



The Implementation of The Millionaire Club Indonesia Business in Achieving Maqoshid Syariah

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ABSTRACT: The purpose of community service activities is to find out the form of millionaire club Indonesia's business operations in the community and to find out the implementation of millionaire club Indonesia's business in achieving Maqoshid Syariah. This community service activity was carried out on April 23, 2022 using the seminar method. The informants in this study were cadres of the Islamic Student Association commissariat of the Faculty of Social Sciences Deli Serdang Branch totaling 25 people. The results of this community service activity can be concluded that the operational form of MCI is selling health and beauty products that already have halal MUI and BPOM certificates by carrying out 7 positive habits known as 7 Victorious Person and the participants can understand the material presented and get alternative solutions in running an MCI business to achieve sharia maqoshid.

Keywords : Implementation, Millionaire Club Indonesia, and Maqoshid Syariah

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INTRODUCTION

Humans are economic beings or by the term *homo economicus*. Man lives to meet the needs and desires of his life based on the resources he has. Whether it is natural resources, capital resources, technological resources, or human resources. It is all integrated with the frame of production factors aimed at obtaining the benefit of life.

Human efforts in their economic activities are managed as optimally as possible based on the economic paradigm they have. Whether with a conventional approach or with a sharia approach. These two paradigms have different philosophies, namely, the conventional view is only focused on worldly things that are material while the sharia view is focused on the complex matter of reaching the world and reaching the afterlife.

One form of economic activity with a sharia view is by doing sharia business. In terminology, sharia business is a series of buying and selling activities in its various forms that are not limited to the amount of ownership of their property, either goods or services, but are limited in how to obtain and use them. That is, in obtaining property and its use it must not be in the ways that God forbids. Strictly speaking, doing business according to sharia provisions must not be free from sharia provisions and it must be distinguished which is halal and which is haram or which is right and which is vanity and should not be mixed up so that the concept of sharia *maqoshid* can be realized. Based on the word of Allah Almighty in surah Al-Baqoroh verse 42:

"That is to say: And you shall not confuse the right with the right and do not hide that right, while you know".

Based on the above paragraph, businesses based on sharia provisions must not be liberal or free but must follow halal rules and stay away from the *syubhat* and abandon the illegitimate. Ummat Islam who does not pay attention to these provisions, then the benefits they get will not get the joy and blessings of Allah Almighty. Something that does not get blessings from God, indeed, will not get benefit and salvation. His bad effects would be on his religion, his intellect, his soul, his descendants, and his property. As a result, it will bring misery to his life both in the world and in the hereafter. Illicit business activities such as prostitution, gambling, drugs, and usury practices.

The sharia business referred to in this study is the multilevel marketing business of Millionaire Club Indonesia which is abbreviated as the MCI business. MCI has received recognition as multilevel marketing that has a sharia certificate by MUI, namely sharia-tiered direct sales. MCI's business focuses on selling health products, medical devices, and beauty products.

MCI is a business club under the auspices of PT. Millionaire Group Indonesia (MGI) gives special rights to all its members to build a marketing network. Products of PT. Millionaire Group Indonesia (MGI) is a company in the field of beauty and health. MCI was established on February 04, 2011. What underlies its establishment is the desire to build individuals in Indonesian society to have a better life. With the slogan "Better Life With MCI", it is hoped that MCI in the future will become the best MLM in the welfare of its members. This business concept is to build a better life starting from the economy, community, health, and lifestyle. With a revolutionary business concept, namely this

business, it is hoped that it can help many people achieve the success that has not been achieved in other businesses. Coupled with products that are very attractive and beneficial for health, this business can run in almost all segments, both women, men, health observers, passive income seekers, and for personality development.

MCI has experienced fairly rapid growth and development so that it is able to contribute to improving the economy of the Indonesian nation. This is evident from several rewards or awards that have been received by MCI, also MCI has expanded to foreign countries such as America, Brunei, Malaysia, Saudi Arabia, Australia and Taiwan. This means that MCI is a Sharia business that has gone international. The awards received by MCI are:

- 1) Record for Travel Abroad by the Most MLM Members 2019
- 2) Award of Largest Number of Charter Participants in Asean 2019 (PT. Sriwijaya Air)
- 3) Best Tax Payer of The Year by KPP Gubeng Surabaya 2019
- 4) The Most Creative Youth Of Asia in 2018 From Un-Habitat 2018
- 5) Award Product and Brand Awards Winner 2018 for Bioglass Series Anda Pendant Series
- 6) Best Portable Water Treatment Award (Bioglass 2+) 2016 and 2017
- 7) The Best Multilevel Marketing Award 2017 (Admission 2018)
- 8) Indonesia Direct Selling Award 2017
- 9) The Best Equipment in 3 Years 2016 Award
- 10) Award the Best Improvement Multilevel Marketing Company of the Year 2016
- 11) The Best Quality Product Of The Year (Nano Spray) Award 2015
- 12) World Record Museum Record - World Indonesia's Record for Tourism by Cruise Ship by The Most MLM Members 2016
- 13) Best and Trusted Company Award 2015 (Expert Staff of the Minister for Strengthening the Industrial Structure of the Ministry of Industry of the Republic of Indonesia)
- 14) Company Award with Excellent Service Quality 2015
- 15) The Best Quality Product of The Year Award for Glucola 2015
- 16) Award (MCI) The Best Quality Product of The Year 2015
- 17) Meeting with President Mr. Joko Widodo discusses creative economy and employment
- 18) The Best Company in Service Excellent of The Year Award 2014-2015
- 19) Indonesia Star Award Winner 2019. Category: Star in Business Network 2019
- 20) Indonesia Star Award Winner 2019. Category: Star in Product Best Portable Water Treatment 2019 (Bioglass MCI)
- 21) Muri Indonesia Record for Overseas Travel by the Most MLM Members (August 18, 2019)
- 22) Muri Indonesia Records for Overseas Travel with the Most Aircraft Rentals (August 18, 2019)

