business owners to respond to each other by showing behavior as expected by each party. Mui, Mohtashemi and Halberstadt (2002) states trust can be conceptualized as a subjective expectation of someone about future behavior of others based on the historicity of the relationship between the two (Colesca, 2009). Hardin (2001) states that a person optimism makes him ready to risk all at once to trust others because he was convinced that the other person will behave cooperatively (see Behnia, 2008). The economic development of a region affected by many factors, such as support for religious ethics, social situation, politically and geographically (Madjid, 1993). The relationship is reciprocal (mutual) trust or confidence-dimensional form. Accordance to Blau (1964), with reference to the social exchange theory, relations and cooperation is often a social dimension (intrinsic utility) as well as economic dimensions (extrinsic utility) (Nooteboom, et al., 1997). Trust and reciprocal reflects the reality of economic exchange, which took place and shaped by social control (Richter, 2001).

Trust is a multidimensional construct relating relationally (Flanagan, 2003). The element of confidence (trust) becomes one of the positive effects. The existence of trust between the two sides raises the element of commitment or intent firmness

someone to do something. The circuit elements in accordance with the basic principles of social exchange theory is that the employment relationship include trust, loyalty and mutual commitment (Cropanzano and Mitchell, 2005). Trust conceptualized as an expectation, belief, willingness and confidence. The Trust also be understood as the outcome of the reciprocal interaction, and influence the behavior of a person to be trusted (Tanis, et al., 2005). The results of this study is limited to the importance of the reciprocal interaction for the emergence of trustworthy behavior.

The concept of trust is often linked to the concept of cooperation. This is due, in part, because of the close conceptual link between trust/ distrust as an individual difference variable and another individual difference variable called “social value orientation,” defined as a predisposition to be cooperative or competitive. Cooperators felt that people who cooperate were more intelligent, and they believed that non cooperators were unintelligent, weak and ignorant. Non cooperators held opposite beliefs. Both group believed that cooperators were more concerred about the welfare of others than non cooperators Ross, La Croix, (1996: 317). Trust was defined as an expectation that the other players would reciprocate if the subject cooperated Ross, La Croix, (1996: 318).

Gibbons (2000) mentioned that in the post-transformational model, spirituality becomes the primary source for organizational values. The healing function of management reflects spiritual means, which contribute to repair of the world. Next, the emphasis is placed on spirituality in the management process, defined as “those behaviors falling into the sphere of management that are driven entirely by spiritual values, teachings or beliefs, regardless of their source, creating a connection between behavior and spirit which is cognitively acknowledged and affectively valued by the manager (see Grzeda, 2010: 49 and Grzeda and Assogbavi, 2008).

The study of spirituality in management are not separate spiritual capital. It sourced study on spiritual intelligence. Zohar and Marshall (2004: 3, 28) defined the spiritual intelligence as the intelligence with which we access our deepest meanings, values, purposes, and highest motivations. For them, it is reflected in how we use our spiritual maturity throughout our thinking processes, in the decisions we make, and in the matters we think worthwhile to deal with. Such decision include how we create and allocate our material wealth. They also view spiritual capital as pertaining to what

a community or organization exists for, aspires to, and takes responsibility for (Benaouda Bensaid, Salah ben Tahar Machouche, and Fadila Grine, 2014: 180) .

Healing practices that use direct mental or spiritual techniques, such as prayer, ritual, dream works, imagery, direct mental intentions and laying on-of-hands, have been part of all known cultures from pre-history to the present. Research indicates that various religious practices have consistent beneficial associations with health. Benefits include reduced mortality, better physical health, reports of improved quality of life, and less mental illness and drug abuse in those who practice these behaviors (Jonas and Crawford, 2003: 56). Health and healing have been construed in a multitude of ways throughout the long history of medicine. Spiritual purpose, however, has been a suppressed consideration in that history. However, healers and the sick have shown avid interest in the role of spirituality in the healing process when it is viewed through the lens of world religions (Hutch, 2013: 955). This paper intends to explain how the trust became an essential in Islamic spiritual healing for the businessman in the face of problems. Trust transforming the pessimism becomes optimism.

B. Theoretical Foundation

Why is trust important?

Although there is much in common among various conceptualizations of trust, trust is a multilayered phenomenon, and there are differences in the approaches taken by various theorists. Some view trust as a dispositional variable. Others view it as a temporary state, and relate it to various situational antecedents (e.g. cooperation) and consequences (e.g. integrative bargaining). Some perspectives emphasize the development of trust through a series of predictable, cooperative behaviors (Ross, La Croix, 1996: 315). The importance of trust can be explained by the fact that it is seen as a phenomenon which contributes to the strength of inter-personal relationships, intra-organizational relationships and inter-organizational relationships in business dyads (see Gronroos, 2000).

