



Mediation Role in Solving Sharia Economic Dispute as Civilization Toward Ethical Value of Islam

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Abstract

The aim of this study is to explain the role of mediation in solving sharia economy dispute as civilization toward ethical value of Islam. That it has been practiced since Rasulullah SAW era was through many ways such as shulh, tahkim, and qadha. This study uses qualitative method and data collection is got from observation, direct interview to justice, attorney, lawyer, mediator, and the disputants. Based on the result of the study above is known that the role of mediation in solving sharia economy dispute as civilization toward ethical value of Islam is important and needs to be optimized. According to Rasulullah SAW teaching, in fact, in a practice, there is failure of mediation in solving sharia economy dispute because the disputants feel that they are right and want to win finally by litigation way with consent or default judgment. Otherwise, mediation practice gives benefits for the disputants and based on Indonesian culture and civilization because solving dispute through mediation can be solved fast, correctly, and cheaply, thus it does not take much energy, time, and thought. In a result, it can keep privacy, beneficial for parties, and harmless with the result made by parties themselves, that is "win-win solution". In ethical value of Islam in solving sharia economic dispute, firstly, by al-shulh (peace). Peace in islam is recommended because if there is peace among disputants, they will avoid from hostility. If it does not work, it can be passed by al-tahkim (arbitration) and if it gets stuck, Islam teaches us by al-qadha (Court Process).

Keywords: Mediation, Sharia Economy, Civilization, Ethical Value of Islam

Abstrak

Tujuan dari penelitian ini adalah untuk menjelaskan peran mediasi dalam penyelesaian sengketa ekonomi syariah sebagai peradaban menuju nilai etis Islam. Hal itu sudah dipraktikkan sejak zaman Rasulullah Saw melalui berbagai cara seperti shulh, tahkim, dan qadha. Penelitian ini menggunakan metode kualitatif dan pengumpulan data diperoleh dari observasi, wawancara langsung dengan hakim, pengacara, advokat, mediator, dan para pihak yang bersengketa. Berdasarkan hasil kajian di atas diketahui bahwa peran mediasi dalam penyelesaian sengketa ekonomi syariah sebagai peradaban menuju nilai etis Islam penting dan perlu dioptimalkan. Menurut ajaran Rasulullah Saw, nyatanya dalam praktek terjadi kegagalan mediasi dalam penyelesaian sengketa ekonomi syariah karena para pihak yang berselisih merasa benar dan ingin menang akhirnya dengan cara litigasi dengan persetujuan. Sebaliknya, praktik mediasi memberikan keuntungan bagi para pihak yang berselisih dan berdasarkan budaya dan peradaban Indonesia karena penyelesaian sengketa melalui mediasi dapat diselesaikan dengan cepat, tepat, dan murah, sehingga tidak memakan banyak tenaga, waktu, dan pikiran. Akibatnya dapat menjaga privasi, menguntungkan

pihak, dan tidak membahayakan dengan hasil yang dibuat oleh pihak sendiri, yaitu “win-win solution”. Dalam nilai etis Islam dalam menyelesaikan sengketa ekonomi syariah, pertama dengan al-shulh (perdamaian). Perdamaian dalam Islam dianjurkan karena jika ada perdamaian di antara pihak-pihak yang berselisih, mereka akan terhindar dari permusuhan. Kalau tidak berhasil, bisa lewat al-tahkim (arbitrase) dan kalau macet, Islam mengajarkan kita lewat al-qadha (Proses Pengadilan).

Kata Kunci: Mediasi, Ekonomi Syariah, Peradaban, Nilai Etika Islam

INTRODUCTION

Recently, sharia economic practice grows fast so it is possible to lead a frequent conflict among sharia economic actors getting greater and finally it leads to dispute. The dispute comes from misunderstanding which takes longer and is not solved by the law subjects who previously have law relation, agreement, thus it makes the practice of rights and obligations run inharmoniously (Margono, 2000:12).

The existence of dispute resolution institution is as old as the existence of human itself. Humans have been blessed with advantages and disadvantages which sometimes brings to difference or conflict not only with humans, environments, but also themselves. When they face some problems or conflicts, at the same time they naturally try to find out solution for the happening conflict. Moreover, conflicts and their solutions also grows equally with the development of human civilization itself (Hudiata, 2015:88).

Human as social being in human civilization shows that conflict always appears or interest frictions in interaction with others, especially related to economy, specifically sharia economy, require alternative solution of conflicts or disputes to create harmony in society.

