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REWARD SYSTEM FOR ACHIEVING MARKETING TARGETS IN MOTOR FINANCING SCHEME OF FIF BANDA ACEH ACCORDING TO ISLAMIC ECONOMIC LAW

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Abstract

The Federal International Finance (Hence called PT.FIF) branch Banda Aceh city is a financing institution that facilitates the people to financing of their needs. This company collaborates with reseller shops and distributors, allowing customers to buy goods using an installment system. Partner stores act as facilitators between PT FIF and customers, helping to market financing products. This research examines the rewards or commissions given by PT FIF to partner stores based on their marketing performance, with a focus on whether they are in line with the *ji'alah* agreement (marketing achievement commission) from the Islamic Economic Law perspective. Using a normative-sociological approach and descriptive-analytical methods, this research aims to analyze the concept and practice of the *ji'alah* agreement in sharia financing marketing partnerships. The research results show that the practice of giving commissions by PT FIF to partner shops is generally in line with the principle of the *ji'alah* agreement. However, several aspects were found that needed adjustment to be more in line with sharia provisions, such as clarity in determining the commission amount and target achievement period. Research also reveals that partner shops' understanding of the *ji'alah* concept is still limited, so further education is needed to increase awareness of the sharia aspects of this partnership.

Keywords: *Ji'alah* Agreement, Marketing Target, PT Federal International Finance and Rewards System

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Abstrak

Federal International Finance (selanjutnya disebut PT. FIF) cabang kota Banda Aceh merupakan lembaga pembiayaan yang memfasilitasi masyarakat untuk pembiayaan kebutuhannya. Perusahaan ini bekerja sama dengan toko-toko pengecer dan distributor, sehingga memungkinkan pelanggan untuk membeli barang dengan sistem angsuran. Toko-toko rekanan berperan sebagai fasilitator antara PT FIF dan pelanggan, membantu memasarkan produk pembiayaan. Penelitian ini mengkaji tentang imbalan atau komisi yang diberikan oleh PT FIF kepada toko mitra berdasarkan kinerja pemasarannya, dengan fokus apakah sudah sesuai dengan akad ji'alah (komisi prestasi pemasaran) dalam perspektif Hukum Ekonomi Syariah. Dengan menggunakan pendekatan normatif-sosiologis dan metode deskriptif-analitis, penelitian ini bertujuan untuk menganalisis konsep dan praktik akad ji'alah dalam kemitraan pemasaran pembiayaan syariah. Hasil penelitian menunjukkan bahwa praktik pemberian komisi oleh PT FIF kepada toko-toko mitra secara umum telah sesuai dengan prinsip akad ji'alah. Namun demikian, ditemukan beberapa aspek yang perlu disesuaikan agar lebih sesuai dengan ketentuan syariah, seperti kejelasan dalam penentuan besaran komisi dan jangka waktu pencapaian target. Penelitian juga menunjukkan bahwa pemahaman toko mitra terhadap konsep ji'alah masih terbatas, sehingga diperlukan edukasi lebih lanjut untuk meningkatkan kesadaran akan aspek syariah dari kemitraan ini.

Kata kunci: Akad Ji'alah, Target Pemasaran, PT Federal International Finance dan Sistem Imbalan

INTRODUCTION

The Federal International Finance (called PT.FIF) is a company that operates in the financial sector in the form of credit and financing, facilitating its consumers who need financing for the purchase of certain products needed. In marketing its products, the management of PT FIF tries in various ways to achieve certain targets. Formally, PT FIF, which has a branch in Banda Aceh City with a marketing area covering Banda Aceh City and Aceh region, facilitates various consumer needs with its financing facilities for the purchase of mobile phones, motorcycles, refrigerators, washing machines, and various other electronic needs.[1] This is done by PT FIF in collaboration with business partners so that all marketing efforts can run perfectly by establishing cooperation and communication to achieve the desired target. Financing at PT

[1] Indra Siswanti and Eko Ganis Sukoharsono, "Intellectual Capital and Financial Performance of Islamic Banks in Indonesia," *Institutions and Economies* 11, no. 4 (2019).

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FIF syariah usually uses financing in the form of a purchase facility for an object paid by PT FIF to its business partners who have provided the needs of certain products to consumers by PT FIF which offers consumers various financing packages for the purchase of products that have collaborated with its business partners.[2] So, in this case, PT FIF provides the funds needed by consumers for the purchase of certain objects provided by the business partner, and directly pays the price of goods set by the business partner. The financing value paid by PT FIF is of special concern to the management of PT FIF to be rewarded. The reward system set and given by PT FIF has various forms, but the purpose of giving it is to increase the enthusiasm of business partners only to market their products with financing facilities from PT FIF, and installment payments are made by customers to the company according to the set rate.[3]

The company gives rewards to business partners at annual events by calculating the value of sales achieved by business partners in accordance with the limits set and the ability of business partners to achieve their targets.[4] One of the strategies that can be applied to increase the motivation and work enthusiasm of business partners is the provision of rewards or rewards in accordance with the principles of Islamic sharia.[5] DSN-MUI Fatwa No.62 Year 2007 on *Ju'alah* Agreements provides guidance for companies in providing rewards to business partners in accordance with Islamic principles. This fatwa regulates the mechanism of providing rewards based on the *ji'alah* contract, which is one type of contract in Islamic muamalah. *A ji'alah* contract is a contract that provides rewards or wages to someone for certain achievements or accomplishments.[6]

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[2] Saifullah Ali, Zalva Amalia, and Yusriaina Yusuf, "THE APPLICATION OF MURABAHAH CONTRACTS IN THE INSTALMENT SERVICES OF DHUAFA PARTNER COOPERATIVES IN INDONESIA," *JURISTA: Jurnal Hukum Dan Keadilan* 7, no. 2 (November 17, 2023): 119–43, https://doi.org/10.1234/JURISTA.V7I2.70.

[3] Devianita Devianita, "PENERAPAN AKAD IJARAH DALAM PRODUK PEMBIAYAAN BANK SYARIAH," *MUTAWAZIN (Jurnal Ekonomi Syariah)* 2, no. 1 (2021), https://doi.org/10.54045/mutawazin.v2i1.236.

