



ANALYSIS OF THE ISLAMIC BUSINESS ETHICS APPLICATION AND ITS URGENCY IN BUSINESS UNITS OF COMMUNITY ORGANIZATION

Azwar¹, Andi Wawan Mulyawan², Abur Hamdi Usman³

¹Sekolah Tinggi Ilmu Islam dan Bahasa Arab (STIBA)
Makassar, Indonesia

²Institut Teknologi dan Bisnis (ITB) Ahmad Dahlan Jakarta, Indonesia

³Universiti Islam Selangor (UIS), Malaysia

azwar.iskandar@gmail.com, wantax.mulyawan@gmail.com,
aburhamdi@uis.edu.my

Abstract

This research aims to analyze the application of Islamic business ethics in community organization business units and their urgency for the continuity of these business units, based on the perceptions of the actors and consumers, by taking case studies of business units within the DPP Wahdah Islamiyah in Makassar City. This research is field research using descriptive statistical analysis techniques. The research results show that Islamic business ethics, in the form of monotheism, justice, trust, and benevolence, have generally been applied to business units within the Wahdah Islamiyah DPP in Makassar City. Apart from that, the Islamic business ethics that have been implemented have great urgency in the management and service of business units, including as a factor that can bring blessings, create a work environment that is fair, inclusive, dignified, and in accordance with Islamic law, increase customer trust, and other parties so as to provide benefits to the company, improve, and provide excellent service to all parties because these ethics can support business management in accordance with company service guidelines, SOPs, and agreed rules.

Keywords: *Ethics, Business, Islam, Wahdah Islamiyah*

Abstrak

Penelitian ini bertujuan untuk menganalisis penerapan etika bisnis Islam pada unit-unit usaha organisasi kemasyarakatan dan urgensinya bagi kelangsungan unit-unit usaha tersebut, berdasarkan persepsi pelaku dan konsumen, dengan mengambil studi kasus pada unit-unit usaha yang berada di lingkungan DPP Wahdah Islamiyah di Kota Makassar. Penelitian ini merupakan penelitian lapangan dengan menggunakan teknik analisis statistik deskriptif. Hasil penelitian menunjukkan bahwa etika bisnis Islam berupa tauhid, keadilan, amanah dan kebajikan, secara umum telah diterapkan pada unit-unit usaha di lingkungan DPP Wahdah Islamiyah di Kota Makassar. Selain itu, etika bisnis Islam yang diterapkan mempunyai urgensi yang besar dalam pengelolaan dan pelayanan unit usaha, termasuk sebagai salah satu faktor yang dapat membawa keberkahan, menciptakan lingkungan kerja yang adil, inklusif, bermartabat dan sesuai dengan syariat Islam, meningkatkan kepercayaan pelanggan dan pihak lain sehingga dapat memberikan manfaat bagi perusahaan, meningkatkan dan memberikan pelayanan prima kepada semua pihak karena etika tersebut dapat menunjang pengelolaan bisnis sesuai dengan pedoman pelayanan perusahaan, SOP dan aturan yang telah disepakati.



Kata kunci: Etika, Bisnis, Islam, Wahdah Islamiyah

Introduction

In the business world, the word “ethics” has become an inseparable part. Not only as a tool to judge right or wrong, bad or good, but also as a glue in every business transaction, becoming a rule that guarantees the implementation of fair and mutually beneficial transactions for the parties involved (Gultom et al., 2019; Hakim & Amalia, 2023; Hamid & Zubair, 2019; Rachmayanti & Eprianti, 2022; Yeni & Lestari, 2020). In another sense, business ethics is a set of principles or norms that business people must commit to in transactions, behavior, and relationships, in order to achieve their business goals safely and securely (Khudzaefah, 2017; Masrurroh et al., 2024; Seidi, 2021; Setyawan & Wahyudi, 2022; Luth'v et al., 2022).

Low values and morals in the business world are a serious problem that can endanger every business transaction carried out by business people (Nur, 2020; Silvia et al., 2023; Sirajuddin, 2021). Low values and morals will result in a loss of trust and give rise to dishonesty and conspiracy (Ismawati, 2019). Therefore, the application of ethics in the implementation of the economy is one of the most important factors that needs to be considered and improved in creating a good business and making the business sustainable for a long period of time (Rofi'ah, 2021; Tanelab, 2022; Zein, 2020). This is because, with good ethics, business people are able to maintain public trust in the businesses they run. Business activities must be able to be operated based on the ethical values that apply in society (Nasution et al., 2022; Umah et al., 2021). Profit is not the only aim and objective of business activities; business activities must also be able to function as social activities carried out by paying attention to the values and norms that apply in society (Durin, 2020; Komala, 2021; Mardatillah, 2013; Amri & Ramdani, 2020).

In Islamic teachings, ethics guides all aspects of human life behavior, both in business and other fields. Muslim business actors should have a strong business ethics framework so that they can create good and blessed business activities (Hamid & Zubair, 2019; Wahyuni et al., 2022). A Muslim's devotion to Allah will bring balance to his life, including how he runs his business. Islam has taught that economic activity cannot be separated from the basic values set out in the Al-Qur'an, the hadiths of the Prophet saw., and other sources of Islamic teachings.

Allah Swt. encourages His servants to seek sustenance, livelihood, and wealth. As said by Allah Swt. in surah al-Mulk: 15

هُوَ الَّذِي جَعَلَ لَكُمُ الْأَرْضَ ذَلُولًا فَامْشُوا فِي مَنَاكِبِهَا وَكُلُوا مِن رِّزْقِهِ وَإِلَيْهِ النُّشُورُ



“He is the one who made the earth easy for you to use. So, explore all corners and eat some of His sustenance. Only to Him will you (return after) being resurrected.”

The verse above explains that He is the one who subjugated the earth to humans so that humans can get whatever they need, such as farming, erecting buildings, and making roads that connect distant places and various countries. “So, explore all corners,” the intention is to seek sustenance and income, “and eat some of His sustenance. Only to Him will you (return after) being resurrected,” the meaning is that after you move from this world, which was made by Allah as a test place and a guide to the afterlife, after you die, you will be resurrected and gathered towards Allah to repay your deeds. the good and the bad.

