

**THE DEVELOPMENT OF BUSINESS AND PROFESSIONAL EDUCATION
ETHICS THROUGH *TRI HITA KARANA* BASED LOCAL WISDOM IN
BALINESE SOCIAL ORDER**

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Abstract

Moral degradation is now can be easily found in business and profession field. In business activity, many people try to be successful by any means even by doing anything which lead to criminal actions. Breaking promises, mark-up, natural destruction, and bribing are just a few examples of how moral degradation happens in business and professional field. All this time, business orientation focuses to profit only. It is resulted in the neglect of ethical aspect which is actually can obstruct the profit optimization. It seems that ethics is not considered important in the field of business and professional. Violation of business and professional ethics can results on the business going concern and can severely harm the society and environment. This emphasizes the importance of having conceptual understanding of business and professional ethics as the basis of business and professional activities. One of the business and professional ethics concepts which is universal and can mediate the development of business and professional ethics is *Tri Hita Karana* philosophy. This philosophy has deeply rooted in Bali social order. The effort to maintain and balance of human and God, human and human, and human and environment relationship is the basic foundation in *Tri Hita Karana* concept, so later the business and professional activities will be on the basis of the harmony of those three relationships.

Keywords: Business and Professional Ethics, *Tri Hita Karana*

INTRODUCTION

Business is one the elements needed in modern society because it can support economic and national development. The concept of being successful by any means is commonly found in business and it even leads to criminal actions. All this time, business orientation focuses to profit only. It is resulted in the neglect of ethical aspect which is actually can obstruct the profit optimization. International scope business is the most popular in this globalization era. International business has become the main target in many countries because of the belief that the national prosperity, job opportunities, national income, science and technology development, and other social needs can be fulfilled through international cooperation. Business people in international scope must pay attention to the cultural context where the business is running because a new thing which is different from a certain national culture may cause the business is difficult to be accepted and developed in such country. Cultural context is a very important aspect to support the business development in both national and international scale.

In a nation cultural context, there are moral values which are followed by the community members. Thus, business and professional activities will always be based on the moral values and ethics to make it acceptable in the social community where the business is developed. Based on Richard De George, there are three main aspects needed for a successful business: (1) good product, (2) expert management system, (3) ethic. A business with good quality and useful product, managed by expert management system, but without business and professional ethics will be more likely to be developing difficultly. This lack will result on the going concern of the business unit.

The phenomenon of business and professional ethical violations which affect the international business can be seen from the case of *Enron* and *WorldCom*. *Enron* is the biggest energy company in United States which is in the seventh rank of five hundreds leading business in United States. Meanwhile *WorldCom* is one of the biggest telecommunications companies and one of biggest internet service providers (ISP) in the world. *Enron* and *WorldCom* have become the main attention when it is revealed that the two companies' reported financial conditions are

systematical, institutional, and highly planned accounting frauds. The management of *Enron* and *WorldCom* has done so many business and professional violations which are out of the principle of “good corporate governance”. This results on the destruction of those both companies.

The big impact of international business is also happened in Indonesia which can be seen from the increase of international business cooperation between Indonesia and other countries in the world. Unfortunately, those activities are not optimally based on the principle of ethics which is likely to be neglected in the business and professional activities. One case of business and professional ethical violations can be seen in the case of *PT Freeport Indonesia (PTFI)* which operates in Mimika district, Papua, in Eastern Indonesia. The ethical violations done by PTFI are: (1) salary discrimination between PTFI employers who works in the same position just because they are Indonesians or non-Indonesians, (2) the cost of *Corporate Social Responsibility* is different from the contract. Those facts are strong signs that there are ethical distortions and humanity violations happened in Papua. Human rights, culture, and civilization principles which are supposed to be respected and valued have been violated. When the extreme living system changes cannot be tolerated anymore, the explosion of community’s rage and anger will be surely happened (Hutchins, M.J., *et.al.*, 2007).