The exchange indicated the equality of satisfaction (Bell, 1991). It said fundamental law of exchange theory (Zafirovski, 2005).The equality of satisfaction also can be seen as finance and non finance form. Practically trust become an important thing in wage decision and performance expectation (see also Tzafrir,

2005). Trust as one's subjective expectation about other behavior based on historical relation between them (Colesca, 2009). By his trust, someone will be ready to take a risk and to be trust that someone else will be cooperative too (Behnia, 2008). As stated by Goldner that the application of the universality of reciprocity on practices by the public is very varied (1960). Researchers describe the relationship between behavior and uncertainty reciprocal behavior as follows:

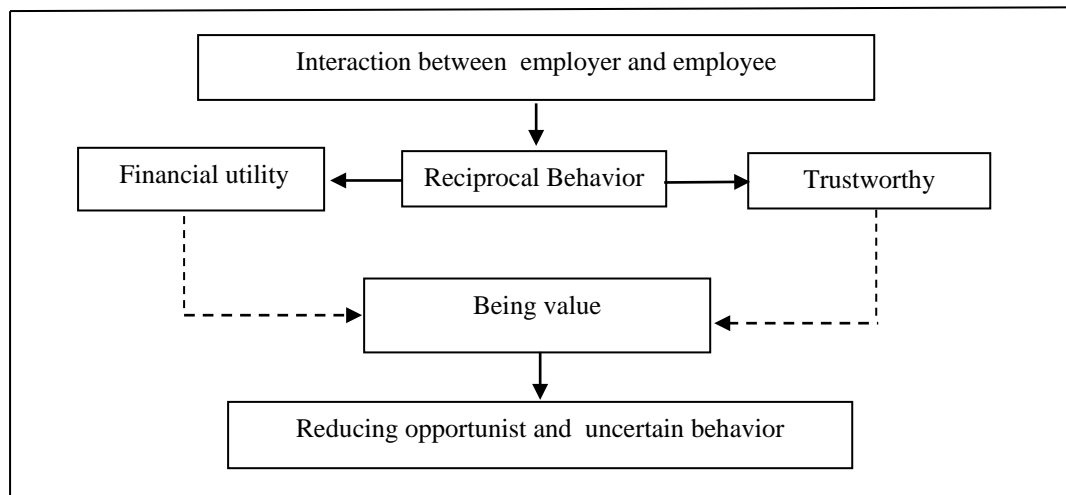


Figure 1.
Exchange Relationship Between Employer and Employee

From Figure 1. It appears that the real in relation to the reciprocal form of trust or confidence dimension. Blau (1964), Nooteboom, Berger and Noorderhaven (1997) states that the relations and cooperation is often a social dimension (intrinsic utility) as well as economic dimensions (extrinsic utility). Associated with it Richter stated that trust and reciprocity reflects the reality of economic exchange, which occurred and formed by social control (2001). In his research and Postmes Tanis (2005) states that trust is understood as the outcome of the reciprocal interaction, and influence the behavior of a person to be trusted.

The typology identifies a set of sub-constructs of trust in business dyads.

The typology identifies a set of sub-constructs of trust in business dyads. For example, discontinuous trust refers to a single view and a specific condition of trust in a business dyad. This means that a unilateral on-the-spot-account perspective in a

business relationship is taken into consideration. Continuous trust refers to a single view and a specific process of trust. This means that a unilateral non-stop perspective in a business relationship is taken into consideration. Mutual trust refers to a dyadic view and a specific process of trust in a business dyad. This means that a bilateral non-stop perspective in a business relationship is taken into consideration. Interactive trust refers to a dyadic view and specific process of trust in a business dyad. This means that a bilateral non-stop perspective in a business relationship is taken into consideration (Svensson, 2005: 412).

	Single	Dyadic
Condition	Discontionous Trust	Mutual Trust
Process	Contiounous Trust	Interactive Trust

Source: (Svensson, 2005: 412).

Figure 1.