Apart from the recommendation to seek sustenance, humans are also guided to seek sustenance in ways approved by Allah to achieve blessings and halal blessings, as Allah says in surah Q.S. al-Nisā': 29

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِنْكُمْ ۗ وَلَا تَقْتُلُوا أَنْفُسَكُمْ ۗ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

“O you who believe, do not consume your neighbor's wealth in a vanity (unrighteous) manner, unless it is in the form of commerce based on mutual consent between you. Don't kill yourself. Indeed, Allah is Most Merciful to you.”

The verse above contains the meaning that believers should not take other people's property in an improper way and are allowed to carry out consensual business.

The application of the Islamic business ethics mentioned above aims to ensure that the business world can provide benefits, not *mafsadat* (damage). How many business activities are carried out unethically which ultimately causes damage (loss) to companies, the environment, and many people. (Sampurno, 2016) provides an example of the impact of unethical business, namely that at the beginning of 2015, there were quite a lot of cases of food poisoning in Indonesia. The next example is the monetary crisis that occurred in Indonesia in 1997 which ultimately triggered other crises such as the economic, social and political crises. One of the causes was unethical business activities carried out by evil business people in the financial sector at that time.

The description above makes researchers interested in conducting research regarding the application of Islamic business ethics in a business unit. In this research, the objects of research are business units in the



community organization of Wahdah Islamiyah in Makassar City. Wahdah Islamiyah is an Islamic social organization originating from South Sulawesi. This organization has branches spread throughout Indonesia, especially in the Sulawesi and Kalimantan regions. Wahdah Islamiyah collaborates a lot with the government, where this is reflected in the social programs implemented in collaboration with the government. Apart from social programs, this community organization also carries out *da'wah*, cadre formation, health, economic or financial, environmental, and other programs, where the funding sources are supported, one of which is through various business charities by existing business units. To date, Wahdah Islamiyah in Makassar City has seven business units with various types of business.

As initial data, researchers conducted an interview with Syarifuddin, Chair of Division V of the Wahdah Islamiyah which oversees all departments in the economic and financial fields. Based on interview data, it is known that some of the management staff or business unit executives are people who do not have good and sufficient competence to run a business (not professionals).

In this case, Syarifuddin said,

“Company management is still carried out by people who do not have sufficient competence to run a business.” (Syarifuddin, Personal Interview, November 2022).

Apart from that, it is also known that most business units have not been able to generate adequate profits, while organizations often demand supplies for operational costs, and are unable to provide financial reports in accordance with accounting standards because the bookkeeping system is still done manually and is not up to date.

In this case, Syarifuddin said,

“Most companies have not produced the expected profits, even though organizations require a large supply of operational costs. “Some companies also have not prepared financial reports according to accounting standards because the bookkeeping system is still done manually and is not up to date.” (Syarifuddin, Personal Interview, November 2022).

Furthermore, in relation to business management, based on data from interviews conducted by researchers, it is known that the role of commissioners is very minimal in providing direction and advice for running a business, Human Resources (HR) do not receive adequate compensation, and shareholder interference is considered too far in technical matters.

In the interview, Syarifuddin said,



“The role of the commissioner is very minimal. When providing direction and advice regarding business, the role of commissioners is still minimal. The company's human resources also do not receive adequate compensation. Likewise, shareholder intervention often goes too far, dealing with technical matters that are actually done by staff.” (Syarifuddin, Personal Interview, November 2022)

From the results of the interview above, business units within the DPP Wahdah Islamiyah in Makassar City have problems that need to be observed, analyzed, and resolved, especially those related to Islamic business ethics. First, it is indicated that business units have not fully implemented Islamic business ethics in their services, such as the ethic of justice, so they have not been able to provide the results expected by the organization. This needs to be studied and analyzed further to determine to what extent Islamic business ethics are applied in these business units. Second, some company management has not fully implemented trustworthy or professional ethics because it is still run by people who do not have sufficient competence to run a business (not professionals), so most companies have not produced the expected profits.

Third, some companies have not fully implemented the ethics of responsibility (trustworthiness) or *amānah* where some companies cannot provide financial reports in accordance with accounting standards and still implement a manual bookkeeping system that is not up to date. This lack of ethics has the potential to cause a business to not be able to run well and survive for a long period of time. This is because, with an ethic of trust, business people will be able to maintain public trust in the businesses they run. Fourth, some company commissioners have a relatively minimal role in providing direction and advice for running a business, so the implementation of Islamic business ethics, namely virtue (*ihsān*), cannot be fully realized.

Based on the description above, it is deemed important to study further how to implement Islamic business ethics in a business unit. Therefore, this research was conducted with the aim of analyzing the application of Islamic business ethics in the business units of community organizations and their urgency for the continuity of these business units based on the perceptions of the actors and consumers of the business units. Although previous research has examined Islamic business ethics in various contexts (Irma, 2015; Khotimah, 2017; Khudzaefah, 2017; Susanti, 2017), there is still a lack of research regarding its application and significance in community organizations, especially such as Wahdah Islamiyah. As a novelty from existing literature, this research seeks to fill this gap by conducting a detailed analysis of how Islamic business ethics are practiced and perceived in these



business units, and the importance of this for the sustainability of these units. This research uses a case study approach with a focus on business units within the Wahdah Islamiyah DPP in Makassar City. Through interviews and surveys with stakeholders, including actors and consumers of these business units, this research seeks to uncover the intricacies of Islamic business ethics in action and measure their impact on the operations and longevity of these units. By highlighting the practical application of Islamic business ethics in societal organizational settings, the findings of this research will offer valuable insights and recommendations for improving the ethical framework of business operations in similar contexts, thereby contributing to the broader discourse on the integration of ethical principles in organizational practices, especially in the field of Islamic business ethics.