Peace in islamic law is suggested because if there is peace among disputants, they can avoid the ruin of silaturahmi (love relationship) among them and the enmity among them can be solved. There is legal basis of suggestion for making peace among disputants seen on Quran rules, prophet’s sunnah and *ijma’* (Chairuman, 2007:27).

Quran explains that conflict and dispute happened in human life are reality. Humans as his khalifa on this earth are required to solve dispute because they are blessed with thought and revelation in organizing their life. Pattern of solving dispute is made by them by referring to many verses of Quran, hadith book, custom practice, and many local wisdoms. Collaboration of these sources will ease humans to create peace and justice because the offered solution relates to religion teaching and roots in culture (Renny and Andi, 2016:126).

The development of civilization and culture and also the great advances made by Abbasiyah dynasty in a first period had led the

authorities to live luxuriously and even strikingly. Every khalifa tended to be more luxury from the previous one. This luxurious life of khalifah is imitated by tycoon and politician's children. Tendency of having luxury, weakness of khalifa and other factors led to chaos in government and civil became poorer. This condition gave chance to professional Turkish militaries who were delegated by Khalifa Al-Mu'tashim to take control in government. Their effort was successful, thus the authority was under their hands. Meanwhile, Bani Abbas' authority which was founded by him got faded and it became the beginning of the ruin of this dynasty, even after that its era could exist more than four hundred years (Badri, 2015, 62).

Another factor which led to the political role of Bani Abbas was lower power seizing in central government. Actually, it was also happened in the previous government of Islam. Nonetheless, it was different with the previous.

The prophet of Muhammad did not set how to change leader after his pass. He handed it over to Muslims as well as the growth of democracy in Arabians and democracy teaching in Islam. In the next development, the successful process of political leadership in Islam history was different from year to year. There was sometimes successful and peacefully but sometimes passed through conflicts and blood war because of uncontrolled ambition of certain parties. After the prophet passed away, there were argument conflicts between Muhajirin and Ansar groups in Bani Sa'idah town hall in Medina. Each group stated that leadership should belong to theirs or at least each group had their own leader. Nevertheless, because of their good understanding of religion, spirit of discussion, and high *ukhuwah* (brotherhood), the differences could be solved. Abu Bakar had been chosen as khalifa (Badri, 2015, 67).

Mediation role in solving Sharia economic dispute can be seen from several regulations of Law and many kinds of dispute resolution form according to ethical value of Islam. Because peaceful dispute resolution is one of essential from Islam teaching. In Islam, peace process can be performed if disputants (*mushalih*) agree to do peace.

RESEARCH METHODS

This research uses qualitative method and data collection is got from observation, direct interview to justice, attorney, lawyer, mediator, and the disputants (Baxter and Jack, 2008). The technique of using informants as resource persons uses purposive sampling technique (Sugiyono, 2011:299). While the theoretical framework uses study of mediation and Islamic law theory/peace in Islamic perspective, namely *shulh*.

DISCUSSION

Meaning and Study Field of Mediation

The word “mediation” means dispute resolution that involves the third party as mediator or solves the dispute intermediately, who mediate called “mediator” or people who conciliate.

Some mediation scopes are stated by some experts, Gary Goodpaster mentioned: Mediation is a negotiation process of solving problem which the impartial and neutral outsider work with disputants to help in getting the satisfied agreements. This impartial outsider is called mediator. In solving the disputes through mediation, mediator does not have rights to decide disputes among parties, as like judges or arbiter. In this case, the parties authorize to mediator to help them in solving their problems. The assumption is the third party will be able to change strength and social dynamics of conflicts by influencing belief and personal attitude of them, giving knowledge and information, using negotiation process which is more effective, thus it helps parties to solve the dispute problems (Faisal, 2007:168).

It is as well as what was stated by Christopher W. Moore: “Mediation is intervention in a dispute or negotiation by the third party which is acceptable for related parties, not include both parties and neutral. This third party does not have a right to take decision. He is in charge to help disputants to get agreement voluntarily for each party in some dispute” (Faisal, 2007:169).

Mediation is a way to solve sharia economic dispute by negotiation process to get agreement for parties helped by mediator (article 1 (7) Perma RI Nomor 1, 2008). One Called with mediator is those who has certificate of mediator and because some do not have certificate in religious court in that region so justice has a power to be mediator (Article 5 Perma Nomor 1, 2008). The existence of mediator is as neutral party who helps parties in negotiation process in order to get many possible dispute resolutions without breaking or forcing a solution (Article 1 (6) Perma Nomor 1, 2008).

