

CHAPTER I

A. BACKGROUND OF RESEARCH

The modernization of life makes the entire human population of the world felt to be closer. Communications tool which progressively expand is the root cause. The development has been wide of ages which only used letters, then evolved into the Telegraph, telephone, telegram, mail elektronik or e-mail, and finally get to a mobile phone.¹ Nowadays, mobile phone has turned into a smartphone, even its development has reached the fourth generation (4G) and will become the fifth generation (5G) at the end of the year.² The development of course gave more comprehensive solution where the sound, data and multimedia line communicable to the user, everytime and everywhere.³ By its development, not only use as communication tool, but more than it, nowaday the handphone can be used as a tool for every payment by online.

The grow of human need make someone must work harden to get the bigger income. But, at the middle of their job, they still must pay every obligation as electric claim, municipal waterworks, sosial security governing of healty, and so forth. Of course, it makes trouble for everybody if they have to give their time for going out and take along distance which can not give certainty that will be clear obly for paying their obligation. To be remember, it now is the era for using internet or more known as e-commerce, then many aplication come to fulfill human needs for online payment. Some examples of online

¹ Hutomo Dwi, "Perkembangan Alat Komunikasi Dari Masa Ke Masa" accessed from <https://jadiberita.com/amp/83664/perkembangan-alat-komunikasi-masa-masa.html>, (Monday, October 30, 2017 at 02.30 PM).

² *Ibid.*

³ Jimmy Chandra, "Sejarah Dan Perkembangan Jaringan Nirkabel Dari 1G Sampai 4G", accessed from <http://socialtextjournal.com/sejarah-dan-perkembangan-jaringan-nirkabel-dari-1g-sampai-4g/>, (Monday, October 30, 2017 at 02.30 PM).

payment such as Bebasbayar, Davestpay, Doku, Cyrusku,⁴ and so on. It not only fulfill daily need, but also can use for buying plane ticket, train, hotel, up to pulse. By the present of applications, it is easier everybody for doing some payment.

Besides e-commerce, Multi Level Marketing (MLM) system has now become a trend topic among the public, ranging from teenagers to adults. MLM is good purchase method directly to the buyer with the network.⁵ Method and system that can be said to be simple and make many people interested to join the MLM. Various backgrounds can join, ranging from the top to bottom circles. Students who are still learning,⁶ up to communities that already have decisive job even joblessness allowed to participate and become members. How a simple and lucrative income makes it difficult for those who want to do successful business to reject the offer of MLM.

With a system whereby distributors earn income results from recruiting new members and also from the promotion of products,⁷ so by all mean this system gives a huge advantage. Especially the closest upline to the company will get the greater benefit by the ever-expanding network of new membership underneath. Whether it's a direct advantage of product promotion, Commission development group, or other bonuses awarded by the company. An up line will take

⁴ Elfa Putri Setyanti, "Daftar Aplikasi Pengisian Pulsa, Voucher, dan Pembayaran Tagihan", accessed from <https://www.google.co.id/amp/s/id.techinasia.com/kumpulan-aplikasi-isi-pulsa-token-pln-voucher-game/amp/?espv=1>, (Monday, October 30, 2017 at 02.45 PM).

⁵ Lia Alfiani, Nawazirul Lubis dan Andi Wijayanto, "Pengaruh Bauran Pemasaran Terhadap Keputusan Pembelian Produk Multi Level Marketing" *Jurnal Ilmu Administrasi Bisnis*, vol. 3 no. 2, 2014, p. 2.

⁶ Yeni Purnamasari, "Pengaruh Multi Level Marketing Terhadap Produktivitas Kerja dan Jiwa Kewirausahaan" unpublished thesis, Fakultas Ekonomi dan Bisnis, Universitas Brawijaya, vol. 2014, p. 2.

⁷ Ahmad Mardalis, Nur Hasanah, "Multi Level Marketing Perspektif Ekonomi Islam", *Jurnal Falah*, vol. 1 no. 1 Februari 2016, p. 32.

on advantage because of his guidance to his down line to be successful.⁸

PT. Veritra Sentosa Internasional which is more familiarly called by Paytren or Treni is one of the companies that currently exist these days certainly with its main benefit as supplier of online payment by MLM system. Paytren is the company which sell the license of application usage or software or technology with marketing system that grows on network concept.⁹ The application that can be used in variety of smartphone especially on android type. Function of Paytren is as the online payment tool, as for buying pulse, electricity payment, for ordering the train ticket or flight ticket, healthy installment payable, games voucher, television claim, and so on.¹⁰