A Set of Sub-Constructs of Trust in Business Dyads

There are various facets of mutual and interactive trust in business dyads. On the one hand, interactive trust is a kind of non stop (i.e. endless, or ceaceless) trust in business dyads. In particular, interactive trust considfers a dyad approach and describes a continuous process of trust. On the other hand, mutual trust is a kind of on-the-spot-account (i.e. momentary, or temporary) trust in business dyads. In particular, mutual trust also considers a dyadic approach, but describes a discontionous process, that is, a condition of trust. The constructs of mutual and interactive trust do not reflect the same phenomenon in business dyads. In literature, the research of mutual trust is usually based upon emprical glimpses in business dyads (i.e. a static condition and a non-serial or discontinuous process) instead of a sequence of happenings (i.e. dynamic condition and a serial or continuous process). This is a deficiency in the current use of the construct, since mutual trust in business dyads is actually the outcome or harvest of a flourishin process. Therefore, there is a necessity to distinguish between the condition of mutual trust and the process of interactive trust in business dyads (Svensson, 2005: 421).

The process of interactive trust influences the condition of mutual trust, and vice versa. This means that the relationship between these functions is also dependent upon the expectations and perceptions of mutual and interactive trust in business dyads. This is another important angle of trust construct that so far has been neglected in research efforts and in the management practice of business dyads. In managerial context, the mutual and interactive trust are satisfactory if there is no gap between expectations and the perceptions in a business dyad. No gap between the expectations and the perceptions does not however represent the ideal situation, since there is then congruence on the issue (Svensson, 2005: 422).

C. Discussion

Islamic Spirituality Healing

A survey of the Qur'an essentially points to the following fundamental categories of knowledge; The creator, human, the physical world and the unseen. One of the viable fields of knowledge that touches on those categories and which the Qur'an discusses extensively however is the spiritual pre-disposition of man whose cultivation is rooted in the belief in God, constant internalizing of faith through individual spiritual practice and reaching out to society. Spirituality is made through a process of profound inner reflection, devotion to God, commitment to lifestyle of worship, and adherence to morality; all however set to enhance a solid awareness of themselves and the world around them while furthermore refining human character, building balance and strengthening effective social bonds. Muslim spirituality is geared to synchronize the inner and outer make-up of emotional, rational and behavioural exercise in light of revelatory norms, and as such would lead Muslims to a stage whereby they develop inner peace, maintain healthy wellness, and sustain driving motivation for good. Islamic spirituality dictates that consciously balanced intimacy with the divine generates a positive awareness of the self and the environment, and further ensures intense motivation for good; this perhaps explains the Qur'anic commendation of 'those drawn close to God' (Qur'an 83: 18). Such a reference, however, is made in contrast to human preoccupations with lower physical needs; pointing to a catastrophic degradation of life and environment. Human degradation according to the Qur'an is rather caused is effectually degraded or adherence to sound intellect is overlooked.

Furthermore, spirituality slowly loses its *raison d'être* as soon as its compass misses the course of positive direction of the individual and community. This notion finds support, theoretically at least, in the fundamentals of Islam; as found within the declaration of faith, performance of prayers, fasting, charity, and pilgrimage, all of which are set to function as spiritual catalysts in the life of the community, essentially geared to steer, drive and sustain a conscious, mature and solid positive change in the human environment. Muslims are instructed to effectually cultivate within themselves the inner force of harmony and peace (*sakinah*), and the positive force for life through transparent yet amicable interactions with God, with His devout servants and with His enemies

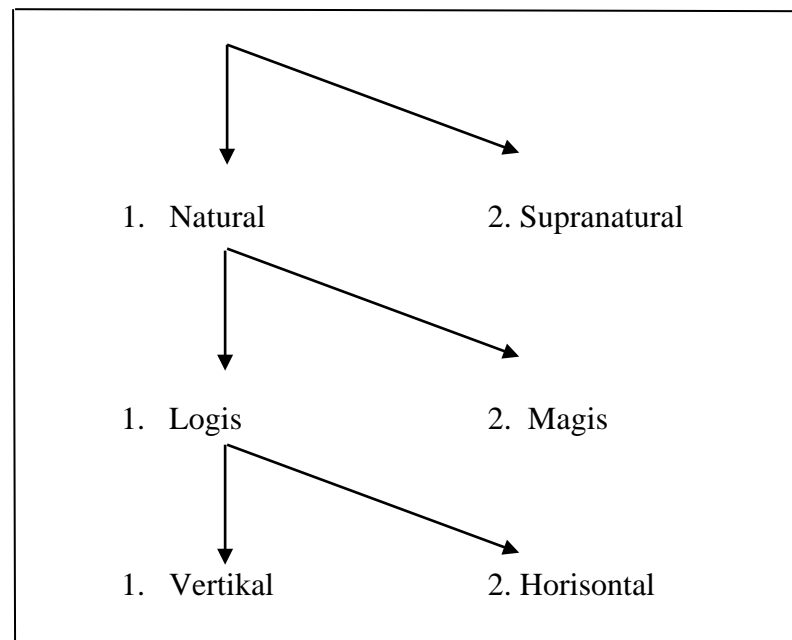
Spiritual intelligence develops alongside spiritual knowledge and spiritual experience. It is neither static nor genealogically transmitted, but rather, represents the very result of the human endeavour with relation to God, society and the world. Spiritual intelligence according to the Qur'an refers to the manifestations of profound intrinsic states of faith and belief in the One God with the ability to generate positive emotions, thoughts and actions. According to Islam, humans are granted the potential to rationalize and embody faith and to move forward throughout a reflective process of spirituality leading to continuous improvement of the conditions of human life (*'umran*), most notably beginning with the self. As such, when spirituality is operative, it only creates a normal yet positive condition of change instead of appealing to extraordinary miracles and shows. When intelligence is practiced according to the norms of Islam and its regulations is expected to neither draw nor cause conflict or destruction to humans nor to the environment. Instead, it represents the eventual result of believers' confirmation of their decision with the intents of the divine revelation in the field of knowledge, beliefs, morality and laws (Benaouda Bensaid, Salah ben Tahar Machouche and Fadila Grine, 2014: 181, 182, 184).

