



THE APPLICATION OF ISLAMIC BUSINESS ETHICS IN THE BEHAVIOR OF FRUIT VENDORS IN TRADITIONAL MARKETS: A CASE STUDY AT LAMBARO CENTRAL MARKET, ACEH BESAR

Sibram Malasi

Sekolah Tinggi Ilmu Syariah (STIS) Nahdlatul Ulama Aceh, Indonesia

*Email: syibmal@gmail.com

Abstract

This study investigates the application of Islamic business ethics among fruit traders at the Lambaro Central Market in Aceh Besar. Grounded in Islamic moral philosophy, the research employs a qualitative approach to examine how daily trading practices align with five core ethical principles: *tauhid* (divine unity), *equilibrium* (justice), *free will*, *responsibility* (*amanah*), and *ihsan* (benevolence). Data were collected through field observations and in-depth interviews with selected traders and customers. The findings reveal that while the principle of free will is largely upheld—evident in the freedom given to buyers to make informed choices—other principles are inconsistently applied. Notable ethical shortcomings were found in the areas of product disclosure, weighing accuracy, and prioritization of religious obligations. The study concludes that a significant gap exists between normative Islamic business ethics and actual market behavior. It underscores the need for greater ethical awareness and institutional support to promote a morally grounded marketplace in accordance with Islamic teachings.

Keywords: *Islamic business ethics, trader behavior, traditional market, Aceh Besar*

Abstrak

Penelitian ini bertujuan untuk mengkaji penerapan etika bisnis Islam pada pedagang buah di Pasar Induk Lambaro, Kabupaten Aceh Besar. Berlandaskan pada filsafat moral Islam, penelitian ini menggunakan pendekatan kualitatif untuk menilai sejauh mana praktik perdagangan sehari-hari para pedagang mencerminkan lima prinsip etika bisnis Islam, yaitu *tauhid* (keesaan Tuhan), *keseimbangan* (keadilan), *kehendak bebas*, *tanggung jawab* (*amanah*), dan *ihsan* (kebajikan). Data dikumpulkan melalui observasi lapangan dan wawancara mendalam dengan pedagang serta pembeli. Hasil penelitian menunjukkan bahwa prinsip *kehendak bebas* relatif diterapkan dengan baik, yang terlihat dari adanya kebebasan bagi pembeli untuk memilih barang tanpa paksaan. Namun, prinsip lainnya seperti *tauhid*, *keseimbangan*, *tanggung jawab*, dan *ihsan* masih belum diterapkan secara konsisten. Ditemukan praktik-praktik yang bertentangan dengan nilai-nilai etika Islam, seperti menyembunyikan kondisi barang, ketidaksesuaian timbangan, dan kelalaian dalam menjalankan kewajiban agama. Penelitian ini menyimpulkan bahwa terdapat kesenjangan antara norma etika bisnis Islam dan perilaku pasar yang sesungguhnya. Oleh karena itu, dibutuhkan peningkatan kesadaran etis dan dukungan kelembagaan untuk mendorong terciptanya aktivitas perdagangan yang sesuai dengan prinsip-prinsip syariah.

Kata Kunci: *Etika bisnis Islam, perilaku pedagang, pasar tradisional, Aceh Besar*

A. Introduction

Islam strongly emphasizes that economic activities must be conducted in accordance with divine ethical principles derived from the Qur'an, the Hadith of the Prophet Muhammad (PBUH), and other authoritative sources of Islamic jurisprudence. Similar to conventional economic thought, Islamic economics is concerned with how individuals and societies acquire, distribute, and utilize material and immaterial wealth to meet human needs. However, Islamic economics differs fundamentally in that all economic behavior must be governed by a framework of moral norms and religious obligations (Jubaedi et al., 2018).