From several achievements and awards received by MCI, it means that this MCI business is easy to run by many people because by doing business with

MCI anyone can be successful without having to look at the background of its members and this is evident from the many MCI members from the professions of meatball sellers, truck drivers, midwives, teachers, employees, ART, and other professions.

Apart from the awards owned by MCI, members who have joined MCI will get product sales bonuses and can get tickets abroad. The distribution of each bonus depends on the work of each member. The bonus is based on how many of these members can sell product packages. Members who do not recruit sales do not get bonuses. The MCI bonus awarding system uses a binary system (two-legged system). This system is enough to recruit 2 members, namely 1 right member and 1 left member. Each member is entitled to a bonus in to the conditions set by the company. The bonuses obtained include:

- 1) Sponsorship Bonus, which is when MCI members recruit new members by selling products based on the package offered. The following conditions:
- 2) The Yammer package gets 1 point and a sales bonus of Rp. 250,000, and the wow package gets 1 point and a sales bonus of Rp. 200,000
- 3) Bonus Level is a bonus obtained from the development of Member Get Member. Bonus Levels will be given when there is a network development, namely, an increase of 1-left and 1-right at the same 1 Level, and this Level Bonus is only given 1 time per 1 Level of Rp 500,000.
- 4) A couple of bonus is if our left foot and right foot have a sale, then each member of the left foot and the right foot is paired and multiplied by Rp.50.000,- (per pair) with the provision of the first 10 pairs of products, 10 pairs then cash , flush out / maximum = 20 pairs/hr).
- 5) A cycling bonus is when there is an addition of members 2 left, 2 right = 1 cycle multiplied by Rp.50.000.- (per cycle) with the provision of the first 5 cycles of the product, 5 cycles then money. flush out / maximum 14 cycles / day).
- 6) Matching bonuses. is a matching bonus obtained when the downline gets a couple bonus in the form of 50,000 money.- we get a matching bonus (6 generations), provided that:
generation 1 = 25 %
generation 2 = 25%
generation 3 = 25%
generation 4 = 10 %
generation 5 = 10 %
generation 6 = 10 %
Total = 105%
- 7) Bonus Sharing Royalty is when the number of downline 400 right 400 left, you get 1% dr turnover of the Company: the number of active members. Then 1000 right 1000 left you can +1% dr turnover of the Company : the number of active members.

In addition to the bonuses that can be obtained by MCI members, MCI also gives awards to members, namely:

- 1) Tour reward, which is a free trip abroad for 3 periods a year, namely to 6 countries in the world and Umrah / Holyland
- 2) Get 50 million Diamond Cash Reward with the condition that the number of rights and left members is 1000-1000 points, with unlimited accumulation.
- 3) Get a cash reward bonus directly transferred in the amount of Rp.500.000.000,- (Five Hundred Million) to members who have succeeded in building a Team (Joint Sales and Team) of 5000 left and 5000 right. With indefinite accumulation

So, based on the achievements, bonuses, and awards given by MCI to its members, of course, the presence of the MCI business can be used as a solution to the economy of the ummah who are improving their economy or want to start a better economy. Because a life with a good economy will be able to provide benefits to many people so that the nation's economy can grow and the purpose of sharia can be realized properly. So that the implementation of this MCI business can achieve Maqoshid Syariah, which is to achieve prosperity in the world and the Hereafter. Based on the above background, the Institute for Research and Community Service at the Main-Potential University is very responsible for developing and disseminating knowledge and experience so that it becomes useful to the wider community. Therefore, the seminar program on the Implementation of the Millionaire Club Indonesia Business in achieving Maqoshid Syariah is carried out in partnership with student organizations, namely the Islamic Student Association of the Commissariat of FIS Deli Serdang Branch in the form of community service activities.

Based on the background description of the problem above, the formulation of the problem in this community service activity is how the operational form of Millionaire Club Indonesia in the community and what is Millionaire Club Indonesia as an MLM that implements a business that achieves Maqoshid Syariah?