[4] Fahmi Amri Nasution, Nisrul Irawati, and Chairul Muluk, "The Effect of Dividend Policy, Liquidity, Profitability and Company Size on Debt Policy through Financial Performance in Palm Oil Plantation Listed Companies," *Journal of Madani Society* 2, no. 2 (2023), https://doi.org/10.56225/jmsc.v2i2.255.

[5] Chairul Fahmi, "Revitalisasi Penerapan Hukum Syariat Di Aceh," *Jurnal Tsaqafh* 8, no. 2 (2012).

[6] "Fatwa DSN MUI No.62 Year 2007 Akad Ju'alah - Google Search," accessed August 12, 2024,

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The determination of rewards as prizes uses a pattern that has been socialized by the management of the company with its partners, which is generally determined for each partner who is lucky to get it according to the applicable procedures.[7] The management of PT FIF Banda Aceh establishes an effective performance appraisal system to measure the achievement of marketing targets and motivate its business partners, which is key in improving the productivity and quality of services provided by the company's business partners.[8] The determination of targets and reward values given by the company to business partners is done unilaterally, according to the provisions and SOPs set by the internal company. However, the socialization of sales targets given to business partners is significantly able to improve the work of partners. The target given is fiqhiyyah part of the *ji'alah* contract which conceptually has been formulated by fuqaha as a result of ijtihad on shara' postulates. This research aims to examine more deeply the performance of business partners based on the evaluation conducted by PT FIF Banda Aceh by understanding the evaluation method, assessment factors, and their impact on the achievement of the company's financing target. This research is expected to provide valuable insights in the context of business partners in the financing sector.[9] Thus, partnerships can continue to be improved so that both parties obtain maximum benefits, the company's financing target is also expected to be achieved optimally through the contribution of business partners who perform well.

Ji'alah is a contract that involves the payment of a fee or commission for work or services performed. This concept is based on the principle of giving special rewards on the activities of either a job or a business that is being run described as a contract involving the provision of wages or commissions for a job or service performed.[10] *Ji'alah* highlights various important aspects related to the provision of rewards or commissions for work or services performed.

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[7] Wahyu Akbar et al., "Optimization of Sharia Banking Regulations in Developing the Halal Cosmetic Industry in Indonesia," *Jurnal Ilmiah Al-Syir'ah* 22, no. 1 (June 30, 2024): 1–12, https://doi.org/10.30984/JIS.V22I1.2611.

[8] Wiwin Sri Rahyani, "The Independence Of The Financial Services Authority Perspectives In Law Number 21 Year 2011 On The Financial Services Authority (The Independence Of The Financial Services Authority Perspectives In Law Number 21 Year 2011

[9] Nurul Maghfirah et al., "UNDERSTANDING INTELLECTUAL PROPERTY RIGHTS IN THE INDONESIAN TRADING BUSINESS," *Al-Mudharabah: Jurnal Ekonomi Dan Keuangan Syariah* 4, no. 2 (2023), https://doi.org/10.22373/al-mudharabah.v4i2.3384.

10 Dianidza Arodha, "The Existence of Akad Ji'alah in the World of Transportation," I'THISOM: Journal of Islamic Economics 1, no. 1 (2022): 19-33.

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Ji'alah is seen as a form of reward that is in accordance with a person's hard work and creativity in carrying out his duties, in the context of Islamic law and Islamic social institutions, *ji'alah* is considered as concrete evidence of the nobleness of Islam which respects copyright and professional work.[11]

Fuqaha (*jurists*) have varying opinions regarding the concept of *ji'alah*. Some scholars from the Hanafiyah Madhhab allow it on the basis of istihsan (value of benefit) in certain situations, such as rewarding people who search for runaway slaves. Meanwhile, in the Maliki, Hambali and Shafi'i, *ji'alah* is permissible on the basis of the story of Prophet Yusuf and his brother in the Qur'an.[12] In law, *ji'alah* has a strong foundation in Islamic fiqh and is considered a mechanism that encourages the progress of society in various fields of life, such as education, business, and technology. The contribution of the concept of *ji'alah* in motivating individuals to excel and innovate.[13] In terms of terms, according to the Maliki Madzhab, *ji'alah* is a lease contract for a benefit whose outcome is uncertain. For example, promising a reward for those who can dig a well until the water flows. The Maliki Madhhab defines *ji'alah* as a promised wage in return for services that a person cannot necessarily complete.

Meanwhile, according to the Shafi'i Madhhab, *ji'alah* is someone who promises to pay a wage to someone who is able to provide certain services. Maliki's definition emphasizes uncertainty while Shafi'i emphasizes the uncertainty of doing the work. Examples include competitions for running races, or prizes for doctors who can cure certain diseases.[14] According to the view of the majority of scholars, *ji'alah* is permissible because it is consensual between the two parties. However, some scholars such as Hanafi emphasize that it does not contain elements of gharar that harm one party. For a *ji'alah* contract to be valid, it must be clear and meet several conditions to form a valid *ji'alah* contract, it requires a speech authorizing the work from the

[11] Chairul Fahmi, "Pajak Dalam Syariat Islam : Kajian Normatif Terhadap Kedudukan Wajib Pajak Bagi Muslim," *EKBISI:Jurnal Ekonomi Dan Bisnis Islam* 5, no. 1 (2010).

[12] Jarmanisa et al., "ANALYSIS OF RISK COVERAGE AGREEMENT BETWEEN PT. J&T AND AN INSURANCE COMPANY FOR DELIVERY OF CONSUMER GOODS IN THE CONTEXT OF KAFALAH CONTRACT," *JURISTA: Jurnal Hukum Dan Keadilan* 5, no. 2 (October 1, 2021): 126–46, https://doi.org/10.1234/JURISTA.V5I2.11.

[13] Haryono, "The Concept of Al Ju'alah and Its Application Model in Daily Life." Al-Mashlahah Journal of Islamic Law and Social Institutions 5.09 (2017).

[14] Firmansyah, and Muhammad Hafizh. "Fiqh Muamalah Review of Cost Per Action (Cpa) Business Practices: Case Study at Www. accesstrade. co. id." Journal of Islamic Economics and Banking 3.2 (2015): 67-86.