Literature Review

Like conventional economics, Islamic economics also discusses human activities in obtaining and managing material or non-material assets in order to fulfill the needs of life as humans, both individually and collectively regarding their acquisition, distribution or use. However, in Islamic economics, all economic activities must be based on the norms and rules of Islamic teachings contained in the Al-Qur'an, hadiths of the Prophet saw., and other sources of Islamic teachings (Irawan, 2017; Sobari et al., 2023). Therefore, business ethics in Islam have an important role in shaping business transaction patterns and systems. Among the Islamic business ethics referred to are the following (Hafizhoh et al., 2023; Hasbi, 2021; Jubaedi, 2018; Lubis et al., 2021; Yaqien et al., 2023):

- a. Ethics of monotheism (*al-tauhīd*), namely the ethic that teaches that the entrepreneurs carry out their business because of submission to Allah Swt. and have the motivation to worship Him. This principle contains the meaning that Allah Swt. is the owner and creator of the universe and its contents and establishes rules and laws, including business activities and limits on the behavior of business entrepreneurs. By adhering to this principle, a business entrepreneur will realize that all business activities carried out must always be in line with what has been determined by Allah Swt. in economic matters including business.
- b. Ethics of justice (*al-'adl*), namely ethics that teach attitudes that fulfill the rights of parties interacting in business activities, including by perfecting balance sheets as they should and setting prices fairly. Allah Swt. said in Q.S. al-Isra verse 35,



وَأَوْفُوا الْكَيْلَ إِذَا كِلْتُمْ وَزِنُوا بِالْقِسْطَاسِ الْمُسْتَقِيمِ ذَلِكَ خَيْرٌ وَأَحْسَنُ تَأْوِيلًا

“And perfect the measure when you measure, and weigh with the correct balance. That is what is more important (for you) and the consequences are better.”

- c. Ethics of trustworthiness (*amānah*), namely ethics that teach the values of honesty, trust, and non-betrayal. There are three interrelated things in a trust, namely the party giving the trust, the thing being entrusted, and the party receiving the trust. Allah Swt. strictly prohibits someone from betraying in Q.S. al-Anfal: 27,

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَخُونُوا اللَّهَ وَالرَّسُولَ وَتَخُونُوا أَمْنِيَّتِكُمْ وَأَنْتُمْ تَعْلَمُونَ

“O you who believe, do not betray Allah and the Messenger (Muhammad) and (also) do not betray the mandates entrusted to you, while you know.”

- d. Ethics of virtue (*ihsān*), namely ethics that emphasizes that a businessman must carry out many virtues and honesty, such as providing optimal service, being honest about product quality and communicating in a friendly manner. Good and optimal service can attract buyers and give them satisfaction. When they are interested and satisfied, it is possible that they will become loyal customers who partner with us.

Several previous studies have tried to examine and analyze the application of Islamic business ethics in business/business units. (Irma, 2015) studied how to implement sharia marketing values in the sharia products of Bank Syariah Bumiputra 1912 Palopo Branch. The results of her research show that the concept of excellent service provided to customers and non-customers is the creativity of business people which is then followed by organizations and government agencies.

(Khudzaefah, 2017) conducted research to determine the implementation of Islamic business ethics in improving performance communication, implementation of promotions in improving performance communication, implementation of Islamic business ethics and promotions in improving performance communication at Bank Muamalat Jatibarang. The results of his research concluded that ethics is very necessary in business activities, to limit their efforts in seeking profits so as not to harm other people for the benefit of society, business ethics is also the glue in every business transaction. In another sense, business ethics means a set



of principles and norms to which business people must commit in carrying out transactions.

(Khotimah, 2017) studied the implementation of Islamic business principles or ethics at Aflah Bakery Yogyakarta. The results of his research concluded that the implementation of Aflah Bakery emulates seven principles of business ethics, namely: honesty in quantity, selling good quality goods, prohibited from using oaths (*al-qasm*), looseness and generosity (*tasāmuḥ* and *tarāḥum*), building good relations (interrelationship/*silāḥ al-raḥīm*) between colleagues, orderly administration and setting prices transparently. Of the seven Islamic business principles or ethics, there are principles that have been implemented but have not been maximized due to limited human resources, namely in the field of administration which is less effective and efficient in terms of time and record keeping.

(Susanti, 2017) analyzed the application of Islamic business ethics in the furniture business at CV. Jati Karya Palembang. The results of his research show that business ethics at CV. Jati Karya Palembang has been implemented and is in accordance with Islamic teachings, this can be seen in the indicators of honesty, keeping promises, trustworthiness, generosity, recording debts, orderly administration, building good relationships between employees, and giving zakat/aid. Buyers at CV. Jati Karya has an economical price, neither cheap nor too expensive. Regarding the goods, buyers get quality goods and the quality is guaranteed, the employees' attitude is also friendly and polite towards buyers so that buyers feel satisfied and comfortable shopping for household furniture at this furniture. However, the implementation of this ethics has not been fully implemented, for example there are still employees who are not friendly and polite towards buyers, goods that sometimes still have physical defects but will be repaired if there is a fault with the furniture itself.

Research Method

This research is field research using a quantitative approach through descriptive analysis techniques, namely explaining practically the object under study along with the results of the researchers's study by first carrying out analysis and determining values in accordance with standards in the descriptive type (Creswell & Creswell, 2017; Mulyadi et al., 2019). The research location is business units within the community organization of DPP Wahdah Islamiyah in Makassar City.

The population in this study is all staff and consumers of business units in the community organization of DPP Wahdah Islamiyah in Makassar City.



Meanwhile, the sampling technique for this research uses a non-probability sampling technique in the form of a quota sampling technique, namely a sampling technique from a population that has certain characteristics up to the desired quota number (Hamdi & Ismaryati, 2019). Based on considerations of limited time, energy, and funds, the researchers set a sample quota of 32 people, consisting of 26 business unit executives and staff and 6 people representing consumers from the business units. This number or quota is expected to represent all business units within the DPP Wahdah Islamiyah in Makassar City.

The research instrument used to measure perceptions of the application of Islamic business ethics in business units within the DPP Wahdah Islamiyah in Makassar City is as shown in Table 1 below.