Peace in sharia economy, as well as in other civil cases in general, is when both parties come to the court, justice must conciliate both disputants not only in the first session but also in the next, eventhough in a further investigation (Article 130 HIR/ Article 154 R.Bg).

All sharia economic cases, before come into further court session, firstly begin with mediation, except in requesting appeal to Badan Penyelesaian Sengketa Konsumen (Institution of consument dispute resolution) and objection to decision of Komisi Pengawas Persaingan Usaha (Commission of business competition supervisor)(Article 4 Perma Nomor 1, 2008). Not taking mediation procedure in sharia economic cases is breaking the Law article 130 HIR and/or Pasal 154 R.bg which leads to cancellation of verdict by law (Article 2 (3) Perma Nomor 1, 2008).

Mediation process is private, only attended by parties or their attorneys and mediator, or the outsider allowed by parties, and the happened dynamics in the court must not be delivered to public, only under permission of related parties (Article 1 (12) and Article 6 Perma Nomor 1, 2008).

If the peace works out, it will be made into agreement certificate and verdict which strengthen that peace agreement (Article 1 Perma Nomor 1, 2008). Firstly, peace agreement should be read by justice in front of parties before he hands down the verdict that asks both parties to obey the content of that peace.

In consideration of verdict, justice must mention that cases of sharia economy handled by him have been tried peace through mediation by mentioning mediator name (Article 2 (4) Perma Nomor 1, 2008).

Cost of attending parties in mediation process is charged to prosecutor at first by down payment of cases, if the mediation works out, it will be charged to parties whom justice punishes to pay the cases on Article 3 Perma Nomor 1, 2008 (Mujahidin, 2010:78).

Development of Sharia Economy in Indonesia

Talking about sharia economy is inseparable from its root that is world view of Islam about man and its belonging. Man in Islam view has more strategic position than others, in which he has function as Khalifa of Allah on the earth (Didiek, 2013:6). Earth and its content, Allah's creation, is mandated to man as Allah's Khalilfa to be used well for its welfare as well as explained in Quran surah Hud verse 61. The meaning: "... *It has created you from earth (ground) and make you as its prosperous*" (Q.S. Hud: 61).

Islam is *the comprehensive way of life* for all moslems. Its teachings are universal intended to all humans to get life benefits in social and country life. Including economic aspects, Islam really suggests its people to spread out on the earth to find out God's blessing after sholat as the main prayer and religious pillar. The suggestion is meant to make trade business activity. Selling, purchasing and profit sharing are classical repertoire in muamalat activity which is allowed and suggested by Islam teaching (Umam, 2013:12).

Sharia economic development in recent years is more passionate and demanded by many people. Not only moslems but also non moslems look sharia economy as alternative in their economy activity. Certainly, they tend to be only economical-oriented and not because it runs with approaches in belief consistency. Indonesia can be said that it is left behind in developing sharia economy than other moslem countries, such as Malaysia, etc.

Development of sharia economy in our country in recent years shows the rapid growth. The appearance of sharia economic institutions,

either bank or non-bank, is a real form that sharia values can be implemented in all life principles, including in economic principle. Therefore, it proves that sharia economic system is rahmatan lil 'alamien which more oriented on benefits for all humans and even blessing for universe.

The majority of moslems in Indonesia believe madzhab (*School of thought*) Syafi'i, as like followed by moslem and government in Malaysia. Nevertheless, Indonesian scholars apply carefully sharia principle in banking and tend to have same opinion with scholars from East Java. Therefore, contracts used in transaction of sharia banking are those which get agreement from mostly scholars (jumhur ulama). By this prudenstial principle, contracts which still leads to controvertial are not used anymore in practice (Ascarya, 2008:205).

Activity of Sharia Economy Toward Ethical Civilization of Islamic Values

Economic life, basically, is an effort to fulfill needs of society or human, especially related to material needs. World of Islam, which grew and covered the wide world either in west or east, generally consisted of fertile areas so kinds of its economy was farming. Nowadays, Farmers' life is luckier than in pre-Islamic times, because government's concern more emphasized in making irigation, excavating canal, especially in Tigris, Euftrat, and Nil river, and extending farming land (Fadil, 2008:200).

