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Prophet Muhammad's Prophetic Business Strategy: Comparison with Management Theory and its Implications for Character Education

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ABSTRACT

This article aims to examine the business strategy of the Prophet Muhammad SAW. from a modern management perspective and to outline its implications for strengthening character education. Through a descriptive qualitative approach based on literature studies, this study reveals that the Prophet SAW applied business principles that include honesty, trustworthiness, partnership, courage to take risks, efficiency, and servant leadership. These principles are then analyzed comparatively with modern management theories such as business governance, risk management, and transformational leadership. The results of the study show that the Prophet SAW. applied a business strategy based on noble values, such as honesty, trustworthiness, fair partnership, efficiency in resource management, courage to take wise risks, and servant leadership. These values are then studied comparatively with modern management theories such as stakeholder theory, servant leadership, value-based management, and risk management. It was found that the Prophet's business principles have strong relevance to current management practices, while also making a significant contribution to shaping the character of entrepreneurs with integrity and ethics. Therefore, the integration of prophetic business strategies into education, especially in entrepreneurship learning, is very important to build a generation that is not only economically competent but also morally and spiritually strong.

Keywords: Character, Education, Entrepreneurship, Management, Prophetic

INTRODUCTION

In the era of globalization and modern capitalism that is full of competition, innovation, and efficiency, the business world often experiences a crisis of values. In this era, the use of technology has driven rapid business growth (Hanim, 2014). However, not all business actors respond positively to competition in the business world, in practice there will be many business actors who choose fraudulent or bad ways to gain profit, such as carrying out monopolistic practices that can cause or create an unhealthy business competition climate (Hariz, 2023). So that many business actors sacrifice ethics for short-term profit, ignore social justice, and weaken personal and institutional integrity. Phenomena such as corruption, market manipulation, labor exploitation, and inequality in the distribution of wealth show that business strategies that are only oriented towards profit tend to cause moral disorientation. This raises an urgent need to find alternative business models that are not only economically effective, but also strong in terms of values and character.

The perspective of business people is often faced with a dilemma between the choice of doing business with a priority orientation or doing business ethically in the Industrial Era 4.0. While the other choice is a business that is both profit-oriented and ethical, which so far seems difficult to do, because both of these things are more of a mutually exclusive orientation or eliminate each other and are not in line with each other (Kamijaya, 2021). Business without ethics will make business practices uncontrollable and actually harm the main objectives of the business itself (Ginting & Aslami, 2021). Business actors or companies that are careless and do not maintain ethics will not do business properly so that they can threaten social relations and harm consumers, even themselves (Rahmat, 2017).

Rasulullah SAW was a successful sharia marketer due to his honesty and fairness in conducting his business activities (Hendarwan, 2018). In this context, the business practices of Rasulullah SAW. become very relevant to be reviewed. Before being appointed as a prophet, Rasulullah SAW. was known as a successful trader who had a high reputation for honesty (*shidq*) and trustworthiness (*amanah*) (Handayani & Fathoni, 2020). After receiving the revelation, his business principles became even more rooted in the values of justice, partnership, equality, and blessings. Rasulullah not only succeeded in building a strong economic network, but was also able to instill ethical values in every aspect of business transactions, management, and leadership. As stated by Alavi in Amalia (2024), business success can be achieved through the application of Islamic values such as honesty, integrity, and justice.

Implementing the business strategy of the Prophet Muhammad SAW. at the present time will remain relevant and actual, because the principles he has built are universal principles, which are not limited by space and time (Safri, 2018). In addition, the business practices of the Prophet Muhammad SAW. contain the essence of a managerial strategy that is effective and sustainable. He was able to

read market opportunities, build strategic partnerships, manage risks, and lead by example and participation. When compared with contemporary management theories, such as strategic management, stakeholder theory, value-based leadership, and corporate governance, it will be seen that prophetic values have correspondence and even more transformative depth. Thus, the Prophet's business strategy is not just a traditional practice, but rather an alternative reference that is a solution in the world of modern management that is losing its direction of value.