Table 1
Research Instruments

No.	Indicators (Question Items)	Measurement	
Ethics of Monotheism			
1.	Entrepreneurs carry out business with submission to Allah Swt. and have the motivation to worship Him.	Measured by a Likert Scale, namely: (5) Highly Appropriate; (4) Appropriate; (3) Sufficiently Appropriate; (2) Not Appropriate; (1) Highly Not Appropriate	
2.	Entrepreneurs realize and realize that all business activities carried out must always be in line with what has been determined by (law) Allah Swt. including economic and business issues.		
Ethics of Justice			
3.	Entrepreneurs act fairly and wisely in every interaction and transaction with other parties.		
4.	Entrepreneurs fulfill the rights of parties interacting in business activities.		
Ethics of Trust			
5.	Entrepreneurs always uphold the value of trust and trust against betrayal in every interaction and transaction with other parties.		
6.	Entrepreneurs are always responsible for all obligations to related parties in interactions and transactions.		
7.	Entrepreneurs always keep their promises in business.		
Ethics of Virtue			
8.	Entrepreneurs practice benevolence and honesty in every interaction and transaction with other parties, such as providing optimal		



	service, being honest about product quality, communicating in a friendly manner, and so on.	
9.	Entrepreneurs treat everyone in every interaction and transaction with other parties well in accordance with clear, fair, objective and accountable rules.	
10.	Entrepreneurs do not practice usury.	
11.	Entrepreneurs do not reduce the scales and always perfect the measurements.	

Source: Primary Data (2023)

Results and Discussion

General Description of Respondents

The distribution of the number of respondents in each business unit sampled in this study is as shown in the following table:

Table 2
Number of Respondents Based on Business Unit

No	Business Unit	Number of Respondents
1	Wahana Islam Media	5
2	Malika Bakery	6
3	PT. Mitra Berkah Farmasi	5
4	PT. Berkah Cahaya Farmasi	5
5	RSIA Wahdah Medical Center	5
6	Wahana Nusa Media	4
7	PT. Wahdah Inspirasi Niaga	2
	Total	32

Source: Primary Data (2023)

Table 2 above shows that the distribution of the number of respondents is seen from all business units in the environment of DPP Wahdah Islamiyah in Makassar City, consisting of 4 staff and 1 consumer of Wahana Islam Media, 4 staff and 2 consumers of Malika Bakery, 4 staff and 1 customer of PT. Mitra Berkah Pharmacy, 4 staff and 1 consumer of PT. Berkah Cahaya Pharmacy, 4 staff and 1 consumer of RSIA Wahdah Medical Center, 4 staff of Wahana Nusa Media, and 2 staff of PT. Wahdah Business Inspiration. By having representative respondents from each business unit, it is hoped that the results of the data analysis can provide adequate information.



Research Results

The following are details of the results of surveys and interviews on the application of each Islamic business ethics.

Application of Ethics of Monotheism

The results of descriptive statistical analysis on the questionnaire regarding the application of monotheistic ethics are shown in the following table.

Table 3
Application of Ethics of Monotheism

Code	Indicators	Frequency (Percentage)					Total	Mean
		1	2	3	4	5		
		%	%	%	%	%		
X1.1	Entrepreneurs carry out business with submission to Allah Swt. and have the motivation to worship Him.	-	-	-	-	32	32	5,00
		-	-	-	-	100	100	
X1.2	Entrepreneurs realize and realize that all business activities carried out must always be in line with what has been determined by (law) Allah Swt. including economic and business issues.	-	-	-	-	32	32	5,00
		-	-	-	-	100	100	
Total of Mean							5,00	

Source: Primary Data, Processed (2023)

Based on the table above, it is known that of the 32 respondents, all of them answered “highly appropriate” with a percentage of 100 percent. This shows that the ethic of monotheism has been applied and practiced in the business units within the DPP Wahdah Islamiyah in Makassar City, where all respondents answered that the management and service of these business units are very much in accordance with the ethic of monotheism to Allah Swt. The practice of implementing or practicing the ethics of monotheism is measured in several ways, namely submission to Allah Swt. and motivation for worshiping Him, always in line with what has been established by the law of Allah Swt. All respondents stated that the business units at Wahdah Islamiyah had carried out business in accordance with the values, principles, or ethics of submission to Allah Swt., had the motivation



of worshipping Allah Swt., and were aware and realized that all business activities carried out must always be in line with what has been determined by Allah Swt., including economic and business issues.

In an interview regarding this matter, Irfan Mas'ud, Commissioner of PT. Wahdah Inspirasi Niaga, believes,

“In our view, profit is not the main thing, but rather the blessings of the business itself. We prioritize the values of blessing in business, and refer to the hadith of the Prophet which states that honest traders will join the Prophet in heaven. We emphasize that in all aspects of life, including business activities, we adhere to the principles of Allah's Shari'a as a guide.”

This shows that the principle of monotheism has become a strong foundation in business management in Wahdah Islamiyah business units, and entrepreneurs within it have a high awareness of the importance of following Islamic ethical principles in every business action they undertake.

Denny Dwiyanto Rosidy, Video Image Editor at Wahana Islam Media, said,

“We carry out business in submission to Allah Swt. and have the motivation to worship Him. Yes, the motivation of worship to achieve Allah's approval can be an encouragement to awaken business and entrepreneurial spirits, because cultivating an entrepreneurial spirit is the beginning in forming and creating individuals who are tenacious, responsible and of good quality which can ultimately lead to the realization of work competence. We realize and realize that all business activities carried out must always be in line with what has been determined by Allah (law), including in economic and business matters.”