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employer, which can come from the employer or his representative, and must include details about the type of work and wages. The wage must be specifically defined before the work begins, and both parties to the contract must meet legal standards, with the employer being of legal age and the work recipient being capable. The work must be clear and in accordance with Islamic law, and the contract must not be limited by a certain period of time. Thus, the fulfillment of the above conditions is necessary for the *ji'alah* contract to be valid under Islamic law, especially regarding the clarity of the wage, the permission of the employer, and the competence of the work recipient in completing the work offered. There are several things that also need attention, namely: First, there must be an element of *ja'il* (the one who gives the task) to perform *ji'alah*.[15]

So, *ji'alah* refers to the guidance of Allah's word, hadith, consensus of scholars, as well as the needs of this community related to the target achievement of results (natijah) on the specified achievement of a job.[16] The party who promises to give certain rewards for achieving the specified work results (natijah) is called the jail. The achievement target that must be achieved depends on the company that determines what results will be given for the achievement of the annual target that has been achieved. To pursue the annual target that must be done is to strengthen the marketing sales system and the race to purchase goods is an important key to getting rewards companies like PT FIF may have a well-integrated reward program, such as a ranking system or awards based on achievements that show the achievement of sales targets.[17]

PT FIF applies a reward assessment mechanism for partners with several conditions that must be met. First, partners are required to fill out the registration form set by the company as the first step in the partnership process. Furthermore, partners must be able to achieve a predetermined target in order to qualify for a reward. The partner's contribution is also assessed based on how much influence it has on the company, with rewards given to

[15] Chairul Fahmi, "Pentingnya 'Blue Print' Syariat Islam," *Serambi Indonesia*, 2014.

[16] Iwandi Iwandi, Rustam Efendi, and Chairul Fahmi, "THE CONCEPT OF FRANCHISING IN THE INDONESIAN'S CIVIL LAW AND ISLAM," *Al-Mudharabah: Jurnal Ekonomi Dan Keuangan Syariah* 4, no. 2 (2023), https://doi.org/10.22373/al-mudharabah.v5i2.3409.

[17] Silvia Nur Febrianasari, "Hukum Ekonomi Islam Dalam Akad Ijarah Dan Rahn (Islamic Economic Law in the Ijarah and Rahn Contracts)," *Qawãnïn Journal of Economic Syaria Law* 4, no. 2 (2020): 193–208, https://doi.org/10.30762/q.v4i2.2471.

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partners who have contributed significantly.[18] Lastly, the reward only applies to partners who are still actively cooperating in accordance with the agreed agreement. Through this mechanism, the company seeks to ensure that rewards are given fairly and in accordance with partners' performance and commitment in supporting the company's business growth. As a salesperson, it is important to know the sales goals and targets set by the company. These targets are usually determined based on the company's market outlook and business plan. For example, if the target is to achieve certain sales in a month or quarter, then the salesperson must understand and follow his/her sales performance consistently, the salesperson must perform various activities that help achieve the goal. This could include product sales, increasing prospect interest, or improving the efficiency of the sales process. Sellers should also be prepared to provide good customer service and ensure that the products they sell match the needs and wants of the customer.[19]

Companies like PT FIF may have a reward system where sellers can claim their coupon tickets or honors for prizes or other rewards, it is important to understand how the reward system works and how sellers can maximize it to get the rewards they want. Overall, it is important to understand that earning rewards is not only about hitting targets, but also about maintaining relationships with management and coworkers, as well as continuously improving skills and knowledge of the product and market. By doing so, sellers can be better prepared to face challenges and maximize their potential to achieve targets and earn rewards from the company.[20] The following is an example of cooperation practices carried out by the management of PT FIF with business partners and consumers. The cooperation is included in the agreement outlined in the form of a contract in this case, the management of PT FIF states that "the seller provides goods or services to the consumer in the

[18] Gupita Permataningayu and Siti Mahdaria, "The Effect of Non-Performing Financing and Financing to Deposit Ratio on Islamic Banks Financing in Indonesia," *Asian Journal of Islamic Management (AJIM)* 1, no. 1 (2019), https://doi.org/10.20885/ajim.vol1.iss1.art3.

[19] Muhammad Ikhlas Rosele et al., "The Digitalized Zakat Management System in Malaysia and the Way Forward," *Al-Ihkam: Jurnal Hukum Dan Pranata Sosial* 17, no. 1 (2022), https://doi.org/10.19105/AL-LHKAM.V17I1.5365.

[20] Agus Supriyadi, "Rewards and Sanctions on Employee Performance of PT Agung Toyota Branch Pangkalan Kerinci," *Journal of Paradigm Economics* 16, no. 3 (2021): 461-70.

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form of financing the company invoices the consumer, the consumer agrees to pay to the company within a certain period. [21]

The company establishes a mutual agreement with partners that every partner who actively carries out product sales must achieve a minimum sales target of 5,000,000 in the last three-month period. In addition, every sales transaction will generate reward points that can be exchanged through the application, the type of reward can be exchanged determined by PT FIF, the exchange of points with rewards is carried out three times a year in the first week of each quarter, but the company also has the right to give unexpected gifts to partners who have shown good performance. PT FIF employees also assess from the sales aspect including monthly sales targets, number of new customers, for the company's progress through the loyalty aspect. PT FIF categorizes its partners into three groups based on their achievements: the high achievement group, which always exceeds the sales target and makes a significant contribution, is awarded a sales incentive, the promising achievement group, which shows potential but has not consistently reached the target and the regular contributor group, which shows long-standing loyalty and stable sales contribution.[22]

In the prospectus of PT FIF, it has been explained that it has good faith with business partners only for customer satisfaction because, with the company, it will help with economic problems for consumers, therefore, in the cooperation agreement with business partners, it is explained that there are facilities and guarantees and the parties are clearly stated and must follow the structural and ratification of both parties signed directly by PT FIF and the business partners.[23] The most important thing is that both parties must establish communication to compile reports according to customer needs orders in establishing strategic partnerships and facilitating customers according to the procedures applied.[24] In the assessment of partners, there are two situations seen from different perspectives between partners who have heavy products whose buyers are few compared to partners who have small

[21] Results of Interview with Ayi, Marketing Division of Jakarta Electronic Shop January 12, 2024

[22] Sri Wahyuni et al., "THE ROLE OF COURTS IN RESOLVING CASES OF BANKRUPTCY OF ISLAMIC BANK CUSTOMERS," *JURISTA: Jurnal Hukum Dan Keadilan* 7, no. 1 (June 10, 2023): 1–23, https://doi.org/10.22373/JURISTA.V7I1.42.