Business ethics, in general, refer to a set of values and moral standards distinguishing right from wrong, good from bad, within business practices. Islamic business ethics extend this definition by anchoring ethical conduct in divine accountability. They encompass a comprehensive system of moral behavior based on the principles of honesty, fairness, responsibility, and integrity in all commercial dealings (Nafis, 2019). These principles are further formalized in Islamic teachings through five core values: *tauhid* (divine unity), *equilibrium* (justice and fairness), *free will*, *responsibility* (*amanah*), and *ihsan* (benevolence and moral excellence) (Yani, 2016).

Trading—*al-bay'*—in Islamic jurisprudence is a mutual exchange of goods or services aimed at lawful profit. It involves not only legal permissibility but also ethical conduct rooted in accountability. As Alma (1994, p. 19) explains, buying and selling represent reciprocal relationships that are inherently interdependent, forming what Islamic law considers contractual and moral obligations. A market, therefore, is not merely an economic space but also an ethical arena.

According to Mardiyah (2010), a market is a central institution in facilitating commerce, particularly for Muslim consumers who expect fairness, honesty, and transparency in transactions. However, in many traditional markets, these ethical expectations are often compromised. Violations such as deceit, fraudulent weighing, and concealment of product defects are frequently reported.

This study focuses on the Lambaro Central Market in Aceh Besar, a traditional market that plays a pivotal role in local commerce. Preliminary observations revealed that while many traders uphold Islamic values in principle, several unethical practices persist—particularly among fruit vendors. Cases of misrepresentation, failure to disclose product quality, and tampering with weights and measures were observed. These practices not only harm consumers but also contradict the fundamental tenets of Islamic business ethics.

Interview data from customers support these observations. One buyer, for example, reported that a fruit seller described mangoes as sweet and ripe, but the actual quality was far below expectations. Another consumer found discrepancies in weight and was not informed of product defects. These incidents raise concerns about the ethical standards applied in daily transactions and indicate a gap between Islamic ethical ideals and market realities.

Given this background, the present study seeks to examine the extent to which Islamic business ethics are practiced by fruit traders at the Lambaro Central Market. Specifically, it aims to assess trader behavior through the framework of the five core ethical principles mentioned above. The research questions guiding this study are: (1) How do fruit traders behave in relation to Islamic business ethics? (2) To what extent do their practices align with the principles of *tauhid*, *equilibrium*, *free will*, *responsibility*, and *ihsan*?

B. Method

This study employs a qualitative research approach, chosen for several key reasons. First, qualitative methods are particularly well-suited for describing real-world phenomena in a manner that is rich, contextual, and easier to interpret when dealing with complex social realities. Second, this approach allows for a direct and dynamic interaction between the researcher and the respondents, thereby enabling the collection of data grounded in actual field experiences. Third, qualitative methods are sensitive to and adaptable within the cultural and value frameworks of the community under study, offering a more nuanced understanding of social behavior (Moleong, 2010).

In this research, the qualitative approach is used to explore and describe the ethical behavior of fruit traders at the Lambaro Central Market, particularly in relation to their application of Islamic business ethics. Data were collected through two primary techniques: observation and interviews. Observations were conducted to understand the natural behaviors and practices of traders during business activities, while interviews were carried out to gather in-depth insights into the traders' knowledge, attitudes, and actions regarding Islamic ethical principles.

The respondents in this study consisted of selected fruit traders operating at the Lambaro market, chosen based on purposive sampling. This sampling technique was employed to ensure that only individuals directly involved in fruit trading and considered to have relevant experience and information were included in the study. The data collected from these interviews and observations were then analyzed thematically, focusing on recurring patterns and categories that aligned with the five core principles of Islamic business ethics: *tauhid* (monotheism), *equilibrium* (justice and fairness), *free will*, *responsibility* (*amanah*), and *ihsan* (benevolence). This thematic analysis enabled the researcher to interpret the behaviors and ethical orientations of the traders in light of Islamic values and principles.