In fulfilling his needs, prophet asked Muhajirin people to work and try based on their skill, and also cooperated with Ansar. Those who were scholars continued their trading. Meanwhile, for those who experted in farming can work together with their sibilings. Then, Moslems faced two serious matters, (a) field of trading, generally, has been empowered by Jews; (b) the limited farming lands were handled by Ansar because the fertile farming lands were generally empowered by Jews. Thus, not all of Muhajirin got occupation and some of them were not strong enough to work (Fadil, 2008:106).

Islam comes in Indonesia by bringing new civilization which has specially Islamic pattern. Some kinds of Islamic civilization colour life and thought of moslems in Indonesia. Islamic civilization brought by scholars from Arab was acculturated with local tradition and culture. Acculturation between civilization of Islam and local people became harmonious which gave positive effects for civilization of Islamic culture in (Samsul, 2014:408).

Islam as rahmatan lil alamin religion can be seen from many aspects in social life of Indonesian, such associal and cultural, economic, politic, and religious aspects as civilization of Islamic values, especially included in Indonesia culture which mostly can not be avoided and has become cultural life of nation in Indonesia.

Islam is Arabic word derived from 'salima' which means safe, peace, obey, give up, and surrender. An object of this self surrender is toward universe creator, Allah SWT. Eventhough, one admits that he believes in Islam, but he does not surrender to Allah, actually, he is not Islam because he has not surrender yet. This self surrender will lead to safety and happiness in life for people.

Islam views human life in this world is only a small part of human life journey because after living in this world, there is still living in akhirah which is eternal. Nonetheless, one's fate in afterlife world really depends on what he has done in the world, as the prophet of Muhammad SAW said *Al-dunya mazra'at al-akhirat* (dunya is a field of akhirah). Here is the role of Islam as guidances and instructions of human life in the world. Islam gives instruction about how to practice life well in order human can have happiness he wants it both in dunya and akhirah (Adiwarman, 2006:2).

There are three basic aspects in Islam teachings, such as aqeedah, (tauhid), law (sharia), and akhlak. When one understands about Islamic economy wholly, he should understand Islamic economy in those three aspects. Islamic economy in aqeedah dimension covers two matters: 1) understanding about Islamic economy is ilahiyaheconomy; 2) understanding about Islamic economy is Rabbaniyah (Ika and Abdul, 2015:8).

Consequences of view above are Islam teaching not only limited on personal matter between individual to its creator (*hablum minallah*) but also relation between human and other human beings, including nature and environment. Therefore, Islam is a way of life which guides all aspects of human life (Ika and Abdul, 2015:2).

In *ushul fiqh*, there is principle that "*maa laa yatimm al-wajib illa bihi fa huwa wajib*", something which should be to complete obligation, so it must be done. Working (doing economic activity) is obligation. Because in this modern era economic activity is not completed without banking, so banking must be existed. Therefore, connection between Islam and banking is getting clear (Ika and Abdul, 2015:15).

1. Dispute Resolution of Sharia Economy Based on Ethical value of Islam.

Basically, dispute is kind of actualization form from difference and conflict between two parties or more. Dispute appears as a result of having actions which break agreement, there is *wanprestasi* agreement, tricky, interpretation difference toward rules of law, unfair competition, forgery, deception, etc. Therefore, by having dispute, the parties are given freedom to set mechanism of choosing the wanted dispute resolution, by the court (*litigation*) or out of court (*non-litigation*). In Islamic tradition there is dispute resolution by non-litigation, such as *negotiation, as-sulh, tahkim, hisbah*, and by litigation/*qadha* (Thalis, 2011:18).

Appearance of Law Number 3, 2006 about the change of Law Number 7, 1989 about Religious Court has brought a great change in existence of it recently. One of the basic change is adding authority of it such as in sharia economy. Moreover, the appearance of Law Number 41, 2004 about waqf has also given a new atmosphere in Religious Court because ruling waqf by this Law includes not only property but also authority of Religious Court to solve many disputes in its practices (Nurul, 2011:131).

