



# Implementation of al Ghazali's business ethics in buying and selling transactions at the Syahid ATK Sidenreng Rappang Shop

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## ABSTRACT

Islamic laws and universal rules covering all aspects of human life have also established rules and regulations for conducting business transactions, in this case, trade. The main study in this paper is how to apply the concept of business ethics initiated by Al Ghazali to buying and selling transactions at the ATK Sidrap Martyrdom Store. This article uses qualitative research methods with a field research approach and collects primary and secondary data from literature related to the subject of writing. The study results found that buying and selling transactions at Toko Syahid ATK Sidrap have implemented most of Al-Ghazali's business ethics principles: honest, fair, not damaging prices, and selling halal products. The principle that has yet to be fully applied is excellent service.

**Keywords:** Implementation; business ethics concept; buying and selling

## 1. INTRODUCTION

Sharia, or rules in Islam, teach how humans live their lives from all aspects. Both from the aspect of religiosity, namely the relationship to God, and the social aspect, namely how humans maintain relationships with humans and the universe. Social interaction among humans in Islamic law is known as *muamalah*. The types and forms of *muamalah* are diverse and continue to develop with the times. (Jamaluddin, 2017) Sharia-based economics, better known as Islamic economics, is an economic system in which all the principles aim at the general welfare of Muslims and humanity.

Ethics is a series of physical activities originating from a person's inner state that are spontaneous, not artificial, and do not count profit or loss. Procedures for trading or buying and selling transactions in the Islamic economy have been regulated in

accordance with Islamic law (Fathrul Quddus, 2021). Experts later developed this procedure into a scientific field called Islamic business ethics.

Islamic business ethics ensure that both parties—traders and buyers—gain from the transaction in addition to dictating how commerce should be conducted in conformity with the Shari'a. It is hoped that the money made will help the company proliferate and give it access to Allah SWT's blessings and pleasure, both in this life and the hereafter (Ghina Safira Nurfikri et al., 2021).

According to Al Ghazali, the Islamic economy must adhere to Sharia law and Islamic principles. All financial transactions have *maslahah* as their primary objective. Al Ghazali stresses and directs Islamic transactions in the application of commercial ethics. (Deti & Sunantri, 2022) Fairness, candor from business people, building strong commercial ties, paying off accounts payable, lowering sales margins, earnings in this life and the next, and taking into account all of these factors are some of Al Ghazali's classifications.

Al Ghazali's concept of buying and selling is very relevant in the current industrial context. In the era of globalization and modernization, buying and selling practices are increasingly complex and diverse. Therefore, the public needs to understand the concept of buying and selling Al Ghazali to conduct transactions with good ethics and morals. In addition, buying and selling Al Ghazali can also guide business actors in running their businesses with principles that follow Islamic teachings. Thus, this research is expected to contribute to the development of industry and society positively.

Al Ghazali's concept of buying and selling is fundamental as the basis for transactions, but many people still need to understand this concept fully. This is caused by a need for more understanding of Islamic teachings and a lack of knowledge about buying and selling Al Ghazali. In addition, another challenge faced is the existence of buying and selling practices that do not follow the ethical and moral principles taught by Al Ghazali.

Compared to other vocations, the trading industry receives more attention in Islam. This is due to the hadith of the Prophet SAW, specifically when a friend of *Rifa'ah bin Rafi'* reported that Rasulullah SAW had been asked by someone, which lends legitimacy to this trading livelihood.

*"What is the best livelihood?" "Someone who works with his own hands and every honest trade,"* replied the Prophet. (HR. Bazaar and declared valid by Al-Hakim)

The Syahid ATK shop, which is located at Sidenreng Rappang, is a shop that provides office stationery, the Koran, sports equipment, and other consumer needs. At Syahid ATK Shop, consumers come from various backgrounds, ethnicities, religions, and races. There are 14 employees at the Syahid ATK Shop, consisting of 10 women and 2 men. The cashier consists of 4 people, 2 Warehouse divisions, and 8 display and service departments.