For some people who are uninterested for doing the business by MLM system, they can join just as the user, because Paytren offer two choices, that are:

1. As the user of Paytren,
2. As the business man (interfere to marketing Paytren and to grow the community of Paytren).¹¹

Paytren is the company under the leadership of Mr. Yusuf Mansur (UYM), the one of ulama and the leader of Darul Qur'an memorizing boarding school, of course it pays attention on the management to keep it appropriate with Islamic principles. The activity area also is efforded always in positive area. The habituality in central office is having timely prayer, duty to cover their genitals for woman, reading of holy qur'an routinely or another habituality which is created by Paytren for

⁸ Arif Budiman Effendi, "Profil Perusahaan Treni" accessed from <https://arif-paytrenonline.com/profil-perusahaan-treni/>, (Monday, October 30, 2017 at 04.30 PM).

⁹ Arif Budiman Efendi, "Profil Perusahaan Treni" accessed from <https://arif-paytrenonline.com/>, (Saturday, October 28, 2017, at 02.00 PM).

¹⁰ Arif Budiman Efendi, "Aplikasi Paytren" accessed from <https://arif-paytrenonline.com/aplikasi-paytren/>, (Saturday, October 28, 2017, at 02.00 PM).

¹¹ Arif Budiman Effendi, "Profil Perusahaan Treni" accessed from <https://arif-paytrenonline.com/profil-perusahaan-treni/>, (Sunday, October 29, 2017 at 10.30 PM).

inviting the kindness of God Allah in their company.¹²

Islam is a religion that love manners in a variety of ways. Similarly, in the business, Islam has set a very good business ethics not to lead to disadvantage. Then for a Muslim, it has been mandatory to implement Islamic business ethics in business. The main principle in the Islamic business ethics is the existence of a contract, there cannot be despotic and openness.¹³ Ethics is very important to start considering the world nowadays, the more business for the sake of making a biggest profit without thinking about the impact of the others. So many debate and disagreement are discussed about MLM. Some scholars even say that MLM system contains deceive clear gamble which is deviated from Islamic business ethics criteria, moreover it contains usury which is included in the criteria of major sins.

PT. Veritra Sentosa Internasional uses MLM systems in its product marketing mechanisms. While in the fulfillment of needs must be obtained in good and right way. Requirements are met in a false way certainly will not bring blessing and thus will bring the wrath of God. This company has got license from Indonesian Council of Religious Scholars (MUI). But of course this certificate cannot be proof for sharia company. Then, Islamic business ethics must be applicated. Therefore, this research becomes essential to analyze business system based on MLM in perspective of Islamic business ethics which take the case study at PT. Veritra Sentosa International Solo.

¹² Irwan Muharam, "Perbedaan Paytren Dengan Bisnis Lain Yang Sejenis" accessed from www.paytrenleader.com/perbedaan-paytren-dengan-bisnis-lain-yang-sejenis/, (September 20, 2017 at 02.30 PM).

¹³ Muhammad Farid dan Amilatuz Zahro, "Analisis Penerapan Etika Bisnis Islam Dalam Perdagangan Sapi di Pasar Hewan Pasirian" *Iqtishoduna*, vol. 6 no. 2 2015, p. 18.

B. PROBLEM FORMULATION

Based on the background of the issue as described by the researcher at the previous, then it can be inferred the research problem formulation from this research are:

1. How the MLM business system of PT. Veritra Sentosa Internasional?
2. How the perspective of Islamic business ethics with the business system based on MLM at PT. Veritra Sentosa International?

C. RESEARCH PURPOSES

Some of the purpose of this research are as follows:

1. For knowing the MLM business system in PT. Veritra Sentosa International
2. For knowing the perspective of Islamic business ethics with the business system based on MLM at PT. Veritra Sentosa International

D. USABILITY RESEARCH

If the purpose of this research has been reached, than this research has two usabilities, both are theory and practical usability.

1. Theory Usability

The research is expected to give the contribution of thoughts to business economics generally, especially which is related to business ethics specially. So the contribution of thoughts expected can give more benefits for education world.

2. Practical Usability

- a. For PT. Veritra Sentosa International

As the contribution of thoughts and information to plan a better strategy so that the future can be better and in accordance with business ethics in Islam.

- b. For Researchers

In addition knowledge of the phenomenon is gained directly

in the field, as well as trained in the application of the science that has been studied.

c. For further research

In addition to science as well as the reference in the next research so that it is able to obtain more accurate results and a more optimal.