Similar to what happened in Papua, now businessmen are targeting another area of Indonesia, Bali. As a part of Indonesia, Bali has much potential in tourism sources which become the attraction for business people. The latest issue is the reclamation of Benoa Bay, Bali. The decision of Benoa Bay reclamation is based on the presidential decree number 51 Year 2014 which results in the controversial debate. The Balinese biggest concern is when the tourism development in Bali becomes the cover for several people to gain magnitude personal profit. Another concern is that the reclamation will result in the change of coastline and sea lanes which will endanger the living of marine biota, endemic birds, and the growth of coral reefs.

The possible problems which may occur as the results of the reclamation should be the concern of many parties especially Bali Local Government and Indonesia Government, so that what has happened in Papua will not happen in Bali. This supports the importance of business and professional ethics conceptual understanding in doing business and professional activities. This study aims at analyzing and finding facts in the development of business and professional education ethics as the local value in a certain area which later can be used to solve that moral degradation phenomenon.

Every area in the world has ethical philosophy which is based on the local values with different names or terms. However, those local values are still based on the absolute universal moral value. There are many local values which have same meaning, for example the similar ethical concept about maintain harmony relationship in the Java, Chine, and Bali ethical philosophy. The concept of maintaining harmony between human and God, human and human, and human and nature is one of the ethical teachings that now have been deeply rooted in Bali social order. The concept of those ethics can be found in *Tri Hita Karana* philosophy. The similarity between concept and meaning in *Tri Hita Karana* philosophy with Java local value and China local culture is a sign that *Tri Hita Karana* philosophy is based on universal value. The deep understanding of that philosophy is believed to mediate the development of business and professional ethics because business and professional ethics are closely related to the faith and piety (human and God relationship), the care for the effect of business and professional activities to the society (human and human relationship), and the care for the effect of business and professional activities to the environment (human and nature relationship). Business and professional activities must be based on the principle of maintaining the harmony of those three relationships.

LITERATURE REVIEW

Business And Professional Ethics

The word ethics is derived from the Greek word *ethos* which means norms, values, rules, and standards for individual's good attitude. Based on the etymology, the meaning of word ethics (in Greek) has the same meaning to the word moral (in Latin) which means customs about good and bad attitudes. Ethics is the study about how we should act honest, correct, and fair. In social ethics, responsibility, attitude, and behavior as a part of social community are learned. In general, all ethical standards are related to the things with high consequences to the individual or group prosperity (Velasquez, 1992). Moral standards are also enacted for the benefit of animals and the concern for the natural surroundings.

Business and professional activity cannot be separated from ethics since it will always be related to the interaction between individuals. Business and professional ethics are the effort to support people to always obey and implement healthy competition in business, and to always uphold the professional ethical codes in every activity. Every business man has different ways on implementing business ethics but the main foundation is to have self control on corruption. In professional ethics, every professional individual must keep away from corruption. Keraf (1998) explained about principles of business ethics: (1) autonomy principle, (2) honesty principle, (3) justice principle, (4) mutual benefit principle, and (5) moral integrity principle.

Professional is also related to the ethical actions including job, duty and responsibility which are bounded to the principles, actions or ethical characters which control professional practice (Johnson and Stevenson, 1991). In doing the profession, there are also principles that must be up-hold: (1) being responsible of others' life and benefit including community and personal, (2) can act in good conscience and do not harm others' right, have personal integrity, and high morality. The standards for ethical actions in business and professional activities are: (1) conscience which comes from the heart will always be the basis of decision making, and (2) principle which means respecting others as much as how we want to be respected by others, so from moral point of view, it is better for everyone to do good to others.

Tri Hita Karana

Mental and physical welfare and happiness will be achieved when human can create harmony with God, with fellow humans, and with nature (Gorda, 1996). In Bali social order, the harmony of those three relationships is known as *Tri Hita Karana*. The essence of *Tri Hita Karana* is cooperation and harmony which its philosophy is explained in *Veda* (Hindu holy book) (Abdurrahman, 1994).