Furthermore, the study of the Prophet's business strategy is not only important in economic and management studies, but also in strengthening character education. Values such as honesty, fairness, responsibility, trustworthiness, and visionary leadership inherent in his practices are actually dimensions of character that are very necessary in forming a generation of young entrepreneurs. The true character of an entrepreneur is a healthy entrepreneurial character, an entrepreneur who will not be eroded by the culture of the times and will continue to maintain culture and uphold the moral values of human life (Fitri et al., 2022). Character education currently faces serious, complex and profound challenges (Nafsaka et al., 2023). As many curricula fail to integrate values in the realm of real-life practices, including in the fields of business and economics. Thus, efforts are needed to continue to improve the quality of entrepreneurship education both through improving the curriculum and entrepreneurship learning methods, including through entrepreneurial practice activities and field visits, so that it will foster and strengthen entrepreneurial character (Insana & Mayndarto, 2017).

Therefore, this paper aims to systematically examine the business strategy of the Prophet Muhammad SAW. and compare it with modern management theories. Furthermore, this analysis will be directed at its implications for character education, especially in order to form a profile of business actors who are not only intellectually intelligent, but also morally and spiritually strong. With this approach, it is hoped that a synthesis can be found between classical Islamic values and the practical needs of the contemporary management world, as well as answering the character crisis in the world of education and business today.

LITERATURE REVIEW

Business strategy is the ability of entrepreneurs/companies to analyze the external and internal environment of the company, formulate strategies, implement plans designed to achieve company goals, and conduct evaluations to get feedback in formulating future strategies (Anggreani, 2021). Thus, what is meant by prophetic business as carried out by the Prophet Muhammad SAW. is a prime example of prophetic marketing because he has applied the principles of justice, honesty, and effective communication in marketing, and how this strategy can be applied in a marketing context, even before the Prophet Muhammad SAW. was appointed as an Apostle (Kurniawati et al., 2024).

In the context of entrepreneurship, prophetic character is very much needed, in order to provide learning that can improve entrepreneurial skills according to Islamic teachings, not only having an orientation in terms of seeking profit in the world but also how to prepare for the hereafter (Vahlia et al., 2022).

Previous research conducted by Husain & Maulana (2024) focused more on the aspects of patronage and transformation of the Prophet's economic system in creating a just economic order based on prophetic values such as *siddiq*, *amanah*, *tabligh*, and *fathonah*. The main focus of the study was on the formation of a just macroeconomic structure through the policies and teachings of the Prophet Muhammad. Meanwhile, Burhanuddin (2022) highlighted the relevance of the Prophet's business strategy in facing the challenges of the Industrial Revolution 4.0 and Society 5.0 eras, especially through the approach of Islamic organizations such as Al Jam'iyatul Washliyah. The study emphasized the importance of reconstructing the Prophet's business management to support the principles of efficiency and effectiveness in a modern context. However, both studies have not comprehensively elaborated the relationship between the Prophet's business strategy and contemporary management theory comparatively, and have not highlighted its direct implications for student character education.

Herein lies the novelty of this research: examining the prophetic business strategy of the Prophet Muhammad SAW. from the perspective of modern management theory and linking it directly to strengthening character education, thus producing a synthesis that is not only conceptual but also applicable in the context of today's education.

RESEARCH METHODOLOGY

This study uses a descriptive qualitative approach with a library research method. Qualitative research is carried out because it aims to gain a deep understanding of human and social problems (Fadli, 2021). Data were collected from various literatures relevant to the topic, such as historical literature of the Prophet, *hadith*, classical Islamic references, contemporary management books, and scientific journals that discuss entrepreneurship, business strategy, and character education.

Data were collected through documentation studies of relevant literature. This process includes identification, selection, and recording of the contents of literature containing information about the Prophet's business practices and modern management theories, as well as references related to character education. Data analysis was carried out in three stages:

1. Identification of the business principles of the Prophet Muhammad SAW. based on classical literature sources.
2. Comparison with modern management and entrepreneurship theories.

3. Interpretation of its relevance in character formation, especially in education.

The aim of this method is to compile a synthesis between the Prophet's business strategy and contemporary theory, and to emphasize its contribution to strengthening character education.