C. Results and Discussion

In Islamic commercial ethics, conducting business is not merely a transactional activity but a form of moral engagement grounded in religious obligation. Every business actor, especially Muslim traders, is expected to adhere to a set of ethical principles that reflect Islamic values. These principles are not only intended to ensure lawful trade but also to foster justice, transparency, and trust within the marketplace. This section analyzes the behavior of fruit traders at the Lambaro Central Market in Aceh Besar based on five

foundational principles of Islamic business ethics: unity (tauhid), equilibrium (justice and balance), free will, responsibility (amanah), and benevolence (ihsan). The analysis draws from data collected through interviews and direct observation, highlighting how these ethical principles are—or are not—manifested in the traders' daily commercial activities. The following subsections examine each principle in detail, beginning with the concept of tauhid, the most fundamental of all Islamic values.

1. Principle of Unity (Tauhid)

The principle of tauhid, or divine unity, lies at the core of Islamic belief and serves as the foundational basis for all human activities, including business transactions. In the context of Islamic business ethics, tauhid demands that every action—economic or otherwise—be aligned with the recognition of Allah's sovereignty. This principle requires that Muslim traders internalize a sense of devotion and submission to God's commands, viewing their commercial endeavors as part of their broader spiritual obligations.

At the Lambaro Central Market, the application of tauhid was observed among some fruit traders through their commitment to religious practices during business hours. For instance, several traders expressed that they prioritized performing the obligatory prayers (shalat), even when customers were present. One respondent (Informant 1) stated:

"When the prayer time arrives, I leave my stall regardless of how many customers are there. I simply inform them that I am temporarily closed because I need to pray."

A similar perspective was shared by Informant 4, who emphasized:

"Once it is time to pray, I immediately stop trading. To me, obeying Allah's command is more important than continuing my business. I believe that by prioritizing Allah, my sustenance will surely be blessed. I also regularly give charity to the mosque as an act of gratitude."

However, the research also found that not all traders exhibited this level of adherence. Informant 5, for example, admitted to continuing sales during the call to prayer:

"I usually continue to sell during the adhan if customers are still coming. I am a new trader here, just three months in, and I'm afraid of losing potential customers."

Informant 2 shared a similar view:

"I normally serve the customers first and then perform my prayers afterwards."

These findings suggest that while some traders observe the principle of tauhid in their daily business conduct, others tend to compromise their religious obligations for the sake of economic gain. Although these traders eventually perform their prayers, the delay indicates a lower prioritization of religious duties, which is inconsistent with the ethical ideal of tauhid in Islamic commerce. The Qur'an emphasizes the purpose of human creation as servitude to Allah. Surah Adh-Dhariyat (51:56) states:

"And I did not create the jinn and mankind except to worship Me."

This verse underlines that all human endeavors, including business, must be seen as acts of worship. Accordingly, Muslim traders are expected to uphold this principle by placing divine obedience above material interest. When viewed through this lens, prioritizing prayer over customer service becomes not merely a ritual obligation, but a profound expression of monotheistic faith in economic life.

2. Principle of Equilibrium (Justice and Fairness)

The principle of equilibrium in Islamic business ethics encompasses the concepts of justice, balance, and fairness in commercial transactions. It emphasizes that all parties involved in trade should receive their rightful due without exploitation, deceit, or manipulation. This principle mandates transparency in product quality and pricing, as well as accuracy in weighing and measuring goods, thereby preventing unfair practices that may harm consumers.

Field findings at the Lambaro Central Market reveal varied applications of this principle among fruit traders. Some traders made efforts to ensure fairness and openness in disclosing product conditions. Informant 3, for instance, shared:

“I always inform customers about the quality of my fruit. If the fruit is not very fresh or was left over from previous days but still edible, I sell it at a lower price. My goal is to build trust and retain loyal customers.”

Such practices indicate a commendable level of ethical awareness and commitment to honest trade. However, not all traders upheld this standard. Informant 5 admitted:

“Maintaining consistent quality is difficult. Sometimes I have leftover fruit that hasn’t sold. During slow sales, I mix older fruit with the new batch.”