IMPLEMENTATION AND METHODS

The method used in this community service activity is the seminar approach method. The implementation of Community Service was carried out at the HMI Secretariat of the Commissariat of FIS Unimed Gurilla Street, Medan Perjuangan on Sunday, April 23, 2022. And the stages of the implementation of Community Service are detailed as follows:

No	Activity	Method Material
1	Participant Introduction	<i>Brainstorming</i>
2	Overview of Sharia Business	Lectures and discussions
3	Understanding of MCI and Maqhosid Sharia	Lectures and discussions
4	Implementation of MCI in achieving Maqhosid Syariah	Lectures and discussions

5	Material Practice	Tutorials, practices, and discussions
6	Material Practice	Discussion and Q&A

Table 1. Stages of implementation of Community Service Activities

RESULTS AND DISCUSSION

The material presented at this community service activity discusses the Implementation of the Millionaire Club Indonesia Business in achieving Maqoshid Syariah by using Microsoft Powerpoint and whiteboard as conventional-based and technology-based learning media. The participants in this training activity are students who are members of an external campus student organization, namely the Islamic Student Association of the Commissariat of FIS Deli Serdang Branch. This activity will be held on Sunday, April 23, 2022 from 10.00 WIB to 12.00 WIB face-to-face. There were 25 students in the training. The stages carried out by the PKM Team in carrying out these activities are:

a. Preparation

Before the PKM activities were carried out, the PKM Team first prepared attendance documents that had previously been printed by the LPPM section of the Main Potential University. This attendance will be distributed to the trainees before the PKM activity takes place. This is proof that the participants who attended participated in the seminar activities.

b. Implementation

The purpose of this seminar activity is to provide material and promotional practices regarding the implementation of MCI Business in achieving Sharia Maqoshid. Furthermore, before starting the presentation of material by the PKM Team, the activity was first opened by the MC and then the formal opening of the activity by the General Chairperson of the Commissariat of the Islamic Student Association, Commissariat of FIS Deli Serdang Branch, and then a joint pray was carried out for blessings and smooth seminar activities. The presentation activity started and ran for approximately 60 minutes. Followed by a discussion and question and answer session and ended with the practice of promoting MCI products.



Figure 1 Documentation of Material I on Sharia Business.

The implementation of PKM activities can be seen in figure 1 above. The first speaker, Hija Mardhiya Nasution, ME, was making a presentation on Sharia Business. The response of the participants looked relaxed but serious because the material was presented optimally by the speaker. The speaker said that sharia business is a business based on Islamic rules that aim to achieve problems in maintaining religion, soul, reason, descendants, and property.



Figure 2 Material Documentation II on MCI Business Implementation

After material I was completed, it was then continued with material II on the Implementation of MCI Business in achieving Maqoshid Syariah. The seminar activities were even more enthusiastically marked by the positive response of the seminar participants by provided comments and questions. As seen in the picture participants point their hands in response to the seminar.



Figure 3 Practice Before participants use pendant necklaces

After the presentation material was finished being delivered, the next practical session was a simulation of strength fighting without using the MCI product, namely a pendant necklace, seminar participants did not have the energy when fight strength with the speaker.



Figure 4. Practice After Participants wear MCI pendant necklaces

Figure 4 shows that when participants wear MCI Pendant necklaces, the speaker is unable to compete with participants. This proves that MCI products have negative energy ions that are good for the stamina of the body.



Figure 5 Photo with Speaker and Participant.

After the practical activity is completed, then a photo session with the speaker and participants is a sign that the seminar activity has been completed. The participants already know sharia business, especially MCI business as one sharia businesses.

DISCUSSION

The evaluation carried out by the PKM team in this seminar activity is:

1) Before Seminar

Before delivering the seminar material, the PKM team evaluated the assessment of the extent of MCI's business implementation in achieving Maqoshid Syariah in the community. The PKM team found out the extent to which the participants knew about the sharia business, namely MCI. The fact found that of the 25 participants present, no one knew the existence of the MCI business even though the business had been established in 2011. In conclusion, the cadres of the HMI Commissariat of FIS deserve a seminar on the business of MCI.

2) After Seminar

After finishing the seminar, participants were happy and curious about MCI products. The experience that participants feel and their knowledge of MCI makes the participants want to join MCI to be able to feel the benefits of MCI's business. Because you already understand the concept of Millionaire Club Indonesia (MCI) Business Implementation in Achieving Maqoshid Syariah. The supporting factors for this activity are the high enthusiasm and enthusiasm of the participants during the activity so that the activity runs optimally. Meanwhile, the inhibiting factors are time constraints and infrastructure that is still traditional.

CONCLUSIONS AND RECOMMENDATIONS

Based on the author's analysis, the results of this community service activity can be concluded, namely:

- a. The operational form of MCI is selling health and beauty products that already have MUI and BPOM Halal certificates by doing 7 positive habits known as 7 Victorious Person.
- b. The participants were able to understand the material presented and get alternative solutions for running an MCI business to achieve Maqoshid Syariah.

Based on the research activities carried out, then as the end of this paper, the author provides recommendations, namely:

- a. To the students to do business as soon as possible to improve life patterns in the future, because the students are expected to be pioneers of entrepreneurship to improve the nation's economy so that they are collectively able to achieve the goals of sharia or sharia maqoshid.

- b. To the Millionaire Club Indonesia company to remain consistent in innovating and creating health and beauty products now and in the future to be able to master a wider market expansion.

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