RESULT AND DISCUSSION

The Prophet's Business Strategy

The trading activities of the Prophet Muhammad SAW. began at a young age, around 12 years old, when he took part in a trading trip to Sham (Syria) with his uncle, Abu Thalib. This experience can be considered as an early form of apprenticeship in the business world run by his family. Entering adulthood, he chose the trade sector as a career path. Awareness of his uncle's limited economic conditions, as well as the great responsibility of his family, encouraged him to be actively involved in trading activities to ease the burden. As part of the Quraysh tribe which is known to have a trading tradition, community expectations also encouraged Muhammad to pursue this profession. Before collaborating with Khadijah, he had started his own business by trading on a small scale in Mecca, buying goods from one place and reselling them in another. Over time, he was trusted by capital owners, including widows and orphans who entrusted their funds to be managed through a cooperation system (*mudharabah*), because of his reputation as an honest and trustworthy figure (Robiah, 2018).

According to Antonio in Yahya (2020), the Prophet Muhammad SAW. began his trading career when he was 12 years old and started his own business when he was 17 years old. He continued to work as a trader until he received revelation (around 37 years old). This fact confirms that the Prophet Muhammad SAW. had been involved in the business world for approximately 25 years longer than his apostleship which lasted around 23 years. A detailed description is conveyed in the table below:

Table 1. The Career Journey of the Prophet Muhammad SAW.

Period	Age	Duration
Childhood	0–12 years	12 years
Entrepreneurship (trading)	12–37 years	25 years
Reflection	37–40 years	3 years
Apostolic period	40–63 years	23 years

Source: Robiah (2018)

The Prophet Muhammad SAW is not only known as a prophet and leader of the people, but also as a successful entrepreneur before his prophethood. The trading activities carried out by the Prophet in various regions such as Sham (Syria),

Yemen, and its surroundings (Hakim, 2016), show his capacity in implementing careful, professional, and ethical business strategies. The Prophet's business strategy is not only aimed at gaining profit, but also at maintaining integrity, building healthy relationships, and creating blessings in every transaction. In a modern context, these strategies reflect the principles of sustainable management based on values.

Here are some of the Prophet's business strategies that can be identified from his life history:

1. Honesty and Trustworthiness Strategy as Social Capital

The Prophet Muhammad was widely known as Al-Amin (the trusted one) by the people of Mecca. Muhammad Al-Amin is an extraordinary brand and Al-Amin has become a very phenomenal tagline. The Al-Amin tagline has met the criteria for how to create a tagline that is easy to remember, short, clear, focused, and easy to understand. And more importantly, the tagline is original. Originality is built because the Prophet Muhammad SAW. has words, attitudes, actions, responses, concerns and overall behavior that do not deviate from the value of 'trustworthy'. The title Al Amin is even still recognized by those who are hostile to him after his prophethood, until now (Septemberizal et al., 2023).

Honesty is a fundamental requirement in business activities. The Prophet Muhammad strongly advocated honesty in business activities. In this regard, he said: "It is not permissible for a Muslim to sell a product that has a fault, unless he explains its fault," (HR Al-Quzwani). "Whoever deceives us is not one of us," (HR Muslim). The Prophet himself was always honest in business. He forbade traders from placing rotten goods at the bottom and new goods at the top (Syahdanur, 2015).

This shows that trust is the main capital in his business. The Prophet never cheated, manipulated prices, or covered up defects in goods. In his business practices, honesty was not only a moral principle, but also a long-term relational strategy. The trust of partners, such as Khadijah ra., was the fruit of his consistency in holding the mandate. This strategy builds reputation, customer loyalty, and strengthens sustainable business relationships.

2. Partnership and Collaboration Strategy

Rasulullah SAW. implemented a partnership system in business, one of which was through a professional relationship with Khadijah ra. as an investor. He did not run the business individually, but rather built mutually beneficial cooperation (mudharabah) and was long-term oriented. Even after becoming Khadijah's husband, Muhammad also remained active in business, including trading in local markets around the city of Mecca (Hakim, 2016). This strategy strengthens the principle

of justice in the distribution of profits and risks, and creates synergy between business actors from different backgrounds. In the context of modern management, this approach is very relevant to the concept of strategic partnership and collaborative business model. Business collaboration or business partnership is a necessity for business actors to increase business capabilities, competitiveness and sustainability (Marjukah et al., 2021).