In business, many of the problems faced: capital, competition, unhealthy marketing, network limitations, fraud, loss and so on. Not a bit too many businessmen are becoming pessimistic or discouraged. Usually this despair begins with feelings of anxiety and deep sadness. Usually this despair begins with feelings of anxiety and deep sadness. This experience makes people less confident for the rise of the problem and find solutions to problems. Cognition side someone be blunt to think because of

the emotions that are too pressing. In business, the important of trust can be explained by the fact that it is seen as a phenomenon which contributes to the strenght of inter-personal relationships, intra-organizational relationships and inter-organizational relationships in business dyads (Svensson, 2005: 411; Gronroos, 2000; Hakansson and Snehota, 1995; Morgan and Hunt, 1994).

On Islamic perspective, “healing” means an embodiment of hearts for someone to realize the concept of "*rahmatan lil Alamin*". The methods used by the spiritualists Muslims or Sufis are: make whole or perfect, towards an end or conclusion, purify. The healing power of God and lowered through the passageway many causes (causality). The following figure describes the level of causality.

CAUSALITY



Source: Zuhri, 1999

Spiritual healing in Islam is very effective if one realizes that the duty of man is aware of the existence of God in his life. Therefore, every Muslim must have had God Spot. Allah is the true healer, for it by remembering Allah in the name of Allah (*dhikrullah*) is equal to bringing the power of Allah, because people who are sick (a lot of trouble) will be back in a stable condition (Zuhri, 1999: 11-12). Awareness of the existence of God is psychologically will give a sense of secure and peace. So spiritual- psychological, human need to God existence.

V.S. Ramachandran (1997) mentions that in the human brain, which is in the temporal lobe memory apparently saved the divinity (God Spot). Temporal lobe associated with the limbic system, the emotional center of the brain and memory. Two of the most important parts of the limbic system is the amygdala-structure that resemble almonds in the central part of the limbic area and hippocampus, which are crucial to record the experience in memory. When the emotional center in the brain is stimulated, there is increased activity in the temporal lobe. Instead, the increased activity of the temporal lobe will cause a strong emotional impact. The role of the hippocampus-closely relates with memory- spiritual experience at the temporal lobe that lasted only a few seconds can have an emotional impact that a long and strong throughout life culprit. The experience change the life direction. The role of the limbic system also demonstrate the importance of emotional factors in a spiritual or religious experience, compared with a factor of confidence (belief), that could be just intellectual (Zohar, and Marshall, 2001).

The main source of Islamic spiritual healing.

The main source of spiritual healing in Islam is *husnudzan* or positive thinking. The thinking processes will command entire nervous system to respond positively to someone outside of her condition. *Husnu dzan* or positive thinking means trust for all destiny. Here, trust becomes a key factor to judge how someone make up himself, to respons his problems In Islamic perspective, *husnu dzan* or positive thinking is multidimensional meaning ways. First, relates to God. *Husnu dzan* means positive thinking to God. Believing in God means believing with all that has been determined, including the good and bad of each incident by humans. *Husnu Dzan* to Allah will bring forth personal always surrendering and accepting the decisions of Allah. *Tawakal* in life is complicated when linked between theology and reality. Trust or surrender to Allah, not only because Allah is the representative (to whom handed over all things), but also because it is a religious order. People who surrender does not mean weakness, as many perceived by many people, but will pump the spirit of the high life. Like a machine, surrendered (trust) is an ‘oil options’ that help the best performance so far as or machine during any trip the machine remains in top shape. In the process of surrender, one believes that the job is already in the process of completion, and completing it was *al- Wakil*, Allah that if handed over all

matters to Him, He will finish it and He will never disappoint. Therefore, those who put their trust certainly provided a way out by Allah (Al Qur'an, 65: 3). Trust is the demands of the faith so that people who claim to be faithful to Allah ordered to surrender to Allah. Second, *relates* to self. With faith, someone can be survive strong pressures of life. Trust that did not lead to surrender, but the fighting spirit, morale and persistence (Sulaiman, 2015: 46-49).