Tri Hita Karana is universal and once emerges in 11 November 1966 in The First Local Conference *Badan Perjuangan Umat Hindu Bali* in *Perguruan Dwijendra Denpasar*. In lexical, *Tri Hita Karana* means the three causes of welfare. *Tri* means three, *Hita* means welfare, and *Karana* means cause. The philosophy of *Tri Hita Karana* consists of:

- 1) *Parahyangan* (the harmony of human and God relationship) which is the source of moral spiritual ethics. In this concept, the harmony of the relationship with God can be realized through four ways: (1) *Jnana Yoga* which includes activities to learn, understand, and practice the knowledge, (2) *Bhakti Yoga* which includes the act of devotion to God. This is realized through the moral attitudes and actions which is based on the obedience and truth of the teachings of God, (3) *Karma Yoga* is the efforts done by human to head towards God's way through working (*karma*) with perseverance and never give up, and 4) *Raja Yoga* which is in the form of complete self-control related to the way of thinking and lust (*indria*).
- 2) *Pawongan* (the harmony of human to human relationship) is the main source of moral ethics strength which forms harmony cooperative actions between humans. As a social being, every person needs others' work result or help to fulfill the needs. Hence, the human to human

relationship should in good term and harmony. Human to human relationship must be controlled by the basis of *saling asah*, *saling asih* and *saling asuh*, which means respect, love, and guide each other. This harmony relationship will create mental and physical security and peace for the community and will create peaceful and prosperity nation.

- 3) *Palemahan* (the harmony of human to nature relationship) is the source moral ethics which creates the act of care for nature. Human cannot be separated from the influence of the natural environment and human can also affect the condition of the natural environment. God only protects and give rewards for human who works hard based on goodness (*dharma*) (*Samaveda*, 502 and *Rgveda*, 1.41.6). That is why human must create infrastructure which can be used for the management of the natural surrounding and maintain the natural preservation as the source of living.

METHOD

This study is a literature study. Literature study is related to the study of theories and other references which is associated with the developing values, cultures and norm in the studied social situation. This study will also utilize scientific literatures (Sugiyono, 2012: 291). Literature study is a data collection technique which studies books, literatures, notes, and reports which are related to the investigated problems (Nazir, 1988: 111). The data sources used in literature study are categorized into two:

- 1) Primary sources are in the form of written sources which is from the first or original sources. These sources discuss the studied problems which can be in the form of books and research reports.
- 2) Secondary sources are any written sources which are not from the original sources which can be in the form of internet documents and newspaper.

The data collection technique for this literature study is taken through documents study. The data collection process is conducted through utilizing internet and relevant written sources. The documents data is in the form of facts which is stated in sentences. Therefore, the data analysis technique prioritizes objective interpretations in the form of in-depth study of the problems. The data analysis is explained in content analysis, descriptive analysis, and inter-text analysis (analysis or another form of analysis which is relevant with the research focus). The steps that must be done in literature study must focus on searching articles, books, and biography which will be very helpful to get the needed relevant sources. The information collected will later be read, noted, arranged, and rewritten in a research concept.

DISCUSSION

Tri Hita Karana Based Business And Professional Ethics

Based on Mustika (2010), business ethics in accompany has pivotal role which is to create strong and competitive company, and a company which has high value-creation. More than 50 companies in United States can survive and become going concern company because they develop business ethics concepts which are associated with harmony relationship and togetherness in internal and external environment through Corporate Social Responsibility (CSR) practice. This also happens in the developing companies in Japan. CSR is a concept or a set of actions done by companies as the form of responsibility to the social and natural surrounding environment where the company develops. The implementation of CSR can be in the form of scholarship for poor children, financial support for public facility maintenance, and financial support for building the village such as to support village infrastructure which will be useful for the community. Hill, et al (2007) studied the effect of CSR practice on the increase of value on the companies in the United States and found that CSR can create long term value for the company.

Profession is also always related to the demands of ethical actions such as responsibility, job, and duty which are bounded by a set of principles, attitudes, and ethical characters which

control professional practice (Johnson, 1991). In every professional ethical code, someone is obliged to stay away from corruption. Corruption is one of criminal acts which have legal consequences. One of the examples of corruption case was done by the ministry of ESDM, Jero Wacik (*Sindonews*, 2014). The consequences are getting fired from the position, get imprisoned, and pay fines. Practicing professional ethics will help someone to avoid from those risks.

Research reports and facts show that the implementation of business and professional ethics through the harmony relationship with the natural surrounding will not obstruct the optimization of targeted profit but can help to gain long term higher profit. Ethics is needed, relevant, and strategic to gain long term profit since dishonesty will always be the cause for company bankruptcy.