3. Product Efficiency and Quality Strategy

In trading, the Prophet Muhammad was known to be selective in choosing merchandise, only selling quality goods that were needed by the market. He also did not hoard goods to profit from scarcity. This strategy reflects logistical efficiency and an orientation towards consumer satisfaction. The Prophet Muhammad paid attention to fairness in price and the usefulness of goods, not just profit margins. Thus, he consistently created value (value creation) in every transaction. in line with the concept of Value-Creation Marketing, namely the company's efforts to ensure that the marketing strategy executed will contribute effectively to shareholder value (Soehadi, 2012).

4. Risk Management Strategy and Courage to Take Chances

The Prophet Muhammad SAW. also took advantage of his youth before his prophethood by conducting international trade. According to Ibn Khaldun in Nisak (2021), cross-country trade sending goods to other countries over long distances will go through various risks during the journey. The Prophet made trade trips outside the city, even across countries, which at that time carried high physical, financial, and social risks. However, he was able to read the market and respond to consumer needs in various regions.

Including things that need to be considered by the Prophet Muhammad SAW. In trading is to do segmentation, he first did market recognition so that he got the consumer details needed to do the segmentation process. With in-depth recognition, it was possible for Muhammad SAW. to know what approach pattern should be taken. In the end, Muhammad SAW. was able to enter all existing segments, which consisted of various age levels, social status, and habits. This kind of mindset was clearly something that had never occurred to any entrepreneur at that time. Muhammad was very aware that by doing an introduction first, he would not only be able to sell, but also be able to get closer to consumers. This closeness is what allows him to explore things that are the needs and desires of consumers (Robiah, 2018).

The courage to take new opportunities and the ability to manage risks reflect a mature entrepreneurial instinct. This strategy in modern

management is called risk management and market opportunity mapping, which is crucial in strategic decision making.

5. Exemplary Leadership and Service Strategy

As a trader, the Prophet Muhammad did not only give orders, but was directly involved in the business process. He served consumers in a friendly manner, did not force sales, and accepted criticism with an open heart. All the ethics taught by the Prophet Muhammad SAW. have become a reference in conducting and running a business, because in transactions the Prophet Muhammad SAW. never wanted to disappoint his buyers (Handayani et al., 2023).

Exemplary service is part of his strategy to build emotional relationships with consumers. This is in line with the principles of servant leadership and customer-oriented management which are currently the key to modern marketing. In relation to this marketing, in the research results of Kurniawati et al. (2024), it is stated that the implications of prophetic marketing values in the context of modern marketing are:

- a. Integration of spiritual values prophetic marketing does not only focus on material aspects, but also on spiritual aspects;
- b. Community involvement prophetic marketing strategies often involve the community in the marketing process; and
- c. Effective communication effective communication is still very relevant in the context of modern marketing.

6. Spiritual Values and Justice Based Strategy

All of the Prophet's business strategies were rooted in spiritual values: honesty, justice, responsibility, and blessings. He viewed business not only as an economic activity, but also as a means of worship and community development. In accordance with one of the goals of Allah SWT. in sending the Prophet Muhammad SAW, namely to provide an example of the implementation of Islamic values in business or trade (Kurniawati et al., 2024).

Rasulullah SAW. itself has carried out the function of market supervisor or al-Hisbah, which is then widely used as a reference for the state's role in the market. The Prophet highly appreciated prices established by market mechanisms as fair prices and rejected any price intervention (Hakim, 2016). He also emphasized the importance of honesty and prohibited fraudulent and manipulative practices in business (Fadillah, 2023). These principles form a healthy business ecosystem that is oriented towards *maslahah* (common good), not just personal gain.