While this approach may help minimize financial loss, it contradicts Islamic ethical teachings, particularly the prohibition of *gharar*—transactions involving uncertainty, deception, or ambiguity. In Islam, selling defective goods without disclosure or mixing spoiled products with fresh ones, especially without customer consent, falls into the category of *gharar* and is explicitly forbidden. According to Adiwarman Karim (2013), contracts in Islamic economic transactions must be free from elements of uncertainty and speculation. The integrity of trade depends on clear terms and honest dealings. Speculative behavior that results in three potential outcomes—gain, loss, or break-even—introduces unacceptable levels of risk, leading to unjust consequences.

Moreover, justice in trade extends beyond product quality to include accurate weighing and measuring. Informant 4 demonstrated good practice by always measuring fruit openly and in front of the buyer:

“I make sure the buyer sees the scale when I weigh the fruit. I want them to feel confident and trust me.”

Nevertheless, not all customers had positive experiences. A wholesale buyer, Mr. Mulkan, expressed concerns:

“Sometimes the weight is inaccurate when I purchase in bulk. The seller doesn't always weigh it in front of me.”

Another buyer, Mrs. Ely, reported that her citrus fruits were mixed with spoiled pieces. While the total weight was correct, the portion of inedible fruit made the purchase less valuable:

“The seller included some spoiled fruits. So, although the weight was accurate, not all the fruit could be consumed.”

Such practices not only breach Islamic ethical principles but also diminish customer trust and satisfaction. The Qur'an strictly condemns fraudulent weighing and measuring. Surah Al-Mutaffifin (83:1–3) warns:

“Woe to those who give less [than due], who when they take a measure from people, take in full; but if they give by measure or by weight to them, they cause loss.”

The obligation to ensure fairness in trade is also reiterated in Surah Al-Isra' (17:35):

“Give full measure when you measure, and weigh with an even balance. That is the best [way] and best in result.”

These verses illustrate that maintaining balance and fairness in trade is not only a moral obligation but also a religious duty. Traders who engage in deception, even unintentionally, are warned of spiritual and social consequences. In conclusion, while a number of traders at Lambaro Market uphold the principle of equilibrium, there remains a significant gap in ethical consistency. Practices such as misrepresenting goods or tampering with weight reflect a partial or superficial understanding of Islamic ethics, emphasizing the need for deeper awareness and reinforcement of just behavior in everyday transactions.

3. Principle of Free Will

Free will (*ikhtiyar*) is an essential component of Islamic business ethics. It underscores the idea that human beings, as moral agents, are granted autonomy by Allah to make decisions—including in matters of trade—while bearing full responsibility for the outcomes. In commerce, this principle obliges sellers to respect the freedom of consumers to make informed choices without coercion, manipulation, or pressure. It also demands honest communication so that buyers can evaluate goods and offers independently.

Based on field observations at the Lambaro Central Market, most fruit traders demonstrated a strong adherence to this ethical principle. Informant 1 noted that they welcomed other vendors to sell in close proximity, viewing competition as a means of attracting more buyers, not as a threat:

“I have no problem if others set up shop near mine. In fact, I believe more traders will attract more customers.”

Informant 2 described a practice of offering clear product information to help buyers make free and informed decisions:

“I always explain the type and quality of fruit to customers. For example, I tell them, ‘This is salak pondoh, which is sweeter and a bit more expensive. This one is regular salak, it’s cheaper.’ Then I let them decide what they want.”

Informant 4 emphasized their belief in divine providence and the importance of sincerity in sales:

“I never pressure customers to buy. I give them the freedom to choose. I believe that sustenance is determined by Allah. I’ve been selling here for over 12 years, and I know that if I ever cheat, I’ll lose my regular customers.”

Interviews with consumers supported these claims. Buyers consistently stated that they felt free to browse and choose products without being pressured by the sellers. This environment of voluntary exchange is consistent with the Islamic ethical vision of fair, transparent, and pressure-free transactions. This ethical posture aligns with Islamic teachings that promote mutual consent in all commercial dealings. The Qur'an commands in Surah An-Nisa' (4:29):

“O you who have believed, do not consume one another’s wealth unjustly, but only [in lawful] business by mutual consent.”