W. Arthur Lewis in his book *Theory of Economic Growth* (1972) stated that the economy development is the result of the synergy of two sources, human sources and natural sources. This is also can be found in Bali social order which in realizing the goals of life (including business and professional goals), synergy between three sources: God sources (*Brahman*), human sources (*Praja*), and natural sources (*Kamadhuk*) is needed. Those three sources in Bali culture or local value are summarized using the term *Tri Hita Karana* (Gorda, 1996). The essences of *Tri Hita Karana* are cooperation and harmony which its philosophy is explained in *Veda* (Hindu holy book) (Abdurrahman in Gorda, 1996). *Tri Hita Karana* has the meaning of universal value and it is exist in every holy book of religions all over the world. This make *Tri Hita Karana* becomes very important in the development of business and professional ethics because business and professional activities are developed all over the world in multi-religions and multicultural areas. In many seminars in several universities abroad, the head of Udayana Bali University introduces some developing cultural concept in Bali which is one of them is the concept of *Tri Hita Karana*. This concept is highly welcomed in academic scope (Aryantha in Gorda, 1996). It shows that the traditional concept such as *Tri Hita Karana* get high attention from other communities in the world, in the middle of more pragmatics community. This also makes the effort in introducing the concept of *Tri Hita Karana* in helping to reduce the universal moral degradation become more and more urgent. The implementation of *Tri Hita Karana* concept in many activities is always based on the God's sentence in the holy book of *Yajurveda* 36.18 which stated that “God suggest to view everyone as a close friend”. When the concept is actualized in the business and professional field, it means that everyone except ourselves is seen as the stakeholder or as people who should be respected and protected no matter what is their religion, race, nation, etc. since difference is the God's blessing (Gorda in Windia and Dewi, 2011).

Parahyangan (the harmony of human and God relationship) is the source of moral and spiritual ethics. The principle of honesty, justice, and autonomy are needed to do business and professional activities which is related to the principles of human's inner feelings. When someone decide a moral action based on his inner willingness, then the decision must be accounted for. A person with high faith and piety will be fully conscious in examining every decision made whether the decision is in the God's way or not. This person can also be said as a person who has harmony with God. This harmonious relationship will be better when the person can implement every teaching in what he believes is from God, in his daily life. The harmony between human and God relationship in business and professional activities which is based on *Tri Hita Karana* concept can be seen through the implementation of business and professional activities which are based on goodness and truth and God's will. The activities will always be aimed for self happiness and others happiness, and the preservation of natural surroundings. This is because there is high belief that those actions are a must for the sake of our belief in God. One will work hard and never give up in facing any obstacles, challenges, and chances because of his belief in God and the willingness to do well based on his faith. Self-control (*indria*) in business and professional activities will be completely achieved when the person has strong faith and piety to God. The criminal actions such as fraud, corruption, and the act of

doing any means to achieve the profit are actions that are considered as wrong. Those actions are not a part of *Tri Hita Karana* concept.

Pawongan (the harmony of human to human relationship) is the main source of moral ethics strength which forms harmony cooperative actions between humans. In business, we needs help from employees, cooperation from supplier in providing raw materials or products, cooperation from costumer to always buy our product or service, cooperation from creditor and investor to help our financial needs, and cooperation from community to always support the existence of the business. Some efforts that can be done in maintaining the harmony relationship between humans in business are: (1) creating high quality products or services which do not harm others’ health and do not disturb social security, (2) do not manipulate financial report to gain high financial support from creditor and investor, and (3) do not take company’s assets for personal matters which can result on the bankruptcy of the company which can affect the life of the employees.

Partners are also needed to do professional activities because the help from our partner can make our work more effective and efficient. Business relations are also needed for our profession to always be needed and used for others’ business. For example, a public accountant must always maintain the good relation to the client so the audit service offered will always be used, but the good relationship must always be in track of a public accountant professional ethical code.