Third, *husnu dzan* means positive thinking to relations. *Husnu Dzan* not only foster a positive attitude to yourself, but also to others. Despite the fact that a person's attitude is not always in line with expectations, but in Islamic spiritual healing, instilled the belief that man is basically good, so it is a must to assume good faith. Exchange of prejudice will result in cooperation, as the basis for a sustainable business relationship. By customized the *huznu dzan* to God, someone is positioning him self to address anything that happens within themselves positively. *Huznu Dzan* is part of *mahabbah*, which will deliver a person is always a good thought, which in turn will achieve happiness (*Sa'adah*) and get advantages (Sulaiman, 2015: 45). *Tawakal* means leaned out problems to God in attempting to look for and reject anything that is not liked. The nature of trust is a heart completely dependent on God in order to gain serious benefits (good things) and refused *madhorot* (bad things) on the affairs of the world and the hereafter. From the previous definition of the scholars explained that the trust must be built on two main points, namely reliance hearts to God and seek lawful cause. People fought a just cause, but do not rely on God, then it means he is flawed faith. As for those who rely on God but did not attempt the lawful cause, then it means that disabled his wits (see Sulaiman, 2015).

The fundamental role of trust is a source of human cognition before he determine his rational action. Beck (1983) mentioned that cognitive behavioral therapy (CBT) is thought to reduce depressive symptoms by altering dysfunctional attitudes. Dysfunctional attitudes are defined as maladaptive, inflexible and extreme assumptions by which the self or world is judged. Dysfunctional attitudes have traditionally been categorized into two domains—interpersonal and achievement. Dysfunctional attitudes related to the interpersonal domain, referred to as a 'need for approval', reflect dependency and excessive need for acceptance and nurturance. Those related to the achievement domain, referred to as 'perfectionism', reflect self-criticism and excessive need for achievement and independence. CBT emphasizes the

role of dysfunctional cognitive processes in the onset and course of depression (Quilty, Mc Bride and Bagby, 2008; 1531).

Knowing how someone in the act, especially in a state of depression are closely related to the natural mind. Actions of a person depends on the nature of his mind. He is fully responsible for the attitude or action arising from his mind. These negative thoughts is increasing and growing stronger due to environmental influence, including media influence a person's mind, such as fraud. Many people are thinking is too affected by these things, and ultimately prejudice or negative to others. This negative bias flow and turned into a defensive posture and closed, because they think someone else is a threat. Tend to hold information and did not cooperate. Consequently it themselves aggrieved, such as a drop in performance, not able to work together with others, a golden opportunity missed even excluded from social interaction. Conversely, people who have a heart that independence will be better able to protect his mind. He was able to choose a positive response in poor condition though. He will remain positive and assume good faith to others. He encourages and creates the environment for mutual trust, mutual support, open mind and cooperative attitude (Ary Ginanjar Agustian, 2007: 79).

In the process of transcendency, life does not just stop at the reality of the profane in the context of time and space is very limited, but transcended the absolute reality (ultimate reality). Living with vision and articulation of this kind, actually more of a problem that is paradigmatic. That is, how life is interpreted depends heavily on a view of life that is used (Arifin, Purwadi, Habil, 1996: 37-38).

D. Conclusion

Trust becomes a means of transcendence. The relationship of trust that is based on trust in God's provision generate the confidence that is inter-relationship and intra-relationship in a business relationship. Through the trust as multidimensional thing, a businessman creates the an adaptive decision and doing the recharging paradigm about relation. This paper also found that every human being has the potential divinity (God Spot) that could be raised at any time even when the person suffering from depression due to business pressures.

God spot was the turning point for businesses to surrender to the provisions of Allah. Encouragement to believe that boils down to the attitude of trust in others into

new energy to rise from failure or business difficulties. Trust becomes a kind of spiritual therapy. In Islamic spiritual healing, trust to Allah will produce the attitude of resignation. Proof of this trust is to accept all conditions with a peaceful heart and always think positively that all people are basically good, and to be working well too. The attitude of trust does not mean hopeless, because all the events are basically still in process. That means that hope still exists, and the opportunity to build success on business still open.

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