This verse affirms that consent and freedom in trade are not merely legal criteria but spiritual imperatives. A transaction lacking true freedom and clarity from both parties is invalid from the perspective of Shariah. In conclusion, the principle of free will was found to be well-implemented among the fruit traders interviewed at the Lambaro Central Market. They showed respect for customer autonomy, avoided coercive sales tactics, and offered transparent product descriptions. This finding suggests that, among the five principles examined, *free will* is the most consistently upheld by the traders in practice.

4. Principle of Responsibility (Amanah)

Responsibility (*amanah*) in Islamic business ethics refers to the moral and legal accountability of individuals for their actions, particularly in fulfilling obligations to God, oneself, and others. In the context of trade, it implies that a businessperson must act with integrity, ensuring that all goods sold are suitable for consumption and marketed honestly, with full awareness of the impact their actions may have on consumers and the broader community. In the case of fruit traders at the Lambaro Central Market, the degree to which this principle is practiced varies significantly. Some informants demonstrated a conscientious approach to their business responsibilities. Informant 1 stated:

“I always make sure the fruits I sell are in good condition. Alhamdulillah, I’ve never had a customer complain.”

Informant 3 echoed this sentiment, noting a commitment to sorting fruit to maintain customer satisfaction:

“If any fruit was left over from the previous day, I sort it first to ensure only the good ones are sold. That way, the buyers remain happy.”

Informant 5, while also claiming to sort the fruit, acknowledged occasionally mixing older fruits with fresher ones:

“I try to only sell fruit that is still in good condition. Sometimes I mix leftover fruit from yesterday, but I do sort through it to ensure it’s still okay.”

However, inconsistency in this practice was evident. The same informant later admitted:

“Sometimes, to avoid losing profit—even my capital—I mix the old fruit with the new ones. Otherwise, I would suffer a complete loss.”

This contradictory statement highlights a conflict between economic motives and ethical responsibility. While financial challenges are understandable, from an Islamic ethical standpoint, selling spoiled or low-quality goods without disclosure violates the principle of *amanah* and risks causing harm to others. This concern is supported by feedback from customers. One respondent, Mrs. Salmiah, reported purchasing fruit that appeared fresh but later turned out to be bruised or rotten, suggesting a failure by the seller to uphold their ethical duty. Such incidents not only damage trust but also reflect poorly on the spiritual integrity of the seller.

Islam teaches that every individual will be held accountable for their deeds. The Qur'an affirms this in Surah Al-An'am (6:164):

“Every soul earns not [blame] except against itself, and no bearer of burdens will bear the burden of another. Then to your Lord is your return, and He will inform you concerning that over which you used to differ.”

From an ethical perspective, this verse reinforces the idea that traders must assume full responsibility for the quality of their goods and the honesty of their transactions. They are expected to ensure that customers are not harmed, misled, or shortchanged in any way.

Additionally, the Prophet Muhammad (PBUH) stated:

“Each of you is a shepherd, and each of you is responsible for his flock.”
(Sahih al-Bukhari and Muslim)

This hadith emphasizes the moral obligation of every individual to safeguard the rights and well-being of those under their care—including customers. For traders, this means exercising due diligence in sorting, presenting, and selling their goods with transparency and care. In conclusion, while several traders at the Lambaro Central Market demonstrated a commendable level of responsibility in maintaining product quality, the data also reveal that economic pressure sometimes leads to ethical compromise. These findings underscore the need for greater awareness and internalization of *amanah* as a non-negotiable component of Islamic business conduct.

5. Principle of Benevolence (Ihsan)

The principle of *ihsan* represents the highest standard of ethical conduct in Islam. It goes beyond fulfilling legal and moral obligations by encouraging individuals to act with excellence, sincerity, and compassion in all aspects of life—including commerce. In

business, *ihsan* requires not only honesty and fairness but also the intentional effort to benefit others, avoid harm, and embody generosity and transparency.