Transactions at the Syahid ATK Store are all in cash and use retail applications with a computer system. The suppliers or procurement of goods come from various shops in Makassar and Surabaya. The number and variety of goods and competitive prices make buyers feel comfortable shopping. This then raises the question of whether the buying and selling transactions that occur at the Syahid ATK Shop are in accordance with Islamic law and have implemented the values of Islamic business ethics.

Implementation can be interpreted as a natural action that has a good impact in the form of progress in the field of science and in determining one's personal values and attitudes. According to Usman in his book (2002), the context of implementation states, "Implementation is reduced to activities, actions, or the existence of a system mechanism where implementation is not just an activity but a planned activity to achieve the objectives (Al Kautsar, 2021).

Ethical theory becomes very important to be applied in business transactions. Al-Ghazali disclosed this in his book *Ihya 'Ulumuddin*. The approach taken by Al-Ghazali in his theory is the *tasawuf* approach. Buying and selling ethics is a set of rules that traders and buyers must follow in buying and selling transactions. Buying and selling ethics are crucial to maintaining trust between sellers and buyers and fairness in buying and selling transactions (Fuad et al.). One figure who emphasizes the importance of buying and selling ethics is Al Ghazali.

Al Ghazali was a great scholar who lived in the 11th century. He is known as one of the greatest figures in Islamic history, and many of his works are still relevant today. One of Al Ghazali's most famous works is *Ihya Ulumuddin*, a book that discusses morals and ethics in everyday life, including buying and selling ethics. (Fahlefi, 2012) According to Al Ghazali, buying and selling ethics must be based on honesty, fairness, and compassion. Merchants must be honest in stating the quality and price of the goods sold and must not deceive buyers. In addition, traders must be fair in determining the price of goods sold and may not set prices that are too high or too low.

As for buyers, Al Ghazali emphasized the importance of pursuing profits and paying attention to the quality of the goods purchased. Buyers must also be fair in determining a fair price for the goods purchased; they may not ask for too low prices or force sellers to lower prices (Fahlefi, 2012).

In addition, Al Ghazali also emphasized the importance of mutual respect between sellers and buyers. Merchants must respect buyers as customers who need the goods being sold, while buyers must also respect merchants as people who try to make a living by buying and selling.

Apart from that, Al Ghazali also emphasized the importance of avoiding usury in buying and selling transactions. Riba is a practice that is prohibited in Islam because it is considered to be detrimental to one of the parties in the transaction. Al Ghazali emphasized that traders must avoid usury practices such as providing loans with interest or buying goods with an interest-bearing installment system.

In Al Ghazali's view, the ethics of buying and selling must also be based on the principle of compassion. Merchants must pay attention to the needs and interests of buyers and refrain from taking advantage of buyers' weaknesses or deficiencies to gain greater profits. Instead, merchants should strive to assist buyers in meeting their needs fairly and compassionately.

In conclusion, according to Al Ghazali, the ethics of buying and selling are very important to maintain trust between sellers and buyers and to maintain fairness in buying and selling transactions. The ethics of buying and selling must be based on the principles of honesty, fairness, and compassion and avoid usury. Merchants and buyers must respect each other and pay attention to each other's interests in buying and selling transactions. Proper buying and selling ethics can create a healthy and fair business environment for all parties (Tsabit, 2018).

Islamic values are often ignored in doing business where there are many customers (customers), someone who pays the price for services in the field of professional services (clients), or business partners (partners), each of whom has guidelines and references to hold in transactions. The business. (Ilyas et al., 2019) A Muslim trader should use the Koran and hadith, as well as the consensus of the scholars, as guidelines in his business transactions to obtain the blessings he strives for (Misbach, 2017).