[23] Abdul Rasyid Saliman and Adisuputra, *Hukum Bisnis Untuk Perusahaan Teori Dan Contoh Kasus (Edisi Kedelapan)*, *Hukum Bisnis Untuk Perusahaan*, 2021.

[24] Prospectus of PT FIF https://fifgroup.co.id

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products but have many consumers, partners whose consumers are limited have more loyal consumers and may be more likely to make larger purchases when they come, this proves the average shopping value of better cross selling potential, so for PT FIF this is better than many consumers whose sales are also large, the risk of uncollectible debts and receivables can be higher, this becomes vulnerable to financial risk.

Based on this analysis PT FIF tends to prefer to give rewards to large stores because of their significant contribution in sales and higher transaction value per customer, as well as better operational cost efficiency due to fewer customers. In the context of giving rewards by PT FIF to business partners who achieve the financing distribution target, it can be in the form of various forms of rewards, both material and non-material, which aim to encourage the achievement of business targets and maintain good performance.[25] An effective reward system can be an incentive for business partners to work harder and excel in achieving company goals. Therefore, it is important to understand the types of rewards given by PT FIF to business partners in the context of achieving the financing distribution target. Based on the results of the interview, the business partner of the Jakarta Elektronik store that reached the sales target of 148,603,667 million per month for which PT FIF provided participation in the reward competition organized for business partners.

The store explained that, every result of their sales products will be assessed by the percentage of the target achievement desired by the company, according to the procedures followed by participants, who can claim rewards, are participants who are able to contribute more in the field of marketing the most sales and have consumers above average with other business partners, and thank God this father as a seller can claim the rewards given by the company in the non-jabal category, namely in the fields of Best Growth, Best Amount Finance, and Best AF which are followed by electronic stores throughout Indonesia.[26]

From the sales results the store owner said that from January to June 2023 the total sales of the Best AF non jabal category totaled 148,603,667 million and sales and in August to October reached 180,799,500 million with a growth

[25] Cut Azzahra Muly and Chairul Fahmi, "PRAKTIK JUAL BELI DESAIN GRAFIS MELALUI SISTEM HIRING DALAM PERSPEKTIF AKAD ISTISNA' PADA MARKETPLACE SRIBU.COM," *Al-Mudharabah: Jurnal Ekonomi Dan Keuangan Syariah* 5, no. 1 (April 27, 2024): 57–75, https://doi.org/10.22373/AL-MUDHARABAH.V5I1.4545.

[26] Interview Results with Khadafi, One of the Workers of the Jakarta Electronic Shop on January 15, 2024

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percentage of 21.67% remarkably mandatory achievements and the field of best growth non jabal January to June 148.603,667 million and in August to October 180,799,500 million with a total growth of 21.67% and the Best AF Non Gedget field from January to June 148,603,667 million and in August to October with a total of 258,818,333 million with a growth percentage of 74.17% mandatory achievements so the total sales he said was around 833,291,834 million sales.[27] Thus, the cooperation between business partners and PT FIF has been ongoing and mutually beneficial to both parties. PT FIF gives appreciation to business partners who achieve targets through an annual reward program.

RESEARCH METHODS

The research method used in this article is qualitative research using a sociological normative study research approach is a research approach that focuses on social norms and how they affect the behavior of individuals and groups in society.[28] This approach tries to explain how these norms are formed, maintained, and questioned by members of society. to see aspects of reality in society against Fiqh norms that take place between PT FIF and the shop or partner who has facilitated consumers to use products from PT FIF, this study is normative sociological. In this case, descriptive research can be used to understand and evaluate how PT FIF Banda Aceh branch sets and gives rewards to its business partners related to the achievement of demand targets. Descriptive research method involves collecting data directly from the research subject and then the data is analyzed to infer patterns and trends.

RESULT AND DISCUSSION

A. Definition of Akad *Ji'alah* in Fiqh Muamalah

Etymologically, the word *ji'alah* (جِعَالَة) comes from the word ja'ala (جَعَلَ) which means to make or give a reward. As for terminology, *ji'alah* is defined as a promise or commitment to give a certain reward (wage) to a person who

[27] Results of Interview with Azriel Akbar Owner of Jakarta Electronic Shop with Mr. Brian Marketing Electronic Section PT FIF January 18, 2024

[28] Muhammad Siddiq Armia, *PENENTUAN METODE & PENDEKATAN PENELITIAN HUKUM*, ed. Chairul Fahmi (Banda Aceh: Lembaga Kajian Konstitusi Indonesia, 2022).

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can do a certain job.[29] In other words, *ji'alah* is a contract in which a person promises to give a wage or reward to another person who can do a certain job, whether the work is done by the person receiving the wage or by someone else.[30]

In the books of fiqh, the scholars define *ji'alah* with slightly different wording, but in essence it has the same meaning. Al-Kasani in Al-Bada'i' ash-Shana'i' fi Tartib ash-Syara'i' defines *ji'alah* as "a contract to pay for a work that is mentioned in terms of its characteristics".[31] Meanwhile, Ibn Qudamah in Al-Mughni explains *ji'alah* as "a contract to hire for work. In a *ji'alah* contract, there are several pillars and conditions that must be fulfilled so that the contract is valid and *shar'i* binding. The pillars of *ji'alah* include *ja'il* (the one who promises the wage/reward), *'amil* (the one who does the work), 'amal (the work in question), *ju'l* (the promised wage/reward), and *shighat* (ijab and qabul). The conditions of the *ji'alah* contract are as follows: First, the requirements for *ja'il* and *'amil* are that they be of sound mind and puberty and not under duress. Second, the conditions for 'amal (work) are that the work must be clear and well known, and not contrary to shara' law. Third, the condition for *ju'l* (wage/reward) is that the wage/reward must be something of value and permissible by Shara', and must be clear and well known. Lastly, the requirements for the shighat (Ijab and Qabul) are that the Ijab and Qabul must be clear and unequivocal, appropriate and not contradictory, and carried out in one contract assembly.[32]

B. Types of *Ji'*alah Akad

In muamalah fiqh, *ji'alah* contracts can be divided into several types based on the nature of the work in question and the way it is carried out, including.[33]

a. *Ji'alah Mu'ayyinah* (Specific *Ji'alah*)

Ji'alah Mu'ayyinah is a *Ji'alah* contract in which the promised reward or fee has been clearly determined at the beginning of the contract. For example,

[29] Al-Fiqh Al-Islami wa Adillatuhu, Wahbah Az-Zuhaili, Juz 5, pp. 3804

[30] Fiqh Muamalah, Dimyauddin Djuwaini, p. 235

[31] Ibn Qudamah, Abu Muhammad 'Abdullah ibn Ahmad, Al-Mughni, Juz 5, (Beirut: Dar al-Fikr, 1405 AH), p. 525. 525

[32] Silvia Nur Febrianasari, "Hukum Ekonomi Islam Dalam Akad Ijarah Dan Rahn (Islamic Economic Law in the Ijarah and Rahn Contracts)."