Palemahan (the harmony of human and natural surrounding) is the source moral ethics which creates the act of care for nature. Human cannot be separated from the influence of the natural environment and human can also affect the condition of the natural environment. The ignorance of a business activity to the perseverance of the natural surrounding will result in disaster. Lapindo mud flow disaster is one of the examples of disasters caused by the company’s lack of consideration to the natural environment. The gas exploration by PT. Lapindo Brantas caused mud flow starts from 29 Mei 2006 and caused a total shut down of the housing areas, agricultural areas, and industrial areas in Porong, Sidoarjo. This disaster also results in many employees who lose their job from the company. Some actions that can be done to maintain the perseverance of natural environment are: (1) waste water management and waste disposal management to prevent water pollution, (2) clean river program (*program kali bersih* (prokasih)) which the main goal is to reduce river pollution, especially pollution from industrial waste which contains many dangerous chemicals, (3) *Pengelolaan Daerah Aliran Sungai (DAS)* is a program to avoid flood, and (4) ocean and coastline area management. Industries, Deutsche Bank, Electrolux, and Gerling found that the development of environmentally friendly products and the increase of environmental compliance can increase company’s earnings per share, escalate profitability, and guaranty the ease of getting contract or modal infestations. These are evidences that in doing business, maintaining the harmony with the nature as has been introduced in the concept of *Tri Hita Karana* is important. The consistency between principles of business and professional ethics introduced by Keraf (1988) and *Tri Hita Karana* concept can be seen in Table 1.

Table 1. Synergy between Keraf’s principles (1998) with *Tri Hita Karana*

No.	Principles of business and professional ethics based on Keraf (1998)	<i>Tri Hita Karana</i> aspects
1	Autonomy principle by doing actions based on the consciousness to differentiate good and bad actions.	Related to the degree of faith and piety to God (<i>Parahyangan</i>)
2	Honesty principle in doing job contract, honest in the product quality.	Related to the degree of faith and piety to God (<i>Parahyangan</i>) and the effort to protect the safety and the health of the customer (<i>Pawongan</i>).

3	Justice principle in treating the employee and in treating others such as business partner and fair to the perseverance of nature.	Related to the degree of faith and piety to God (<i>Parahyangan</i>) and the effort to maintain the harmony between humans (<i>Pawongan</i>), and maintaining the perseverance of nature (<i>Palemahan</i>).
4	Mutualism principle (advantageous for the business partner, and the business existence is also advantageous for the increase of the perseverance of nature through several activities such as reboisement, and providing infrastructure for sanitation)	The effort to maintain the harmony between humans (<i>Pawongan</i>), and maintaining the perseverance of nature (<i>Palemahan</i>).
5	Moral integrity principle (do not harm the company, others, and natural surrounding)	Related to the degree of faith and piety to God (<i>Parahyangan</i>) and the effort to maintain the harmony between humans (<i>Pawongan</i>), and maintaining the perseverance of nature (<i>Palemahan</i>).

Source: Windia and Dewi (2011)

The Implementation of Tri Hita Karana Based Business and Professional Ethics in Bali Social Order

Some classical studies about Bali have been done to portray Bali as the Island of Gods and as the Island of the Thousand Temples which is fascinating because of its natural resources and cultures which become the inspiration for the products of art, spiritual, and academic (Mudana, et al., 2014). The name as Island of the Thousand Temples indicates that Balinese society upholds and highly respects the harmony of relationship with God. Tourism sector is a potential business sector which brings Bali to be known in many countries. Thus, it is important for Balinese society to maintain that potential tourism sector. Tourism sector gives high contribution for the Balinese people’s income and regional income. However in the order of economy micro, such things can have negative effect to the community’s economy income such as fishermen who lost their life as a fisherman and the life coastal community which is more and more marginalized because the space of living for the coastal community has been used for tourism supporting infrastructure such as for roads, parking areas, hotels, bars and restaurants, souvenir shops, etc. In developing tourism aspect, there are some requirements: (1) ecology which means the construction for tourism must protect natural resources, accepted by the community, and consider the local community’s capability, (2) conserve local culture potential, and (3) give advantages for the prosperity of every components of the community.