When asked about the urgency of monotheistic ethics in business, Andi Riska Wulandari, Finance Department staff at Malikah Bakery, said,

“My view regarding the urgency and usefulness of implementing Islamic business ethics in doing business, trading or business is that of course this is really needed, especially as an institutional business, all activities carried out must be completely protected from all bad things. I agree that applying Islamic business ethics in business, trade or business can bring greater profits, because all profits are obtained from business and also sustenance from Allah, when the business is run in accordance with the Shari'a without carrying out the prohibitions set by Allah, then opportunities The effort to gain profits will be greater because of the blessings of the Shari'a. Of course we must carry out business in submission to Allah Swt. and have the motivation of worshipping Him, so that the business efforts carried out are worthy of worship in the sight of Allah. Yes, we are aware of it because Islam provides clear guidelines on how



business should be conducted in a fair, transparent and responsible manner.”

As a consumer of the Mitra Berkah Farmasi, Achmad Yani, when asked about the implementation of monotheism ethics in the business unit, he explained,

“Yes, it is appropriate, looking at the PT business unit. Mitra Berkah Pharmacy which implements Islamic principles in its business activities, apart from its goal of making profits, preaching and worship, is also another goal of PT. Mitra Berkah Pharmacy in carrying out its business activities. “I see that this business unit, in all its business activities, is always in line with what has been determined by Allah (law) and I see consistency in running the business in accordance with the Shari'a, such as trying to avoid activities that are forbidden.”

All information submitted by respondents or interview informants and the findings of the descriptive analysis of this research are in accordance with Allah's verses regarding the foundation of the principle of monotheism in business, including:

Allah's Word in Surah Ali Imran, verse 110,

كُنْتُمْ خَيْرَ أُمَّةٍ أُخْرِجَتْ لِلنَّاسِ تَأْمُرُونَ بِالْمَعْرُوفِ وَتَنْهَوْنَ عَنِ الْمُنْكَرِ وَتُؤْمِنُونَ بِاللَّهِ وَلَوْ ءَامَنَ أَهْلُ الْكِتَابِ لَكَانَ خَيْرًا لَهُمْ مِمَّنْهُمْ الْمُؤْمِنُونَ وَأَكْثَرُهُمُ الْفَاسِقُونَ

“You are the best people born to humans, enjoining what is right, and forbidding what is wrong, and believing in Allah. If the People of the Book had believed, it would have been better for them, among them there were believers, and most of them were wicked people.”

Based on the results of the interview above, it can be concluded that the application of monotheistic ethics in business units within the DPP Wahdah Islamiyah can bring greater profits, where trust and high service quality usually attract more consumers. According to respondents and informants, applying Islamic business ethics in business, trade, or business can bring greater profits because applying Islamic business ethics can often help in building greater consumer trust. Businesses that implement Islamic business ethics tend to have a better reputation in the community and industry. Islamic business ethics emphasizes sustainable business practices and avoiding excessive risks. Implementing Islamic business ethics can bring strong support from the Muslim community and sustainable profits in the long term.

Application of Ethics of Justice

The results of descriptive statistical analysis on the questionnaire regarding the application of justice ethics are shown in the following table.

Table 4
Application of Ethics of Justice

Code	Indicators	Frequency (Percentage)					Total	Mean
		1	2	3	4	5		
		%	%	%	%	%		
X2.1	Entrepreneurs act fairly and wisely in every interaction and transaction with other parties.	-	-	1	16	15	32	4,53
		-	-	3,1	50,00	46,9	100	
X2.2	Entrepreneurs act fairly and wisely in every interaction and transaction with other parties.	-	-	1	16	15	32	4,41
		-	-	3,1	50,00	46,9	100	
Total of Mean							4,47	

Source: Primary Data, Processed (2023)

The table above illustrates that 15 people or 46.9% of respondents chose the “highly appropriate” option, 16 people or 50% of respondents chose the “appropriate” option, and 1 person or 3.1% of respondents chose the “sufficiently appropriate” option related to the indicator that “entrepreneurs act fairly and wisely in every interaction and transaction with other parties”. Meanwhile, 15 people or 46.9% of respondents chose the “highly appropriate” option, 16 people or 50% of respondents chose the “appropriate” option, and 1 person or 3.1% of respondents chose the “sufficiently appropriate” option. related to the indicator that “entrepreneurs fulfill the rights of parties interacting in business activities”.

From these results, it can be concluded that the ethics of justice have generally been implemented/practiced in business units within the Wahdah Islamiyah DPP in Makassar City. Overall, the average (mean) perception of respondents shows a value of 4.47 on a scale of 5, which indicates that the management and services of these business units are in accordance with or in line with the ethics of justice.

The practice/application of justice ethics is measured from several aspects, namely fair, wise attitudes, and fulfillment of the rights of parties



interacting in business activities. The majority of informants stated that the business units within the Wahdah Islamiyah DPP in Makassar City had carried out business in accordance with the values, principles or ethics of justice where entrepreneurs always tried to be fair and wise in every interaction and transaction with other parties. Apart from that, the majority of informants also stated that the values, principles or ethics of justice in the form of fulfilling the rights of parties interacting in business activities by entrepreneurs were appropriate and implemented well.

In an interview regarding this matter, Satrio Herlambang, Main Director of the Wahdah TV Business Unit, explained that Wahdah TV applies the principle of justice by broadcasting Islamic and educational content. They ensure that the programs broadcast are in accordance with Islamic values, provide accurate information, and support useful education.

Ikram Muing, a consumer from the Wahana Islam Media Business Unit, explained,

“I see that the Wahana Islam Media Business Unit has behaved fairly and wisely in every interaction, because of its compliance with Islamic law in doing business. This includes transparency and integrity, implemented policies, and ensuring that the products and services offered are in line with Islamic values, etc. “This business unit also applies the principle of fairness, provides honest and transparent information (product prices, terms, etc.), always pays attention to/avoids unethical practices, and is committed to collective prosperity.”

Furthermore, there was one respondent/informant who stated that the management and services in Wahdah Islamiyah's business units were still not fully or sufficiently in line with the ethics of justice in the context of Islamic business ethics, indicating that there was room for improvement in the implementation of these principles/ethics in practice. business. This confirms that this ethic has not yet been fully integrated into business practice and shows the importance of further development. In this case, Muslims from PT. Mitra Berkah Pharmacy, in an interview, revealed that financial management needs to be evaluated and planned better to avoid unplanned expenses.