[33] Al-Zuhaily, Wahbah, Al-Fiqh al-Islami wa Adillatuhu, Juz 5, (Damascus: Dar al-Fikr, 1985), pp. 3834-3840

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a person promises a reward of Rp. 1,000,000 to anyone who can find his lost vehicle.

b. *Ji'alah Ghair Mu'ayyinah* (Unspecified *Ji'alah*)

Ji'alah Ghair Mu'ayyinah is a *Ji'alah* contract in which the promised reward or fee is not clearly specified at the outset of the contract. For example, a person promises a reward "according to custom" to anyone who can find his lost vehicle.

c. *Ji'alah* 'Ala al-'Amal (*Ji'alah* over Work)

Ji'alah 'Ala al-'Amal is a *Ji'alah* contract that is done to obtain a certain job or service. For example, a person promises a reward to anyone who can fix his broken vehicle.

d. *Ji'alah 'Ala al-'Ain* (*Ji'alah* over Goods)

Ji'alah 'Ala al-'Ain is a *Ji'alah* contract that is done to obtain a certain item. For example, someone promises a reward to anyone who can find his lost vehicle.

C. Legal Basis of Jialah Akad and Its Conditions

The majority of scholars from Hanafiah, Malikiah, Shafi'iah, and Hanabilah agree that *ji'alah* contracts are permissible (mubah) and valid to do as long as they fulfill the pillars and conditions and do not conflict with the principles of sharia. This is based on several arguments, including:

1. Allah's Word in Surah Yusuf verse 72:

قَالُواْ نَفۡقِدُ صُوَاعَ ٱلۡمَلِكِ وَلِمَن جَآءَ بِهِۦ حِمۡلُ بَعِيرٖ وَأَنَا۠ بِهِۦ زَعِيمٞ

Meaning

"Joseph's brothers said: 'We have lost the King's goblet, and whoever can bring it back will receive food (as heavy as) a camel's burden, and I guarantee it'." (QS. Yusuf: 72).[34]

This verse is an argument for the permissibility of the *ji'alah* contract, in which the Prophet Joseph's brothers promised a reward of foodstuffs as heavy as a camel's burden for anyone who could return the King's lost cup.

2. Hadith of the Prophet narrated by Imam al-Bukhari and Muslim:

[34] Qur'an, Surah Yusuf [12]: 72

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عَنْ أَبِي هُرَيْرَةَ رَضِيَ اللَّهُ عَنْهُ أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ :مَنْ كَانَ لَهُ مَرْجِعٌ فَلْيَرْجِعْ فَإِنِّي كُنْتُ امْرَأً مِنْ قُرَيْشٍ مُسْتَضْعَفًا فَمَنْ كَانَ عِنْدَهُ مِنْ شَيْءٍ فَلْيَأْخُذْهُ.

"Abu Hurairah RA reported that the Messenger of Allah (SAW) said: 'Whoever has a loan (debt) should return it, because I am a weak person, so whoever has something should take it.[35]

Ji'alah in Islam has specific stages and conditions. The process begins with an offer (al-ijab) from the assignor (ja'il) offering a reward for a specific job. This offer must be clear about the task and the reward. Furthermore, the worker (amil) makes an acceptance (al-qabul), either verbally or by action. The amil then carries out the task as requested, provided that the work is in accordance with Islamic law and does not violate the law. After the task is completed with the expected results, ja'il gives the promised reward.[36] Some important provisions in *Ji'alah* include the clarity of the reward, the specification of the task, the voluntary nature of both parties, the ja'il's right to cancel the contract before the completion of the task, and the amil's right to get rewarded only if the task is completed perfectly. In the event of a dispute, it can be resolved through sharia deliberation or arbitration. *Ji'alah* is allowed in Islam based on the Qur'an and hadith, and is considered beneficial to encourage productivity and provide employment opportunities in society.[37]

The sharia financing process offered by PT FIF to the public has several differences compared to conventional financing. This process begins with the submission of an application by the prospective customer at a FIF partner store or dealer. The customer fills out the form and submits supporting documents such as ID card, family card, and proof of income. FIF then conducts a feasibility analysis by considering sharia principles. If approved, FIF will offer sharia-compliant financing schemes, such as murabahah (sale-purchase) or ijarah (lease-purchase).[38] In the murabahah scheme, FIF buys the goods that the customer wants and resells them with an agreed profit margin. The

[35] Muhammad bin Ismail al-Bukhari, Sahih al-Bukhari, Kitab al-Ijarah, Chapter Man Istarajara Ajiran, No. 2153

[36] Mohd Ma'sum Billah, "*Applied Islamic Law of Trade and Finance: A Selection of Contemporary Practical Issues*", 3rd Edition, Sweet & Maxwell Asia, 2007, pp. 1

[37] Muhamad Nadratuzzaman Hosen, "Ju'alah Contracts in Islamic Banking and Finance Law", Journal of Islamic Banking and Finance, Vol. 36, No. 4, 2019, pp. 58-67

[38] Trisadini Prasastinah Usanti, "Akad Ijarah in the Perspective of Islamic Law", Anil Islam: Journal of Culture and Islamic Sciences, Vol. 13, No. 2, 2020, pp. 278-281.

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customer signs a sharia financing contract and pays a down payment. During the financing period, the customer makes installment payments that are fixed and do not contain elements of usury. FIF also provides sharia consultation services and ease of payment through various channels in accordance with the principles of Islamic finance.