Comparative Analysis between the Prophet Muhammad's Business Strategy and Contemporary Management Theory

The business strategy implemented by the Prophet Muhammad SAW. during his life, especially before and after he was appointed as a prophet, shows entrepreneurial principles that are very relevant to modern management concepts. Even after he was appointed, he did not leave the business world, he remained a businessman, without leaving his simplicity. Much of his wealth was given as zakat, alms, and for war purposes (Robiah, 2018). This comparative analysis aims to show that the Prophet's business strategy is not only ethical and spiritual, but also contains managerial effectiveness that can be explained by contemporary strategic management theories.

1. Honesty and Trustworthiness vs. Business Ethics and Good Corporate Governance

The Prophet Muhammad was known by the title Al-Amin, which reflects his high reputation for honesty and trustworthiness. In all his business activities, he rejected price manipulation, fraud, and non-transparency. This value parallel with Principles of Good Corporate Governance (GCG) and Business Ethics (Business Ethics). Good Corporate Governance and Business Ethics are two things that are not can separated One with others. Good Corporate Governance (GCG) more focus on creation value and addition mark for the holders shares, while ethics business more emphasize on the arrangement connection with stakeholders (Wulandari, 2017). Both of them emphasize transparency, accountability and integrity in management company. In modern management practice, these principles form the basis of long-term business sustainability.

2. Partnership and Justice Orientation vs. Stakeholder Theory

The Prophet Muhammad was not only oriented towards personal gain, but also developed a fair partnership system, such as in his business relationship with Khadijah ra. This approach is in line with Stakeholder Theory, which states that business success must consider the interests of all parties involved, not only capital owners, but also workers, customers, and communities. Stakeholder Theory will provide benefits isn business relationships if there is an understanding and integration of the concept in management perception, that the existence of stakeholders has a positive power in building company excellence (Hasan, 2017).

The concept of *maslahah* (benefit) underlying the Prophet's actions is also in line with Creating Shared Value (CSV) in modern business. Namely, a concept that requires companies to play a dual role, namely creating economic and social value together (Sari et al., 2020).

3. Management Risk and Courage of Innovation vs. Risk Management and Blue Ocean Strategy

In the context of Mecca and Medina, the Prophet pointed out ability read market risk and search opportunities new that has not been addressed. Risk management is a complex and hidden task, which can occur anywhere or even be invisible at all in an organization, and requires a mitigation strategy developed through mutual agreement of stakeholders (Case, 2023).

For example, in changing the economic system that was originally exploitative into a system based on justice and distribution (*zakat*, prohibition of usury). This reflects the principles of risk management and Blue Ocean Strategy, namely creating new market space without direct competition. The Prophet Muhammad did not only react to the market, but also shaped it. Blue Ocean Strategy is a strategy that challenges companies to get out of the red ocean of bloody competition by creating market space that has no competitors, so that the word competition becomes irrelevant. Blue ocean strategy focuses on growing demand and moving away from competence by creating value and uniqueness that is not just unique, but also a profitable market share (Adicandra, 2017).

4. Participative Leadership vs. Transformational Leadership

The Messenger of Allah carried out style leadership that involves deliberation (*shura*), giving exemplary directly, and empower friends in take initiative effort. This model is in line with the theory of Transformational Leadership, where leaders inspire, build a shared vision, and encourage individual and organizational growth. Conceptually, Transformational Leadership is the ability of leaders to change the work environment, work motivation, work patterns, and employee work values so that employees will optimize their performance to achieve organizational goals (Setiawan & Hadi, 2017). The behavior of the Prophet in trade reflects prophetic leadership values that go beyond transactional leadership.

5. Focus on Values and Blessings vs. Value-Based Management

Doing business based on Islamic ethics will bring economic blessings as desired by the Prophet Muhammad SAW for himself, his family and his people (Muhammad, 2024). In every business strategy of the Prophet Muhammad, there is a strong emphasis on spiritual values such as blessing, justice, and social responsibility. This reflects the Value-Based Management approach, Value-based management is an approach to managing where managers build, promote and practice shared organizational values (Sembiring, 2021). Business success is not measured only by financial gain, but also by the value given to society and contribution to moral development.