Application of Ethics of Trust

The results of descriptive statistical analysis on the questionnaire regarding the implementation of trust ethics are shown in the following table.

Table 5
Application of Ethics of Trust

Code	Indicators	Frequency (Percentage)					Total	Mean
		1	2	3	4	5		
		%	%	%	%	%		
X3.1	Entrepreneurs always uphold the value of trust and trust against betrayal in every interaction and transaction with other parties.	-	-	-	14	18	32	4,56
	Entrepreneurs are always responsible for all obligations to related parties in interactions and transactions.	-	-	-	43,8	56,3	100	
X3.2	Entrepreneurs always keep their promises in business.	-	-	6	8	18	32	4,37
	Entrepreneurs always uphold the value of trust and trust against betrayal in every interaction and transaction with other parties.	-	-	18,8	25,0	56,3	100	
X3.3	Entrepreneurs are always responsible for all obligations to related parties in interactions and transactions.	-	6	4	8	14	32	3,93
		-	18,8	12,5	25,0	43,8	100	
Total of Mean							4,46	

Source: Primary Data, Processed (2023)

The table above illustrates that 18 people or 56.3% of respondents chose the “highly appropriate” option and 14 people or 43.8% of respondents chose the “appropriate” option related to the indicator that “entrepreneurs always uphold the values of trust and trust from a traitorous



attitude in every interaction and transaction with other parties". Meanwhile, 18 people or 56.3% of respondents chose the "highly appropriate" option, 8 people or 25% of respondents chose the "appropriate" option, and 6 people or 18.8% of respondents chose the "sufficiently appropriate" option regarding with the indicator that "entrepreneurs are always responsible for all obligations to related parties in interactions and transactions". Furthermore, 14 people or 43.8% of respondents chose the "highly appropriate" option, 8 people or 25% of respondents chose the "appropriate" option, 4 people or 12.5% of respondents chose the "quite suitable" option, and 6 people or 18.8% of respondents chose the "not appropriate" option related to the indicator that "entrepreneurs always keep their promises in business".

From these results, it can be stated that the ethics of trust have generally been applied to business units within the Wahdah Islamiyah DPP in Makassar City. Overall, the average (mean) perception of respondents shows a value of 4.46 on a scale of 5, which indicates that the management and services of these business units are in accordance with or in line with the ethics of trust.

The implementation of the ethics of trust is measured from several aspects, namely the attitude of upholding the value of trust, being responsible for all obligations to related parties, and keeping promises. The majority of respondents stated that the business units within the DPP Wahdah Islamiyah in Makassar City had carried out business in accordance with the values, principles or ethics of trust where entrepreneurs always strive to uphold the values of trust and trust from betrayal in every interaction and transaction with other parties. Entrepreneurs in these business units are also always responsible for all obligations to related parties in interactions and transactions. Apart from that, entrepreneurs always strive to keep promises in business as explained and taught in Islamic business ethics.

In relation to the attitude of entrepreneurs who always strive to uphold the values of trust and trust rather than betrayal in every interaction and transaction with other parties, Irfan Mas'ud, Commissioner of PT. Wahdah Inspirasi Niaga, in an interview statement stated that,

"Yes, in the Shari'a we are taught about the importance of carrying out trust and not betraying, the aim is that if it is in business activities, then this is one way to maintain the trust of customers as well as other parties."

A similar opinion was also expressed by Saifullah, who in an interview said that,



“In general, Islamic business principles have been implemented well. However, regarding the principle of trust, especially in terms of responsibility towards customers and fulfilling promises to complete orders on time, still requires further evaluation.”

This shows that there is awareness of the importance of developing and improving the implementation of the principles of Islamic business ethics, especially in terms of maintaining trust and complying with promises in every aspect of business.

Andi Riska Wulandari, Finance Department staff at Malukah Bakery, said,

“We always keep our promises in business, yes, because that is the key to building good and reliable business relationships with customers, employees and business partners. By keeping promises, entrepreneurs can gain trust and a good reputation, which can help in retaining customers and attracting quality employees and business partners. We have also treated everyone in every interaction and transaction with other parties well in accordance with clear, fair, objective and accountable rules, because this is the basic principle of good corporate governance. “In running a business, entrepreneurs must comply with applicable legal regulations and business ethics to maintain the company's integrity and reputation.”

From a consumer perspective, Marzuki, Wahdah Pharmacy consumer added,

“I see that this business unit has fulfilled the rights of parties interacting in business activities, they have fulfilled it, they always provide fair and transparent services, and try to fulfill the rights of consumers. In my opinion, they have always upheld the values of trust, trust, and avoided betrayal to the maximum. At Wahdah Pharmacy I received good service from the employees, such as providing an explanation of the availability of the products needed, an explanation of the benefits and the prices of the products offered were also very good. Good. “So far I also feel that they are always responsible and fulfill their obligations to existing consumers.”

This is in accordance with Allah's verses which command us to be trustworthy, including:

Allah's Word in surah al-Maidah, verse 1,

يَا أَيُّهَا الَّذِينَ ءَامَنُوا أَوْفُوا بِالْعُقُودِ أُحِلَّتْ لَكُمْ بَهِيمَةُ الْأَنْعَامِ إِلَّا مَا يُنْتَلَىٰ عَلَيْكُمْ غَيْرَ مُحِلِّي الصَّيْدِ وَأَنْتُمْ حُرْمٌ إِنَّ اللَّهَ يَحْكُمُ مَا يُرِيدُ ۝١

“O you who believe, fulfill the aqads. Livestock is permitted to you, except for those which are read to you. (That is) by not permitting hunting while you



are performing Hajj. Indeed, Allah establishes laws according to what He wills.”

Allah's Word in surah al-Mukminun, verse 8,

وَالَّذِينَ هُمْ لِأَمْتِهِمْ وَعَقْدِهِمْ رُءُوفُونَ

“And those who keep the mandates (they bear) and their promises.”