In this Islamic financing scheme, the process starts with the shopkeeper selling goods to the Islamic finance company. The company buys the goods from the shop owner at an agreed price, using a sale and purchase contract (bai'). Subsequently, the company resells the goods to the end buyer using a murabahah contract, where the selling price and profit margin are transparently disclosed and agreed upon at the beginning of the transaction. The buyer can pay in cash or in installments, as agreed with the finance company. In this process, the shop owner acts as an intermediary or partner of the company in marketing the products. As an appreciation for the shopkeeper's role in facilitating the transaction, the company can provide a reward or reward, which in the Islamic concept can be categorized as *ji'alah*. These rewards are given based on certain criteria, such as the number of sales or the achievement of predetermined targets. This scheme allows all parties to benefit according to their respective roles, while still adhering to sharia principles in financial transactions, including avoiding usury, gharar (uncertainty), and maysir (speculation). [39]

D. Concept and Types of Rewards

Reward is one of the important elements in human resource management that aims to motivate workers to improve their performance and productivity. Rewards are not only limited to financial compensation, but can also be in the form of non-financial rewards such as recognition, promotions, or self-development opportunities. In modern management concepts, reward is considered as one of the key factors to attract, retain and motivate the qualified.[40] Reward can be defined as a reward or recognition given as a form of appreciation for their contribution, performance, or achievement in the

[39] Siti Muawanah and Muthmainah Muthmainah, "Analysis of the Application of Murabahah Akad on Business Capital Financing at BPRS Bumi Artha Sampang Purwokerto Branch Office", Islamadina: Journal of Islamic Thought, Vol. 21, No. 1, 2020, pp. 5-7

[40] Milkovich, G. T., & Newman, J. M. Compensation (9th ed.) New York: McGraw-Hill pp 5-6 (2008).

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organization. Rewards aim to provide incentives for employees to continue to increase productivity and achieve organizational goals.[41]

In general, rewards can be divided into two main categories, namely financial and non-financial rewards.[42] Financial rewards refer to compensation or rewards given to workers in the form of money or other financial value. This type of reward includes salaries and wages as basic compensation, bonuses given as rewards for certain performance or achievements, incentives based on the achievement of specific targets or performance, allowances such as health benefits or holiday allowances, non-financial rewards focus more on recognition, appreciation, and self-development. Partners forms of this reward include recognition and appreciation such as praise or certificates for employee contributions, promotions as appreciation for performance and potential, self-development opportunities through training or further education programs, work flexibility such as flexible working hours or work from home options, and a conducive, comfortable, and productivity-supportive work environment. Rewards that are given fairly and transparently will encourage partners to continue to improve their motivation and performance. In addition, providing the right rewards also aims to support the achievement of organizational goals, where partners will be more motivated to contribute to the company's success. Rewards that match the contribution and performance of partners can increase their loyalty and satisfaction with the company.[43] Equally important, performance-based rewards promote a strong performance culture within the organization, encouraging all partners to continuously improve their contributions and achievements.

E. Theoretical Basis of *Ji'alah* in Assessment and Reward Determination

The ji'alah contract is one form of contract in muamalah fiqh which is the basis for various Islamic economic practices. *Ji'alah* literally means "wage" or "reward" given to someone for a certain job or achievement. This *ji'alah*

[41] Chairul Fahmi and Syarifah Riyani, "ISLAMIC ECONOMIC ANALYSIS OF THE ACEH SPECIAL AUTONOMY FUND MANAGEMENT," *Wahana Akademika: Jurnal Studi Islam Dan Sosial* 11, no. 1 (July 17, 2024): 89–104, https://doi.org/10.21580/WA.V11I1.20007.

[42] Mondy, R. W., & Martocchio, J. J. (2016). Human Resource Management (14th ed.). Pearson Education

[43] Wahyuni et al., "THE ROLE OF COURTS IN RESOLVING CASES OF BANKRUPTCY OF ISLAMIC BANK CUSTOMERS."

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concept has a strong theoretical basis in Islamic law, both from the aspects of the Qur'an, Hadith, and fiqh rules.[44]

1. Foundation from the Qur'an

In the Qur'an, there are several verses that serve as a basis for the existence of *ji'alah* contracts, including:

a. Surah Al-Maidah verse 1:

يَا أَيُّهَا الَّذِينَ آمَنُوا أَوْفُوا بِالْعُقُودِ ۚ

Meaning: "O you who believe, fulfill those contracts."

This verse instructs to fulfill every contract or agreement that has been agreed upon, including the *ji'alah* contract.

b. Surah Al-Isra' verse 34:

وَلَا تَقْرَبُوا مَالَ الْيَتِيمِ إِلَّا بِالَّتِي هِيَ أَحْسَنُ حَتَّىٰ يَبْلُغَ أَشُدَّهُ ۖ وَأَوْفُوا بِالْعَهْدِ ۖ إِنَّ الْعَهْدَ كَانَ مَسْئُولًا.

Meaning: "And do not approach the property of an orphan, except in a way that is better (beneficial) until he grows up and fulfill a promise, for a promise must be accounted for."[45]

This verse emphasizes the obligation to fulfill promises or commitments that have been made, including in *ji'alah* contracts.

2. Foundation of the Hadith

There are several hadiths that serve as the basis for *ji'alah* contracts, including:

a. Hadith narrated by Al-Bukhari:

عَنْ أَبِي هُرَيْرَةَ رَضِيَ اللَّهُ عَنْهُ قَالَ :قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ :مَنْ كَانَ لَهُ فَضْلُ ظَهْرٍ فَلْيَعُدْ بِهِ عَلَى مَنْ لَا ظَهْرَ لَهُ، وَمَنْ كَانَ لَهُ فَضْلُ زَادٍ فَلْيَعُدْ بِهِ عَلَى مَنْ لَا زَادَ لَهُ، قَالَ أَبُو هُرَيْرَةَ :فَمَنْ أَخَذَ فَوْقَ حَاجَتِهِ فَهُوَ مِمَّا يَحْمِلُ يَوْمَ الْقِيَامَةِ

Meaning: "Abu Hurairah RA reported: The Messenger of Allah (peace and blessings of Allaah be upon him) said: "Whoever has a surplus

[44] Ministry of Religious Affairs, Al-Qur'an and its Translation, (Bandung: Diponegoro, 2010), p. 106.