In the context of the Lambaro Central Market, the application of this principle varies among fruit traders. Informant 5, a wholesale fruit seller, acknowledged the presence of damaged or spoiled fruit in bulk purchases but framed it within a mutual understanding:

“I sell fruit by the basket to retailers. If some fruit is bruised or damaged, it’s understood—we’re all in agreement because it comes like that from the supplier.”

While mutual consent is important in trade, the notion of implicit acceptance does not override the ethical imperative to disclose defects. From an Islamic perspective, true *ihsan* would involve sorting out such fruits or clearly informing the buyer to avoid potential dissatisfaction or harm. Other traders displayed a more proactive ethical stance. Informant 2, for example, emphasized transparency and honesty in sales:

“For me, honesty is essential. If any of my fruit is bruised or overripe, I always inform the buyer.”

Informant 1 went a step further by engaging customers politely and allowing them to sample products:

“When a customer approaches, I ask what they’re looking for and show them options. If I claim the fruit is sweet, I let them taste it first to be sure.”

These actions reflect the spirit of *ihsan*, which includes treating customers with respect, being truthful in product descriptions, and creating a positive buying experience. Such practices not only align with Islamic teachings but also build long-term customer loyalty and community trust. However, not all traders met this ethical standard. Field data revealed that some vendors continued to mix substandard fruits with high-quality ones without informing buyers, and others reduced weights or failed to display accurate measurements. These actions not only breach the principle of *ihsan* but also compromise the integrity of the marketplace.

Islam strongly condemns deceit in trade. The Prophet Muhammad (PBUH) stated: “Whoever deceives us is not one of us.” (Sahih Muslim)

This hadith reflects the severity with which dishonesty is viewed in Islam, especially in commercial dealings. Practicing *ihsan* in business means ensuring that transactions are conducted not just legally, but with genuine care for the welfare of others. Furthermore, *ihsan* is not merely an ethical recommendation; it is an integral part of faith. The Qur'an states in Surah An-Nahl (16:90):

“Indeed, Allah commands justice, excellence (*ihsan*), and giving to relatives, and forbids immorality, bad conduct, and oppression. He admonishes you that perhaps you will be reminded.”

This verse reinforces the divine directive to act with excellence in all dealings. In business, it serves as a mandate to go beyond mere compliance and to strive for moral superiority through honesty, kindness, and accountability. In conclusion, while several

traders at the Lambaro Central Market demonstrate commendable practices that reflect *ihsan*, the data also expose persistent issues of dishonesty and carelessness. The implementation of this principle remains inconsistent, indicating a need for further ethical education and internalization of Islamic values among market participants.

D. Conclusion

This study provides a critical assessment of the extent to which Islamic business ethics are practiced by fruit traders at the Lambaro Central Market in Aceh Besar. Grounded in a qualitative methodology and guided by the five foundational principles of Islamic business ethics—*tauhid*, *equilibrium*, *free will*, *responsibility*, and *ihsan*—the findings reveal significant variation in ethical adherence. Among these principles, *free will* was most consistently upheld. Traders respected customer autonomy, offered product choices transparently, and refrained from coercive practices—aligning with the Islamic emphasis on mutual consent in trade. However, the principles of *tauhid*, *equilibrium*, and *responsibility* were only partially implemented, with several traders prioritizing profit over prayer, misrepresenting product quality, or manipulating weights and measures. The principle of *ihsan*, which demands excellence and moral generosity in conduct, remains the most underapplied, reflecting a general lack of deep ethical internalization.

These findings contribute to the growing discourse on ethical lapses in traditional market economies, particularly in predominantly Muslim contexts where religious values are expected to govern commercial behavior. The results highlight a gap between normative Islamic business ethics and actual market practices, indicating that ethical compliance remains circumstantial rather than deeply embedded. To address these inconsistencies, targeted interventions are necessary. Stakeholders—including religious leaders, local market authorities, and educational institutions—should prioritize ethical training and awareness campaigns. Further research is also warranted to examine the socio-economic determinants of ethical behavior among micro-entrepreneurs and to explore mechanisms for institutionalizing Islamic ethical standards within informal markets.