Also in a hadith about trading with a sense of trust, the Prophet said,

التَّاجِرُ الْأَمِينُ الصَّدُوقُ الْمُسْلِمُ مَعَ الشُّهَدَاءِ - وَفِي رِوَايَةٍ: مَعَ النَّبِيِّ وَالصِّبْيَانِ وَالشُّهَدَاءِ - يَوْمَ الْقِيَامَةِ

It means:

“A Muslim trader who is honest and trustworthy (trusted) will be (gathered) with the Prophets, the Siddiq people and the people who died as martyrs on the Day of Judgment (later).” (H.R. Ibnu Majah and others)

Based on the results of the interviews from the informants above, it can be concluded that the application of trustworthy ethics in business will have an impact on the profit side, making interesting breakthroughs is a step that needs to be taken, however consistent application of Islamic business ethics will provide maximum support in obtaining profits and can build trust in society. According to the respondents/informants, as long as the business unit always provides maximum service and the products offered are also of high quality, applies the principle of transparency to customers, provides services honestly and fairly so that the rights of both the company and customers feel fulfilled, then this This will have an effect on attracting more consumers and can help build consumer trust.

Furthermore, there are several informants who consider that financial management and services in business units within the DPP Wahdah Islamiyah in Makassar City are still not appropriate or sufficient in accordance with the ethics of trust in the context of Islamic business ethics, indicating that there is room for improvement in implementing ethics in business practice. This means that the differences in perceptions between respondents regarding this ethic indicate that this ethic has not been fully implemented in business practice. This may be due to the diversity of views in society regarding this aspect and the complexity of implementing these ethics in a business context. In this case, Jalaludin, in his interview statement stated that,

“It is still not appropriate to keep promises in business. “Sometimes there are some orders that miss the agreed completion time, but this is not intentional, but we will continue to remain committed to evaluating and correcting this.”

Likewise, Saifullah, in his interview statement, stated,



“In general, the application of Islamic business principles has been implemented, only the principle of trust, especially in terms of responsibility to customers and trust in fulfilling promises to complete orders according to the agreed time, still needs to be a material for maximum evaluation.”

Application of Ethics of Virtue

The data collected from the questionnaire aims to explore how virtue ethics is applied in practice, focusing on respondents' attitudes, behaviors, and perceptions. This analysis is crucial in identifying patterns, such as the degree of ethical awareness and the consistency of ethical principles in decision-making processes. By presenting a summary of the responses, we can better understand the underlying trends and variations among the participants. The results of descriptive statistical analysis on the questionnaire regarding the application of virtue ethics are shown in the following table.

Table 6
Application of Ethics of Virtue

Code	Indicators	Frequency (Percentage)					Total	Mean
		1	2	3	4	5		
		%	%	%	%	%		
X4.1	Entrepreneurs practice benevolence and honesty in every interaction and transaction with other parties, such as providing optimal service, being honest about product quality, communicating in a friendly manner, and so on. Entrepreneurs treat everyone in every interaction and transaction with other parties well in accordance with clear, fair, objective and accountable rules.	-	-	-	18	14	32	4,43
		-	-	-	56,3	43,8	100	
X4.2	Entrepreneurs do not practice usury.	-	-	-	18	14	32	4,43
		-	-	-	56,3	43,8	100	
X4.3	Entrepreneurs practice benevolence and honesty in every interaction and transaction with other	-	-	-	8	24	32	4,75
		-	-	-	25,0	75,0	100	



	parties, such as providing optimal service, being honest about product quality, communicating in a friendly manner, and so on. Entrepreneurs treat everyone in every interaction and transaction with other parties well in accordance with clear, fair, objective and accountable rules.							
X4.4	Entrepreneurs do not practice usury.	-	-	-	12	20	32	4,62
		-	-	-	37,5	62,5	100	
Total of Mean								4,55

Source: Primary Data, Processed (2023)

The table above illustrates that 14 people or 43.8% of respondents chose the “highly appropriate” option and 18 people or 56.3% of respondents chose the “appropriate” option related to the indicator that “entrepreneurs carry out benevolence and honesty in every interaction and transactions with other parties, such as providing optimal service, being honest about product quality, communicating in a friendly manner, and so on” and “entrepreneurs treat everyone in every interaction and transaction with other parties well in accordance with clear, fair, objective and can be accounted for”. Meanwhile, 24 people or 75% of respondents chose the “highly appropriate” option and 8 people or 25% of respondents chose the “appropriate” option related to the indicator that “entrepreneurs do not practice usury”. Furthermore, 20 people or 62.5% of respondents chose the “highly appropriate” option and 12 people or 37.5% of respondents chose the “appropriate” option related to the indicator that “Entrepreneurs do not reduce the scale measurements and always improve the measurements”.

From these results, it can be concluded that virtue ethics has generally been implemented in business units within the Wahdah Islamiyah DPP in Makassar City. Overall, the average (mean) perception of respondents shows a value of 4.55 on a scale of 5, which indicates that the management and services of these business units are in accordance with or in line with virtue ethics.

The practice of implementing virtue ethics is measured in several ways, namely virtue and honesty in every interaction and transaction, treating everyone well, not engaging in usury practices, and not reducing the dose. The majority of respondents stated that the business units within the DPP Wahdah Islamiyah in Makassar City had carried out business in



accordance with the values, principles or ethics of virtue and honesty where entrepreneurs always strive to carry out virtue and honesty in every interaction and transaction with other parties, such as providing services. optimal, honest regarding product quality, communicating in a friendly manner, and others.

In an interview regarding this matter, Saifullah stated,

“It has been implemented and carried out well, as a form of excellent service to all parties. It has been implemented appropriately and has become the company's service guidelines, in accordance with the agreed SOPs and rules. It is highly appropriate to be implemented, so far the company's capital has come from investors, collaboration with partners and other non-usury sources. Apart from that, we will make a commitment to avoid the practice of usury. It is very appropriate to implement and consistent in not committing fraud.”