[45] Ibid. 285

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vehicle, give it to the one who has no vehicle. And whoever has excess provisions, then give them to the one who has no provisions. Abu Hurayrah said, "So whoever takes more than he needs will be carrying it on the Day of Judgment." (HR. Al-Bukhari)[46] . *Ji'alah* is a term in Islamic jurisprudence that refers to a contract or agreement to provide a reward for an achievement or work performed. In general, *ji'alah* can be said to be related to the concept of reward in the modern world. [47]

F. Reward mechanism for business partners

PT Federal International Finance (PT FIF) understands that solid and high-performing business partners are the key to success in achieving its business objectives. Therefore, the company implements a reward mechanism designed to appreciate and motivate outstanding business partners. This mechanism aims to build long-term mutually beneficial relationships and encourage sustainable performance improvement.

Table 1: Final Winners of Store Competition Invitations from August to October 2023.

Supp Code	Suppliername	Code	Branch	Area
7010285	Griya It	70100	Denpasar	Bali
7330504	Spectrum (Phone)	73300	Kuta	Bali
3080239	Tridjaya Sejahtera Sukses	30800	Subang	West Java 3
1070181	Dtg Phone Shop	10700	Suka Bumi	West Java 4
3040038	Tasik Shop	30400	Duchy	West Java 5
2120219	Beautiful Phone Variations	21200	Jambi	Jambi
2470224	Rio Mobile	24700	Muara Bungo	Jambi
1120153	Best Electronics and Furniture	11200	Palm Garden	Jata 2

[46] Al-Bukhari, Muhammad bin Ismail. Saheeh Al-Bukhari. Kitab Al-Jihad wa Al-Sair, Chapter Man Kana Lahu Fadhlun fi Al-Rahilah, Hadith No. 2983. (Beirut: Dar Ibn Katsir, 1987).

[47] azih Hammad, Mu'jam al-Musthalahat al-Maliyah wa al-Iqtishadiyah fi Lughat al-Fuqaha' (Beirut: Dar al-Qalam, 2008), p. 178.

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8120429	Laris Electronics Store	81200	Banyuwangi	East Java 2
8060368	Moving Forward Together	80600	Madun	East Java 3
5080586	Gh Shop	50800	Pontianak	West
5020907	Griya Samarinda Aws	50200	Samarinda	East Kalimantan
22000107	Jakarta Electronics	22000	Banda Aceh	Nad
2410043	Central Prima Elektronik	24100	Lhokseumawe	Nad
9010054	Pelita Shop	90100	Kupang	Nusa Tenggara
9530014	Delta Phone Budi Utomo	95300	Timika	Papua
9530014	Java Celuler	95300	Timika	Papua
6070394	Lagoon Concert	60700	Hammer	Suluteng
6080166	Grace	60800	Manado	Suluteng
6120074	Cv Anugerah Citra Mandiri	61200	Kotamubagu	Suluteng
6220046	Aneka Jaya	61200	Beetle	Suluteng

An invitation shop competition has culminated with the announcement of the final winners for the period August to October 2023. The event is a prestigious platform for invitation entrepreneurs to showcase their creativity and product quality. For three months, various invitation shops have been competing fiercely, showcasing their best and innovative designs. Now, after a careful judging process, the champions have been selected, reflecting the highest standards in the invitation industry and recognizing their dedication and excellence in the art of invitation making.

Table 2: Stores that received rewards in 2023

Best Growth Category

SHOP NAME	BRANCH	BENEFIT
Beautiful phone variations	Jambi	12.000.000
Jakarta electronics	Banda Aceh	9.5000.000
Rio cell phone	Bunco estuary	7.000.000

Best Amount Finance Non-Gedget Category

SHOP NAME	BRANCH	BENEFIT

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Aneka jaya	Beetle	7.500.000
Rio Pelita	Kupang	6.000.000
Jakarta electronics	Banda Aceh	4.500.000

Best Amount Finance Category

SHOP NAME	BRANCH	BENEFIT
Beautiful phone variations	Jambi	12.000.000
Gh. Shop	Pontianak	9.500.000
Jakarta electronics	Banda Aceh	7.000.000
Delta phone timika	Timika	4.500.000
Java cellular timika	Timika	4.500.000
Mobile trend	Manado City	4.500.000

Data source: PT FIF document

Table of Store Competition winners and reward recipients from PT FIF, it can be concluded that the company implements a comprehensive reward system to motivate and appreciate the performance of its business partners.[48] Stores that successfully achieve sales targets and show significant growth are rewarded in the form of financial incentives and opportunities to attend gatherings[49]. This shows that PT FIF has a structured and transparent performance evaluation mechanism. The reward system implemented by PT FIF is in accordance with the concept of *ji'alah* in fiqh muamalah. *Ji'alah* is a contract in which one party promises certain rewards to the other party for achieving specified results or performance. In the context of PT FIF's partnership with electronic shops, the company acts as *ja'il* (promise giver of rewards) and business partners as 'amil (work executor).

The suitability of PT FIF's reward practice with the concept of *ji'alah* can be seen from several aspects. First, there is clarity in determining the criteria for reward recipients, such as the best growth and best amount finance categories. This is in line with the *ji'alah* requirement that the work in question ('amal) must be clear and knowable. Second, the amount of the reward, which is determined with certainty and announced at the beginning of the assessment period, fulfills the requirements of ju'l (reward) in *ji'alah*, which

[48] PT FIF Group, "Store Competition Reward Program," Internal Document, August-October 2023.

[49] Amir Syarifuddin, "Garis-Garis Besar Fiqh. Jakarta," *Katalog Perpustakaan Badan PPSDMK Kemenkes RI*, 2003.