The development of community based tourism which aims to succeed the social prosperity is closely related to the ideology of *Tri Hita Karana* which prioritize the harmony and prosperity of every components of the community. *Tri Hita Karana* is the basis for Bali regional construction which can be seen from the vision of Bali province construction year 2006-2026 which states “Bali Dwipa Jaya, Adil dan Demokratis, serta Aman dan Bersatu, dalam Wadah Negara Kesatuan Republik Indonesia Berlandaskan *Tri Hita Karana*”. Therefore, *Tri Hita Karana* must be applied in any social activities in Bali (politics, economy, social, and social defense and security). To realize it, education of *Tri Hita Karana* based ethics in business and professional has been conducted though some training programs for the members of the community. This is done as the realization of community service program (program pengabdian masyarakat) in some universities. One example of the related implementation of the community service program has been conducted in Pemuteran village, Gerokgak, Buleleng, Bali. The community members including village officials and women community in the village was given the training to process fish they caught and how to process cassava into steamed cake, so the home industry can collaborate with the development of local tourism business. This program aim to make the local members’ cultural activities will not be eliminated by the tourism development. The local potentials means the potential which sources are from the local sources in the coastal community including fishes and sources from the local agricultural activities such as cassava. In the program, the community members are also trained to master the knowledge

and skills to do their business activities without destroying the natural environment. This program receives warm welcome and high appreciation from the village officials and women community in the village. The positive response from the community members is the real evidence that this program can be used as a strategy to develop ethical education for business and professional.

Tri Hita Karana concept is also used in the efforts to preserve tourism sector in Bali. The evidence of the support from Bali local government to the implementation of *Tri Hita Karana* development in business and tourism is realized through the event of *Tri Hita Karana Awards and Accreditation*. Since 2000, *Bali Travel News (BTN)* tabloid which is a part of *Bali Post Group* has held *Tri Hita Karana Awards and Accreditation* which is an award for hotels and tourism destination in Bali. *Tri Hita Karana Awards and Accreditation* event is held because of the problems happen in tourism sector which can influence the economy in Bali. The problems include conflict between business people in Bali tourism areas and the local community which is a result from the unfair actions done by the business people in the area. For example the conflict happened in October 1997 related to the project of Padanggalak Beach-Denpasar tourism destination. The project was judged to pollute the beach which was mainly used for ritual activities. Another example was the conflict of Serangan Island-Denpasar which happened in April 1998. The conflict was caused by the assumption that the project will only advantageous for some people. That is why, the implementation of *Tri Hita Karana Awards and Accreditation* is aimed to build harmonious relationship between businessmen in tourism sector and the local community, between businessmen in tourism sector and the natural surroundings, and between businessmen. This will lead in the efforts to guide the businessmen to stay in the God's way during their business activities. In fact, *Tri Hita Karana Awards and Accreditation* event has actual and significant effect on the harmonious relationship development. Ashrama and Windia, (2005) stated that some positive effects of *Tri Hita Karana Awards and Accreditation* event in supporting business ethics are:

Considered from Parahyangan aspect

The awareness to not only pursue profit in business activity has been happened in the community of businessmen. This is shown through some events which is appropriate to God's teachings which are held by the business community, such as to help the local people, build cooperation with the local people, build temples in the hotels and other tourism places, manage temples appropriately, create organization to manage the temples in the hotel and tourism areas, reboisement, and restoration of some tourism objects in Bali.

Considered from the social aspect / Pawongan

The rise of awareness to employ people around the hotel area and tourism area, the more intensive care to the employee's welfare, and artists empowerment around the hotel or tourism area to perform in art events.

Considered from the artifact aspect/ Palemahan

The obedience of business people not to build hotels which can harm nature, the perseverance of ancient relics and objects which are related to the culture of Balinese community such as “keris” which is kept save in the museum, and traditional ceremony which can be held for several reason such as ceremony for animals (Tumpek Kandang) and for plants (Tumpek Pengatag) especially for all Hindu community in Bali because the purpose of the ceremony or ritual is for remembering the importance of maintaining the harmony relationship with nature.

In Bali, the effort to maintain harmony relationship between human and God can be seen from the existence of pura (temple) and many holy places (mosque, church, wihara, etc.) in every company or working environment. Pura is used by the employee as a mediator between them and their God. Puspostardjo in Windia (2002) stated that the existence of pura/holy places in working environment is not just as an artifact but it is to control the employee spiritual behavior.