This analysis shows that although the Prophet Muhammad SAW. did not write a formal management theory like modern academics, his practices were very compatible with the core principles of strategic management. In fact, these values provide an additional spiritual and transcendental dimension, something that is often missing in contemporary, overly technocratic business approaches. Therefore, the integration of prophetic values into management theory is not only possible but also very necessary to form a sustainable and characteristic business model.

Implications of the Prophet Muhammad's Business Strategy on Character Education

The values and principles in the business strategy of the Prophet Muhammad SAW are not only relevant in the context of modern economics and management, but also have a very significant contribution to strengthening character education. In today's world of education, one of the main challenges is to form individuals who are not only intellectually intelligent, but also superior in moral and ethical aspects. A person's worth should be seen from their character and behavior, not from their physical appearance or background. Education should focus on developing good character and morals (Yasin & Hidayah, 2024). In character education, providing an example is a very appropriate step because character is behavior, so a figure is needed who can be a role model for children as a role model (A. Sari, 2017), which in the context of this entrepreneurial character is the Prophet Muhammad SAW.

The exemplary behavior of the Prophet Muhammad SAW. in the business world provides a real, contextual, and applicable character education model, especially in building a generation of entrepreneurs with integrity. Essential characters in Islam refer to the nature of the Prophet Muhammad SAW. which includes *shidiq*, *amanah*, *fathanah*, and *tabligh*. The four characters are depicted in Figure 1. below:

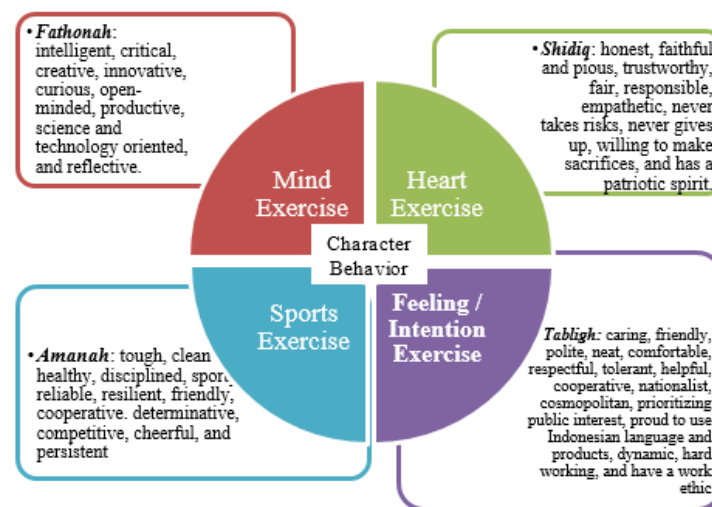


Figure 1. The Essential Character of Islam through the Example of the Prophet SAW.
Source: Barnawi & Arifin (2017)

Through this essential character, it is expected that a prophetic person will be formed. A person with a prophetic character does not think about himself, but thinks about how to give as much as possible to the environment (altruistic) (Barnawi & Arifin, 2017).

1. Internalization of Honesty and Trustworthiness Values

In entrepreneurship, principles such as justice, honesty, trustworthiness, and social responsibility are important foundations in regulating business transactions and economic interactions (Heriyanto & Taufiq, 2024). The Prophet Muhammad's business strategy based on honesty and trustworthiness can be used as a basis for developing students' character from an early age. Character education integrated into the entrepreneurship curriculum must emphasize the importance of building a reputation through integrity. Entrepreneurial character is the character of an entrepreneur that is implemented in the entrepreneurial process (Usman & Raharjo, 2012). Students are not only taught how to make products or design businesses, but also how to build public trust, keep promises, and be transparent in every process.

2. Collaborative and Responsible Character Building

The partnership carried out by Rasulullah Saw. instilling the values of collaboration, mutual trust and shared responsibility. In a Hadith: It is narrated that Sa'ib said to the Prophet SAW. "You were my partner during the period of ignorance, and you were the best partner, you never argued or disagreed."

In Islam, cooperation and partnership are considered important in running a business, so the Prophet Muhammad SAW. also encouraged his people to work together and help each other (Fadillah, 2023). In education, this character and spirit can be developed through project-based learning or student collaborations that encourage them to learn to work in teams, respect the roles of others, and be accountable for results fairly. This kind of character is very much needed in facing a dynamic and collaboration-based work world.