The majority of respondents in the table above indicated that the business units within the DPP Wahdah Islamiyah in Makassar City have treated everyone in every interaction and transaction with other parties well in accordance with clear, fair, objective and accountable rules. In this case, Irfan Mas'ud, in his interview statement stated,

“Yes, God willing, we will continue to try to carry out our mandate and business activities guided by the agreed rules, including trying to always act fairly and objectively in every company activity. Absolutely do not practice usury because it is haram.”

Likewise, as an application of the principles or ethics of virtue and honesty, the majority of respondents/informants also stated that business units within the DPP Wahdah Islamiyah in Makassar City do not practice usury and do not reduce measures/scales in transactions. As explained in the previous chapter, justice is a command of Allah Swt. which must be upheld by every Muslim. Every Muslim must be a person who always acts fairly in all matters. A fair attitude is morals (ethics) that put the parties in their place in the sense that there should be no unjust or tyrannical attitudes towards each other. In relation to business, fairness can be understood as fulfilling the rights of parties interacting in business activities, including by perfecting the balance sheet as it should be, according to the word of Allah Swt. in Q.S. al-Isra verse 35,

وَأَوْفُوا الْكَيْلَ إِذَا كُنْتُمْ وَزَنُوا بِالْقِسْطِ الْمُسْتَقِيمِ ذَلِكَ خَيْرٌ وَأَحْسَنُ تَأْوِيلًا ٣٥



“And perfect the measure when you measure, and weigh with the correct balance. That is what is more important (for you) and the consequences are better.”

In relation to this, Satrio Herlambang, Main Director of the Wahdah TV Business Unit, explained,

“We have carried out benevolence and honesty in every interaction and transaction with other parties, such as providing optimal service, being honest about product quality, communicating in a friendly manner, and so on. Yes, try as hard as possible because apart from the consequences in the afterlife, a traitorous attitude in business will also affect the trust of our consumers and colleagues in future cooperation and business transactions. We also try to treat everyone in every interaction and transaction with other parties well in accordance with clear, fair, objective and accountable rules. Yes, this is always a priority, because of the consequences in this world and the hereafter. Always try as hard as possible, but of course perfection belongs only to Allah. Yes, Allah's law is always a priority in business, enterprise and trade, God willing.”

From a consumer perspective, Muchtadyn, a consumer from the Malukah Bakery Business Unit, said,

“I see that Malukah Bakery has carried out benevolence and honesty in every interaction and transaction. Optimal products, quality raw materials and good communication are clear proof of this. I feel that Malukah Bakery treats all customers well, according to clear, fair, objective and accountable rules. I am sure that Malukah Bakery is not involved in the practice of riba, which is in accordance with Islamic economic principles. I see that Malukah Bakery always serves products in the right dosage and does not reduce the dosage. This creates a sense of trust in the product I purchase.”

This is in accordance with the verses that Allah commands to do good deeds among fellow humans, including:

Allah's Word in surah al-Baqarah, verse 188,

وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبُطْلِ وَتَذُلُوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ

“And do not let some of you consume the property of others among you in a false way and (do not) bring (the affairs of) that property to the judge, so that you can consume part of the property of others by (doing) sin, even though you know.”

Allah's Word in surah al-Baqarah, verse 278,

يَا أَيُّهَا الَّذِينَ ءَامَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنْتُمْ مُّؤْمِنِينَ ٢٧٨



“O you who believe, fear Allah and leave the remainder of usury (which has not been collected) if you are believers.”

Allah's Word in surah al-Nisa', verse 29,

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبُطْلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

“O you who believe, do not devour each other's wealth in a false way, except by means of business that is carried out mutually between you. And do not kill yourselves; Verily Allah is Most Merciful towards You.”

Based on the results of interviews with the informants above, it can be concluded that the application of virtue ethics in business is very important and urgent in order to achieve or create moral conclusions between right and wrong and to be able to run business honestly, fairly, and responsibly. By applying Islamic business ethics, it can bring greater profits because it always behaves fairly and honestly. The benefits that can be felt are not only material but also in terms of comfort and feeling safe because you run your business honestly.

According to the informant, implementing business ethics is beneficial not only in this world but also in the hereafter. One of the characteristics of professionalism in business is keeping promises. Virtue and honesty must always be prioritized so that optimal service can be achieved. Honesty is something that is highly valued by entrepreneurs. This is because there are many things that greatly influence the credibility and trust of other parties, starting with honesty in interactions and maintaining trust.

Conclusion

Based on the results of the analysis that has been carried out, it can be concluded that Islamic business ethics, in the form of monotheism, justice, trust, and benevolence, have generally been implemented in business units within the DPP Wahdah Islamiyah in Makassar City. Based on the results of interviews, it was found that the Islamic business ethics that have been implemented provide great benefits and usefulness to the management and services of business units within the DPP Wahdah Islamiyah in Makassar City, with the following details: (1) The application of monotheistic ethics is believed to be a factor that can bring blessings, which in turn will provide benefits for the company or existing business units. This is based on the belief in the hadith of the Messenger of Allah, which means “honest traders will one day be side by side with the Messenger of Allah in heaven.” (2) The application of justice ethics is believed to be a factor that



can create a work environment that is fair, inclusive, dignified, and in accordance with Islamic law. By implementing these principles and ethics, employees will feel happy and comfortable so they can work better and provide better service to customers; (3) the application of trust ethics is believed to be a factor that can increase the trust of customers and other parties, thereby providing benefits for the company; and (4) the application of virtue ethics is believed to be a factor that can improve and provide excellent service to all parties because this principle and ethics support business management in accordance with company service guidelines, SOPs, and agreed rules. Apart from that, the implementation of principles and ethics also underlies business actors in existing business units to always act honestly and objectively and avoid haram practices in all company activities so as to provide profits for the company.

There are several informants who consider that management and services in business units within the DPP Wahdah Islamiyah in Makassar City are still not appropriate or appropriate enough, especially with the principles or ethics of justice and trust in the context of Islamic business ethics, indicating that there is room for improvement in implementing these ethics in business practices. This means that these ethics have not been fully implemented in business practice. Therefore, business units within the Wahdah Islamiyah DPP in Makassar City should make improvements by developing standard work procedures that refer to Islamic business ethics.

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