Sharia economy is discussed in two fields of study, that are Islamic economics and economic law. It becomes the authority of Religious Court ruled in Law Number 3, 2006 about Religious Court relates to economic law which should be known by justices in its. In some Laws related to sharia economy does not have certain rules which regulate about formal law (prosedural law) and material law about sharia economy. The regulation of sharia economic law, nowadays, is contained in fiqh books and some are in the fatwa of Dewan Syariah Nasional (DSN)(National Sharia Council), Regulation of Indonesia Bank. Looking at this, cases are offered by disputants to Badan Arbitrase Syariah Nasional/BASYARNAS (Arbitration Institution of National Sharia), related to disputes between Sharia Bank to its customers. In its solving, BASYARNAS uses two different laws: fatwa of Dewan Syariah Nasional (DSN) dan KUH Perdata (civil law). It is done to fulfill the emptiness of law in solving some cases (Nurul, 2011:133).

a. *Al Sulh* (Peace)

Linguistically, "*sulh*" means calming down the conflicts, but in term "*sulh*" means a kind of contracts or agreement to accomplish conflicts or quarrels between both disputants peacefully. Solving dispute bases on peace to end some cases (Al Munawwir: 1984:843).

Allah SWT requires to peace between both disputants and gets over their frictions. Therefore, clean up the soul and get away the hatred. Conciliating among humans belongs to great worship and obedience, if he does it only for getting blessing from Allah. As mentioned in Quran, Surah An-Nisaa, verse 114, the meaning: "*There is no goodness in much of their private conversation, except for those who enjoin charity or that which is right or conciliation between people. And whoever does that seeking means to the approval of Allah - then We are going to give him a great reward*". And as the prophet of Muhammad SAW has said, the meaning is: "*Every pillar of man of giving charity, everyday sun raises to him taking justice among men is charity*" (*Muttafaqun 'Alaih*). Peace is needed between moslems and kafirs, fair and unfair people, husband and wife when having different opinion, neighbors, friends, and families, those who are in conflicts excludes wealth, those who are hate each other about wealth (Aziz, 2013:292).

From the explanation above, it can be understood that which is meant by conciliation is an effort done by someone or corporation to make problem solution by avoiding more fatal problems. In this case, you cannot force the willing of disputants, conciliating is only giving advice and suggestion to cancel the accusation and solve peacefully.

b. *Al-Tahkim* (Arbitration)

In perspective of Islam, it is known to solve the disputes by Arbitration, it is equivalent to the term '*Tahkim*'. It comes from '*Hakkama*', etymologically it means to make someone as dispute. This meaning really relates to its meaning based on terminology. In solving the dispute, when *shullh* cannot be done, the next effort is done by the Court/*al-Qadha* (Suhrawadi and Farid, 2012:91).

c. *Al-Qadha* (Court Process)

Al-Qadha, literally, means deciding or establishing. According to *fiqh*, it means establishing *syara'* law on affair or dispute to be solved fairly and bindingly. Islamic law regulates many aspects of life: regulating vertical relation which is relation with the creator and horizontal relation which is relation between man and nature. Islam really emphasizes on unity, entity, and dislikes separation and enmity. In the book of *sunnah fiqh*, it is explained that among the most important suggestions of realizing the justice, safeguarding the rights and preserving life, honor and possessions is with uphold the required judicial system in Islam. The person who was first in charge of judicial affairs was Rasulullah SAW. Allah SWT ordered Rasulullah (SAW) to decide the case by referring what was revealed to him, as it is contained in Quran Surah An Nisa 'verse105-106 (Renndy and Andi, 2016:115).

2. The role of mediation in the settlement of sharia economic disputes as civilization to ethical values of Islam

Islamic law as a unity with the teachings of Islam is a law that empirically lives and continues to develop along with the development of Indonesian society (the living law) since the entry of Islam into the archipelago. As a living law, Islamic law in Indonesia from time to time experienced an encouraging development (Said Aqil, 2004:176).

In sharia economic activities that do not apply the system of interest, there is a possibility of dispute always exist, and to anticipate the occurrence of disputes concerning sharia economic activities, whether in the field of Sharia banking, Sharia insurance, until sharia business in general, is recommended to be resolved peacefully. The existence of peace between the parties to the dispute, it will avoid the destruction of friendship, and at the same time the hostility between the parties will be terminated.

The way to resolve disputes (conflicts) between individuals during this time, tend to be more done through conventional channels, namely the settlement of cases through litigation (court). Although on the way it is felt that the settlement of disputes through this path often gives less good impression for the parties. It is said that, because to reach a final decision of a court institution, the parties to the dispute are indeed required to actually fight in the council of judges, so it will be determined who is the winner of 'game'. Because of the inherent weaknesses of the courts in resolving disputes, whether they can be corrected or not, many seek to find other ways or institutions to resolve disputes outside the courts through alternative dispute resolution (Parman, 204:88).