Through the existence of holy places in working environment, hopefully the employee will feel insecure to do bad actions such as corruption and financial manipulation. The employees are also included in several spiritual activities such as the ceremony of piodalan pura (the ceremony to remember the day of when the pura is built) around the working environment and also activities of holy journey to the other pura outside the working environment which is usually held annually. The activities are aimed to strengthen the employees' faith and piety to God, so their working activities will always in the God's way. Some businessmen and employees who always stay close to their God existence are also expected to realize the existence of *karma phala* law (law of the result of what has been done), which still exist in business and professional sector. The awareness of *karma phala* will lead the employee not to do any skulduggery.

The ceremony of Nyepi in Bali is also one of the efforts for business and professional ethics education. In business and professional activities, the synergy between *Intellectual Question* and *Spiritual Question* must be prioritized. This condition will be realized in the form of a businessman and a professional expert when the person can free himself from any temptation which may lead him to misuse the business and professional dynamical conditions. The vision accuracy of a businessman or a professional will get disturbed if the activities done are tempted by the ambition to be rich instantly, living in luxury, live recklessly, the desire to be famous and to have no rival, and many other amoral desires. Nyepi ceremony is a holy ceremony which requires the followers to stop any other worldly activities which aim is for self-control from any desires. The businessman and employees take Nyepi as the media to rest from any other *sekala* activities (worldly activities) and give chance for the existence of *niskala* (spiritual activities). The purpose is to awaken the spiritual awareness. This spiritual awareness can be used to see the flaws and possible improvement chances in the business and professional activities.

Other than those activities, Bali government has released Regional policy number 2 year 1988 which has become the legal basis of building a village local institution which is owned by the native village and work on the savings and loan sector using *Tri Hita Karana* as the basic concept. The institution called as Lembaga Perkreditan Desa (LPD). LPD give chances for the community members to build their business, accommodate man power in the village, facilitate payment traffic and eliminate the bad creditor existence. The LPD membership from pakraman village consists of some banjar (smaller community than village). As the Bali native village financial institution, LPD is operated based on the philosophy of *Tri Hita Karana*. Based on the philosophy of *Tri Hita Karana*, LPD also has social responsibility to the local community. The Bali regional policy number 8 year 2002 about LPD and followed by the decree of Bali governor, stated that around 20% of the LPD net profit at bookkeeping end of the year must be allocated for village construction and 5% for social fund. It shows that LPD has important role in increasing the prosperity of the native village community. Considered from *Parahyangan* aspect, LPD contributes to the spiritual activities such as building spiritual facility, pura renovation, and the increase of pemagku's life welfare, and help the poor people in doing their spiritual activities (such as *ngaben* to pray for the deceased, and tooth cutting ceremony to lessen one's greediness). The implementation of *Pawongan* in LPD can be seen in the concern of LPD to the welfare of the local community. The funding program from LPD for poor people is one of the efforts to reduce poverty; there are also other funding programs such as credit program for home and small industry, scholarship program for high achiever students whose family is poor, and LPD also contributes to *pesantian* (institution/group to learn spiritual singing). From the aspect *Palemahan*, LPD contributes to keep the sanitary environment around LPD through the participation in reboisement activity, and facilitate infrastructure for environment sanitary such as public trash cans.

CONCLUSIONS

The principles of business and professional ethics which must be possessed by businessmen and professionals are moral integrity, honesty, fairness, and the act of never harm others and natural surroundings. One will apply the principles of moral integrity, honesty, fairness when he has strong faith and piety (a result from maintaining harmonious relationship with God/*Parahyangan*). The care for others and for natural environment are needed in business and professional activities to prevent public lies as a result form corruption and manipulation, and to prevent environment destruction as business and professional activities (a result from maintaining the harmonious relationship between humans, and between human and nature *Pawongan* and *Palemahan*). All business and professional ethics will be implemented by someone when the person has high understanding of the concept of maintaining harmonious relationships which is known as the philosophy of *Tri Hita Karana* in Bali. The synergy between those three concepts will help reducing the actions which are the result from moral degradation in business and professional activities. Village construction, LPD activities, *Tri Hita Karana Awards and Accreditation* event are the realization of business and professional education ethics development in Balinese social order.

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