3. Independence and Courage to Take Risks

An entrepreneur is always required to face risks or opportunities that arise, and is often associated with creative and innovative actions (Hendarwan, 2018). The example of the Prophet Muhammad SAW. in reading opportunities and facing risks with careful calculation is very important in building an independent entrepreneurial character. Independent people will try to meet their own needs by working hard to avoid being lazy and sitting back to beg (Yasin & Hidayah, 2024). That is why the Prophet strongly encouraged his people to trade and do business because it would create a mental attitude and prosperity for

themselves and their families without depending on or being a burden on others (Hendarwan, 2018).

Measured risk-taking, commonly known as *tawakkal* accompanied by hard work, is a characteristic inherent in the Prophet Muhammad. He never hesitated in facing any risk because of his belief that Allah SWT was always with him (Dwiatmaja et al., 2024). In line with the indicators of entrepreneurial knowledge according to Mustofa in Ritonga et al. (2022), namely analyzing business opportunities; formulating problem solutions; and taking business risks.

In relation to the above context, character education is not enough by instilling moral values theoretically, but also needs to foster the courage to try, overcome failure, and continue to innovate. This can be done through learning entrepreneurial practices that provide real experience and form a resilient mentality so that it can form the personality of students who are hardworking and not easily discouraged.

4. Servant Leadership and Social Ethics

Prophet Muhammad SAW. paid attention to how to provide the best service in business which was reflected in his interactions with customers and business partners. Based on the nobility of character (*shidiq*, *amanah*, *fathanah* and *tabligh* and added *istiqamah*), Rasulullah has proven himself as the best businessman in serving his customers and business partners (Norvadewi, 2014).

The Prophet's service attitude in interacting with consumers and business partners is a reflection of leadership that prioritizes the interests of others. In the world of education, this value can be applied through strengthening student leadership based on service (*servant leadership*), such as social activities, school cooperatives, or social entrepreneurship programs. This will instill in students that business is not merely a means of seeking profit, but also a means of providing the greatest possible benefits to society.

5. Instilling Spiritual Values in Entrepreneurship

The business implemented by the Prophet SAW. was not a marketing strategy that only hoped for worldly-material goals (business oriented), but rather contained a broader and deeper meaning (worship oriented) (Norvadewi, 2014). The Prophet's business strategy based on spiritual values such as blessings, good intentions, and responsibility for the afterlife teaches that economic activity is part of worship. Character education can utilize this approach by introducing the concept of prophetic entrepreneurship, namely entrepreneurship that is not only rational and technical, but also aware of ethical and transcendental dimensions. This will form a student's personality that is balanced

between worldly and afterlife orientations, and aware of the social impact of every business decision.

By integrating the principles of the Prophet's business strategy into character education, schools and educational institutions have the opportunity to produce a generation that is not only superior in economic competence, but also has a strong personality, morals, and is oriented towards the welfare. The integration of prophetic values into the education system will be an important foundation for the formation of a just, productive, and civilized society in the long term.

CONCLUSION

The business strategy of the Prophet Muhammad SAW. not only reflects superior managerial skills, but also emphasizes the importance of integration between spiritual values, social ethics, and sustainability in the business world. Through the principles of honesty, trustworthiness, fair partnership, wise risk management, and servant leadership, the Prophet SAW. proved that economic activity does not have to be separated from moral missions and human values.

In a comparative analysis with contemporary management theories, the Prophet's business strategy shows a strong correspondence with modern concepts such as corporate governance, stakeholder theory, transformational leadership, and value-based management. In fact, his approach presents a transcendental dimension that has not been fully captured by the modern secular management paradigm.

The implications of the Prophet's business strategy are very significant for character education in the current era. The prophetic values contained in his business practices can be the basis for strengthening the character of students in terms of integrity, responsibility, cooperation, courage to innovate, and social awareness. By making the Prophet's business strategy a source of values and inspiration in the education curriculum, a generation of business actors will be born who are not only competent and adaptive, but also have noble morals and are oriented towards the common good.

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