Studying and applying Islamic business ethics is urgent because it takes human beings who can act honestly, relatively, independently, and friendly in society. After all, doing business, or muamalah, is an activity that involves many parties. In every activity between humans and humans, humans and their God, and humans and their environment, there is a divine philosophy, not just a pragmatic relationship between humans. Islamic business ethics can be interpreted as something that forms the basis of transactions guided by something good, reasonable, and appropriate, and the most important thing is the halal transaction and the elements involved in it (Ahyyar & Abdullah, 2020).

The theory put forward by Al-Ghazali regarding business ethics focuses on honesty and truth based on the ethics and morals of business people. Al Ghazali also prohibits transactions containing *fadhli riba*, which is assumed to violate the function of money. Furthermore, Al Ghazali prohibits advertising a product that is not in accordance with its function, providing false information about the weight or quantity of a product, which is considered fraud, and condemns price manipulation, engineering in controlling the market, and fraud regarding the quality of an item (Deti & Sunantri, 2022).

Buying and selling is a transaction that occurs by agreement between two parties. Neither party should feel compelled or disadvantaged by the transaction. Business transactions often violate sharia and ethics, especially in buying and selling transactions prone to fraud and dishonesty. This article aims to discover the buying and selling transactions at the Syahid ATK Shop and the application of Sharia-compliant business ethics (Siregar, n.d.).

## 2. METHODS

This research is a qualitative descriptive study using a field research approach. The data sources used in this research are primary and secondary. Researchers collected data directly from informants, both employees who served and buyers who transacted at the Syahid ATK Shop (Nursapia, 2020). Other data collection techniques are keyword searches, subject searches, and recent scientific articles. Data was checked using a triangulation technique: collecting, sorting, and processing all data into writing (Fitri & Haryanti, 2020).

## 3. RESULTS AND DISCUSSION

Implementation is the application or implementation of a plan that is considered perfect and arranged in such a way as to achieve the objectives of a plan (Anggraeny, 2017). Sale and purchase or trading transactions are part of permissible economic activities and are considered priority activities in Islamic law. In the language that comes from the word *al-bai'*, *al-tijarah* or *al-mub* means giving, taking, or exchanging something. The scholars define buying and selling according to their point of view (Pembiayaan et al., 2014). Ibn Qudamah defines buying and selling as exchanging assets for property rights. The Hanafi school states that buying and selling is exchanging assets for assets with a particular system and using *shighat* and *qabul* (Jamaluddin, 2017).

Buying and selling, part of social interaction known in Islamic law as *muamalah* must also be guided by Islamic business ethics. Buying and selling are a substantial portion of the teachings of Islam. In buying and selling transactions, many things can make the seller or buyer slip into transactions forbidden by religion. Allowing sale and purchase transactions requires agreement and consent between the seller and buyer. Islam prohibits buying and selling that causes losses, feelings of intimidation, or compulsion for one of the parties. Islamic business ethics is part of Islamic economics, which studies all human efforts to meet their needs to obtain life blessings and *maslahah*, or benefits, both in this world and the hereafter.

Ethics is a series of physical activities originating from a person's inner state that is spontaneous, not artificial, and does not count profit or loss. Even though ethics has almost the same meaning as morality, both have different sources. The source of ethics is ethics considered good and accepted by most people, while the source of morality is the Al-Quran and the hadith of the Prophet (Astrid et al.).

Business ethics in Islam are very different from conventional business ethics, which prioritize profit. In Islamic business ethics, business people try to make human behavior and tendencies conform to Sharia-based provisions. (*Konsep Dasar Muamalah... Oleh: Jamaluddin, n.d.*) Business people realize that the basics of divine values are the driving force behind their economic mechanisms. With the basics of these values, it is believed that the function of life can be maximized because the circulation of assets among humans benefits all business people.