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must be clear and knowable. However, it should be noted that business partners' understanding of the *ji'alah* concept may still be limited. Therefore, further education on the sharia aspects of this partnership may increase awareness and appreciation of the reward system applied. Overall, PT FIF's reward mechanism shows the company's efforts to apply the principles of sharia economics in its business practices, although there may still be room for improvement to be more in line with the provisions of fiqh muamalah. Furthermore, the implementation of the reward system by PT FIF which is in line with the concept of *ji'alah* shows that the principles of Islamic economics can be implemented effectively in the context of modern business. This can be seen from the transparency in setting targets and assessment criteria, as well as the fairness in giving rewards based on the actual performance of business partners.[50]

PT FIF tends to prefer to give rewards to large stores because of their significant contribution in sales and higher transaction value per customer, as well as better operational cost efficiency due to fewer customers. In the context of giving rewards by PT FIF to business partners who achieve the financing distribution target, it can be in the form of various forms of rewards, both material and non-material, which aim to encourage the achievement of business targets and maintain good performance. An effective reward system can be an incentive for business partners to work harder and excel in achieving company goals.[51] Therefore, it is important to understand the types of rewards given by PT FIF to business partners in the context of achieving the financing distribution target. related to the reward held by PT FIF in August to October 2023 yesterday was a system of competitions or events held by the pt fif group itself which was participated in throughout Indonesia through a registration form provided by the management of PT FIF. as for the event competition held in a year it can be one or more times depending on the management.[52]

Establishing and delivering effective rewards is an important key to motivating and retaining high-performing business partners. This requires

[50] V.M. Cherneha, "Atypical Business Law Provisions," *Uzhhorod National University Herald. Series: Law* 1, no. 77 (2023), https://doi.org/10.24144/2307-3322.2023.77.1.27.

[51] Muhamad Nadratuzzaman Hosen, "Implementation of Ju'alah Contract in Islamic Financial Institutions," International Journal of Islamic Business and Economics, Vol. 4, No. 2, 2020, pp. 107-118.

[52] Rizky Yudaruddin, "Financial Technology and Performance in Islamic and Conventional Banks," *Journal of Islamic Accounting and Business Research* 14, no. 1 (2023), https://doi.org/10.1108/JIABR-03-2022-0070.

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careful analysis to ensure that the reward program is in line with the organization's objectives, whether to improve performance, loyalty or other aspects. The type of reward, both financial and non-financial, should be tailored to preferences and needs.[53] Clear and measurable assessment criteria need to be established to determine who is entitled to a reward, taking into account performance, target achievement, behavior, or special contributions. The process of determining rewards should be fair, transparent and consistent, involving employees so that they feel valued. The reward scale should be proportional to the efforts and achievements, and take into account the organization's capabilities. Clear communication and open appreciation are essential in implementing the reward program. Periodic evaluation and adjustment according to employee feedback and changing organizational needs are also necessary to ensure the long-term effectiveness of the reward program. Effective reward setting and delivery is an important key in motivating and retaining high performers.

This requires careful analysis to ensure that the reward program is in line with the organization's objectives, whether to improve performance, loyalty, or other aspects. The types of rewards, both financial and non-financial, should be tailored to the preferences and needs of partners. Clear and measurable assessment criteria need to be established to determine who is eligible for rewards, taking into account performance, target achievement, behavior, or special contributions. The process of determining rewards should be fair, transparent and consistent, involving employees so that they feel valued.[54] The reward scale should be proportional to the efforts and achievements, and take into account the organization's capabilities. Clear communication and open appreciation are essential in implementing the reward program. Periodic evaluation and adjustment according to employee feedback and changing organizational needs are also necessary to ensure the long-term effectiveness of the reward program. By doing so, the organization can build a work environment that motivates, values employee contributions, and drives productivity and mutual growth in the long run.[55]

[53] PT FIF Group, "Sustainability Report: Empowering Partners for Mutual Success," 2022, pp. 32-36.

[54] David S. Weiss, "Leadership-Driven HR: Transforming HR to Deliver Value for the Business," 2nd Edition, (Wiley, 2021), Chapter 8: Performance Management and Rewards.

[55] Nasution, Irawati, and Muluk, "The Effect of Dividend Policy, Liquidity, Profitability and Company Size on Debt Policy through Financial Performance in Palm Oil Plantation Listed Companies."

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This system also reflects the principle of ta'awun (cooperation) in Islam, where PT FIF and its business partners work together to achieve common goals. Through the reward mechanism, PT FIF not only encourages performance improvement, but also builds a mutually beneficial relationship with its business partners.[56] However, there are some aspects that may need further attention to ensure full compliance with the principle of *ji'alah*. For example, it needs to be ensured that there is no element of gharar (uncertainty) in target setting or reward calculation.

In addition, it is important to ensure that all business partners have an equal opportunity to achieve targets and earn rewards, without any discrimination or favoritism. From the perspective of maqashid sharia (sharia objectives), this reward system can be seen as an effort to realize mutual benefit. By encouraging the performance of business partners, PT FIF not only increases its own profitability, but also helps micro-economic growth through the empowerment of local electronic shops. To increase effectiveness and compliance with sharia principles, PT FIF may need to consider some additional steps. For example, involving the Sharia Supervisory Board in the process of formulating and evaluating the reward system, or educating business partners about the concept of *ji'alah* and its relevance to the reward system applied. Overall, the practice of rewarding PT FIF to its business partners shows that the principles of Islamic economics, especially the concept of *ji'alah*, can be applied effectively in the context of modern business. This provides a concrete example of how Islamic values can be integrated into business practices to create a mutually beneficial and sustainable relationship between the company and its business partners.

CONCLUSION

Overall, the practice of rewarding PT FIF to its business partners shows that the principles of Islamic economics can be integrated effectively in the context of modern business. This system not only encourages performance improvement, but also builds mutually beneficial long-term relationships between the company and its business partners. The system includes financial rewards, long-term cooperation contracts, scale-up, promotion, and capacity building programs. Criteria for assessing business partner performance

[56] Rusni Hassan et al., "Application of Shariah Principles in Islamic Finance: A Critical Analysis," Journal of Islamic Finance, Vol. 9, No. 1, 2020, pp. 103-115.

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involve product quality, agreement compliance, sales performance, risk management, and business ethics. The assessment process is conducted periodically with communication and consultation with business partners, access to performance information, and opportunities to respond to evaluation results. PT FIF Banda Aceh also ensures regulatory compliance, transparency, and fair treatment. Continuous evaluation and improvement are conducted to increase the effectiveness of the reward system. In addition, the company offers special types of rewards such as best business partner awards, incentive vacations, business development opportunities, and success promotion. Thus, PT FIF Banda Aceh seeks to build a mutually beneficial long-term relationship with its business partners.

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