Since ancient times, Indonesians have been practicing mediation in the settlement of disputes or conflicts, because they believe that by doing a peaceful effort it will lead them in a harmonious, fair, balanced life and the creation of strong togetherness values in the life of society. History solves conflicts or disputes peacefully, even centuries ago. The Indonesian people feel the peaceful settlement of the dispute has led to a harmonious, fair, balanced and nurturing life of communal values (communality) in society. Even mediation is a method of dispute resolution that has developed rapidly in various parts of the world since the last three decades (Fatahillah, 2002:1).

Already as a common problem in any country, whether in an advanced country or a developing country, criticisms of the judiciary in resolving community disputes and justice seekers, especially in trade and business, are numerous and varied. In general, they criticized because of the slow process of the judiciary, the cost is expensive, and convoluted. Tony Mc Adams points out that "Law has become a very big American business and that litigation costs may be doing damage to Nations Company". That the high cost of litigation is considered a very damaging factor to the American economy (Nurmaningsih, 2011:2).

In Indonesia, when viewed in depth, peaceful dispute settlement procedures have been long and are commonly done by the people of Indonesia. This can be seen from the customary law which places the customary head as mediator and gives the customary ruling for dispute among its citizens. Especially in 1945, this ordinance officially became one of the nation's philosophy of the Indonesian nation which is reflected in the principle of deliberation for consensus.

Mediation or alternative dispute resolution in Indonesia is a culture of Indonesia itself, both in traditional society and as the foundation of Pancasila State known as deliberation for consensus. All ethnic groups in Indonesia must recognize the meaning of the term, although the mention of it is different. But it has the same philosophy. In the clauses of a contract or agreement, the dispute settlement section is

always followed by the words "in the event of a dispute or strife will be settled by deliberation and if no agreement is reached it will be settled in court (Susanti, 2011:147).

3. Mediation Practices In Settlement of Sharia Economic Disputes as civilization to ethical values of Islam

The practice of mediation in general is also based on the voluntary choice of the parties. In principle, the initiative of dispute resolution options through mediation is subject to the agreement of the parties. This can be seen from the nature of the binding strength of the mediated agreement on the basis of the strength of the agreement under article 1338 of KUHPerdata (civil law). Thus, in principle, the choice of mediation is subject to the will or the free choice of the parties to the dispute. Mediation cannot be implemented if one of the parties wants it (Susanti, 2011, 44).

The practice of mediating the settlement of sharia economic disputes there out court:

a. Phase of Pre-Mediation

Before the mediation, the parties determine the choice and set the mediator according to the agreement of the parties.

b. Phase of Mediation Process

The phase of the mediation process includes the following steps: first, the parties submit the resume of case each other and to the mediator. Second, the mediator prepares the schedule of mediation meetings to the parties (Rahmadi, 2011:185).

c. Mediation Process that resulted in Peace Agreement

The end of the mediation process produces two possibilities, namely the parties reaching a peace agreement or failing to reach a peace agreement, Supreme Court Regulation No. 1 of 2008 obliges the parties to:

- 1) Formulate a peace agreement in writing and sign it;
- 2) To declare a written consent to the peace agreement if in the mediation process the parties are represented by a legal representative;
- 3) Face back to the judge on the appointed hearing day to notify the peace agreement (Rahmadi, 2011:187).

d. Mediation Process Failed to Produce Peace Agreement

- 1) Mediation is deemed to fail if after a specified maximum deadline of forty days or extension of fourteen days has been met, but the parties have not yet reached agreement.
- 2) b. The mediator also has the authority to declare the mediation has failed even though the maximum deadline has not been exceeded (Rahmadi, 2011:189).

CONCLUSION

The role of mediation in solving sharia economy dispute as civilization toward ethical value of Islam is important and needs to be optimized. According to Rasulullah SAW teaching, in fact, in a practice, there is failure of mediation in solving sharia economy dispute because the disputants feel that they are right and want to win finally by litigation way with consent or default judgment. Otherwise, mediation practice gives benefits for the disputants and based on Indonesian culture and civilization because solving dispute through mediation can be solved fast, correctly, and cheaply, thus it does not take much energy, time, and thought. In a result, it can keep privacy, beneficial for parties, and harmless with the result made by parties themselves, that is "win-win solution". In ethical value of Islam in solving sharia economic dispute, firstly, by *al-shulhu* (peace). Peace in Islam is recommended because if there is peace among disputants, they will avoid from hostility. If it does not work, it can be passed by *al-tahkim* (arbitration) and if it gets stuck, Islam teaches us by *al-qadha* (Court Process).

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