Muamalah activities, in this case, buying and selling or trade, which are the subject of Islamic law, are sellers and buyers. Transactions carried out by both have two elements: giving benefits to the seller and giving satisfaction to the buyer (Sholichah et al., 2022). The ethics of sellers and buyers in transactions are critical so that both parties know their rights and obligations. (Dahham Sabbar et al., 2021) The seller has the right to the price he has set for the goods he sells. Likewise, the buyer is entitled to the goods and functions of the goods he has purchased. Likewise, the buyer has the right to the goods and functions of the goods he has purchased in accordance with the agreement and to the pleasure of both. This is in line with the word of Allah in QS. Annisa (3): 29

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ

*"O you who have believed, do not consume one another's wealth unjustly but only [in lawful] business by mutual consent. Moreover, do not kill yourselves [or one another]. Indeed, Allah is to you ever Merciful."*

Al Ghazali's concept of buying and selling is one of the most critical concepts in Islamic society. This concept relates to ethical and moral principles in buying and selling transactions. Al Ghazali was a great scholar who lived in the 11th century AD and is known as one of the most influential figures in the history of Islamic thought. His famous works, such as Ihya Ulumuddin and Tahafut al-Falasifah, have influenced the development of Islamic thought.

Al Ghazali argues that markets or trade develop according to market laws. As part of the natural laws of the market, it also undergoes evolution by displaying expressions, which are desires that originate from the desire to satisfy each other's needs in economic terms. Markets arise because of supply and demand to meet needs and satisfy customers (Deti & Sunantri, 2022). Al Ghazali also formulates ethics in buying and selling practices, including the obligation to be honest, trustworthy, fair, and compassionate in transactions and the prohibition on hoarding goods, providing false information, and manipulating information in trade transactions (Fathrul Quddus, 2021).

This research only examines a small part of a trader's business ethics in buying and selling transactions, including:

1. Honest (trustful). A trader must be honest in his transaction or when offering his wares. The honest principle means being honest about the origin and halalness of the goods, being honest about the product's condition and not covering up if there is a defect in the goods (tadlis), and being honest about the pricing of the goods (Astrid et al.). Honesty is the key to success in all forms of business. Allah SWT said in QS. Al Ahzab: 70: "O you who have believed, fear Allah and speak words of appropriate justice." Rasulullah SAW also said in his hadith: "From Abi Sa'id, the Prophet Muhammad SAW said: "Traders who are honest and trustworthy with the Prophets, people who are honest and martyrs." (HR Tirmidhi)

The word honest in this hadith of the Prophet means to do something according to the applicable rules, not contradict the facts in what you say, not act fraudulently, and state only the truth.

2. Fair ('adl). A Muslim trader does not discriminate between consumers in the treatment of transactions. Services do not discriminate against consumers' ethnicity, race, or religion. In addition, merchants must impose *khiyar* rights on consumers, where consumers can exchange goods or cancel the transaction. Some of the hadiths of the Prophet became the basis for establishing *khiyar* rights in buying and selling transactions, including those narrated by Bukhari and Muslims:

"From Ibn Umar ra., from Rasulullah SAW, he said, "If there are two people making a sale and purchase transaction, then each of them (has) the right of *khiyar*, as long as they have not separated and they are still together, or one party gives the right of *khiyar* to the other party. However, if one of the parties grants *khiyar* rights to the other, a sale and purchase occurs. The sale and purchase are done, and if they separate after the sale and purchase occur, while one does not abandon the sale and purchase, the sale and purchase has been completed. happened (too)." (HR. Al. Bukhari and Muslim)

3. Do not damage the price (Tsaman et al.). One of the ethics of Muslim traders is the ability to set prices for goods according to generally accepted prices. Do not sell with profits that are too high so that you wrong the consumer or sell at a price below the capital, which results in wronging other traders.
4. Excellent service. Traders who apply Islamic business ethics can serve consumers in a friendly, courteous, and fast manner. Muamalah activities should be used to connect Ukhuwah Islamiyah and Ukhuwah Insaniyah. (Muhsin et al., 2022) A Muslim trader must have a friendly and polite personality and not discriminate against the treatment of his consumers. Hospitality to fellow human beings is also a command from Allah SWT in QS (Ali Imran: 159):

"So by mercy from Allah, [O Muhammad], you were lenient with them. Moreover, if you had been rude [in speech] and harsh in heart, they would have disbanded from about you. So pardon them, ask for forgiveness, and consult them in the matter. Moreover, when you have decided, then rely upon Allah. Indeed, Allah loves those who rely [upon Him].