References

- Alimin, M. (2004). *Etika & Perlindungan Konsumen Dalam Ekonomi Islam*. Yogyakarta: BPFE.
- Alma, B. (1994). *Ajaran Islam dalam Bisnis*. Bandung: Al-Fabeta.
- Alma, B. (2015). *Pengantar Bisnis*. Bandung: Al-Fabeta, 2015
- Arifin, J. (2009). *Etika Bisnis Islami*. Semarang: Walisongo Press.
- Arijanto, A. (2011). *Etika Bisnis Bagi Pelaku Bisnis*. Jakarta: Rajawali Press.
- Asnawi, N & Fanani Muhammad Asnan, (2017). *Pemasaran Syariah*. Depok: PT Rajagrafindo Persada.

- Azis, A. (2013). *Etika Bisnis Perspektif Islam*. Bandung: Alfabeta.
- Damayanti, I. (2011). *Analisis Faktor-faktor yang Mempengaruhi Tinggi Rendahnya Pendapatan Pedagang Kaki Lima*. Surakarta: Universitas Sebelah Maret.
- Devos. (1987). *Pengantar Etika*. Yogyakarta: Tiara Wacana.
- Djakfar, M. (2014). *Agama, Etika, Dan Ekonomi*. UIN-Maliki Press.
- Juliyani, E. (2016). Etika Bisnis Dalam Perspektif Islam. *Jurnal Ummul Qra*, Vol.7, No. 1, 2016, 66.
- Kensil, & Christine. (2008). *Pokok-pokok Pengetahuan Hukum Dagang Indonesia*. Jakarta: Sinar Grafika.
- Mufraeni, F. B. (2007). *Etika Bisnis dalam Islam*. Jakarta: Kencana.
- Muhammad. (2004). *Etika Bisnis Islam*. Yogyakarta: Akademi Manajemen Perusahaan YKPN.
- Naqvi, S. N. (2003). *Menggagas Ilmu Ekonomi Islam*. Yogyakarta: Pustaka Pelajar.
- Qardhawi, Y. (1997). *Norma dan Etika Ekonomi Islam*. Jakarta: Gama Insani Pers.
- Rahman. (2002). *Penjelasan lengkap Hukum-Hukum Allah (Syariah)*. Jakarta: Raja GrafindoPersada.
- Rivai, V. (2012). *Islamic Marketing*. Jakarta: PT Gramedia Pustaka Utama.
- Subandi, B. (2000). *Bisnis Sebagai Strategi Islam*. Surabaya: Paramedia.
- Sujatmiko, E. (2014). *Kamus IPS*. Surakarta: Aksara Sinergi Media.
- Syarifah Gustiawati, J. A. (2018). Implementasi Etika Bisnis Islam (Studi Kasus Pada Mahasiswa Prodi Ekonomi Syariah Angkatan 2014 Fakultas Agama Islam Universitas Ibn Khaldun Bogor). *Jurnal Ekonomi Islam*, Volume 9 Nomor 2 Juni 2018, 152.
- Taufiq. (2016). Etika Perdagangan dalam Al-Qur'an. *Jurnal Hukum Ekonomi Syariah*, Vol III, No 01, 114.
- Uchrowi, Z. (2012). *Karakter Pancasila Membangun Pribadi dan Bangsa Bermartabat*. Jakarta: PT Balai Pustaka (Persero).
- Wirawan, Z. d. (2014). Pemahaman Nilai-Nilai Syari'ah Terhadap Perilaku Berdagang (Studi pada Pedagang di Pasar Bambu Kuning Bnadar Lampung). *Jurnal Sociologie*, Vol. 1, 331.
- Zaroni, A. N. (2007). Bisnis Dalam Perspektif Islam (Telaah Aspek Keagamaan Dalam Kehidupan Ekonomi). In *Mazahib*, Vol. IV No. 2 (p. 181).