5. Halal and suitable products (Halalan Thoyyiban). The most essential principle of a Muslim's business ethics is that the product that is the object of the transaction be a product that is guaranteed to be halal and good. It is not permissible for a Muslim trader to trade products whose origins are unclear or products that contain elements prohibited by the Shari'a. Traders are obliged to ensure that the products they sell are free from elements of *maysir*, *gharar*, and usury, as well as other elements prohibited by the Shari'a. Consumers have the right to obtain halal certainty from the products they buy and consume. Allah SWT said in QS. Al Baqarah: 168

“O humanity, eat from whatever is on earth [that is] lawful and good, and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy.”

Based on the verse above, the scholars agreed to apply the qiyas law that not only food and drink must be halal and good, but all products consumed for human life's needs must also be halal and good.

### **Implementation of Islamic Business Ethics at the Syahid ATK Shop**

Syahid ATK Shop is a shop that sells office stationery and various other items. In this article, the author has conducted research on the implementation of several parts of the business ethics concept of a Muslim trader at the Syahid ATK Shop, which can be described as follows:

1. **Honesty.** Syahid ATK Shop prioritizes honesty in buying and selling transactions. It can be seen from several incidents when customers forgot their groceries or belongings, such as their cell phones or wallets. Employees who get the day's shift will immediately convey it to the shop owner and announce it on social media. There has also been an incident where a warehouse employee found a note that did not match the amount of goods sent; there was an excess of goods from the supplier, and the shop owner immediately confirmed with the supplier and paid for the excess goods.
2. **Fairness.** The fair principle in buying and selling is also implemented at the Syahid ATK Shop. Employees serve and treat all consumers properly and politely. Some consumers who shop for stationery or other products find defects in the product. The Syahid Shop accepts the exchange of these items with an agreement provided that the goods are not damaged due to the buyer's fault. So, consumer rights to goods are still upheld. In addition, employees also do not discriminate between services for Muslim and non-Muslim consumers or differentiate the ethnicity and race of their consumers.
3. **Do not damage the price.** The pricing system for goods at the Syahid ATK Shop follows the prevailing market prices. It was not selling at a price that was too high or below the capital, damaging the market price. The Syahid ATK shop sets different wholesale and retail prices so that small traders who pick up goods at Syahid's shop to resell can be competitive.
4. **Excellent service.** The ethic of excellent service to consumers at the Syahid ATK Store seems to have not been appropriately implemented. Some consumers have complained about unfriendly employees and relatively slow service. This is because employees do not understand the products they sell or do not heed instructions from shop owners. This concerns the shop owner, who usually immediately summons the employee who is the object of the complaint and then advises him to serve customers in a friendly manner.

5. Halal and good products. Selling halal and good products (halalan thoyyiban) is the main principle applied at the Syahid ATK Shop. Products sold regularly are office stationery and other products, free from elements of maysir, gharar, and riba.

Research on trade transactions and the application of Islamic business ethics at the Syahid ATK Shop can be said to have fulfilled most of the ethical principles of a Muslim trader, namely being honest and fair, not undermining prices, and selling halal goods. The principle of business ethics that has not been implemented is excellent service by store employees.

## CONCLUSION

Islamic business ethics are guidelines that become a reference for a trader when making transactions. The sources for formulating Islamic business ethics are the Koran and hadiths, which previous scholars have processed in this way. Many principles are set as guidelines in trading transactions in accordance with the Shari'a, including being honest and fair, not undermining prices, serving excellently, and selling products that are lawful and good. It can be concluded that implementing the five references to Islamic business ethics at the Syahid ATK Shop has been mostly based on the principles of being honest and fair, not undermining prices, and selling halal and good products. Meanwhile, a small part has yet to be realized: the ethical principle of excellent service.

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