
Analysis of the Application of Islamic Business Ethics to the Practice of Money Bouquet Transactions at Inart Gallery Shop

Nike Nur'aini¹

¹Universitas Islam Bunga Bangsa Cirebon

Email : nikenuraini1@gmail.com¹

Received: 2025-06-14; Accepted: 2025-09-13; Published: 2025-09-30

Abstract

The rise of money bouquet sales in the Muslim community does not ensure that the money bouquet transactions carried out by Muslim entrepreneurs are in accordance with Islamic law. So it needs to be studied as a whole from a sharia perspective. The purpose of this research is to analyze the application of Islamic business ethics to the practice of money bouquet transactions at Inart Gallery Shop. The research method used is descriptive qualitative approach with case study design. The results of this study indicate that the practice of money bouquet transactions at Inart Gallery Shop has applied the principles of Islamic business ethics, namely running a business on the basis of tawhid to avoid usury transaction practices, maintaining justice in setting the price of money bouquet in accordance with the ijarah contract, giving freedom to buyers in choosing how to transact, a sense of responsibility for money bouquet orders, and upholding the principle of ihsan. Thus, the practice of money bouquet transactions at Inart Gallery Shop can be categorized as a form of shar'i buying and selling because it runs its business based on the principles of Islamic business ethics.

Keywords: *Islamic Business Ethics, Transaction, Money Bouquet*

INTRODUCTION

Indonesia as a country with a majority Muslim population has a variety of cultural riches that are very thick with Islamic values, including in economic and business practices carried out by Muslim communities. One of the interesting aspects to be explored is how the application of Islamic values in the business world applied by Muslim communities in Indonesia itself. Along with the times in the Muslim community, many innovations have emerged in the business world that open up new business opportunities, one of which is the sale of money bouquet. The bouquet is derived from the French “bouquet” which etymologically means “herb or mash”. Meanwhile, in the Big Indonesian Dictionary, a bouquet is defined as a group of flowers arranged creatively. This money bouquet implies the development of innovation from a bouquet of flowers where the arrangement is presented in the form of money with a number of banknotes at a certain nominal. This money bouquet is usually used as a gift for certain important moments such as weddings, graduations, birthdays, and can even be used as a proposal gift or congratulations for the closest people, relatives, and friends (Herawati, 2023).

The phenomenon of money bouquet sales is now rampant in various regions, one of which is money bouquet sales at Inart Gallery Shop located in Hulubanteng Village, Pabuaran District, Cirebon Regency. Seeing that the sale of money bouquet comes as a form of creativity and innovation in business. Although this money bouquet can be a cuan opportunity, before practicing the sale of this money bouquet, a Muslim should first review how the practice of selling a money bouquet from the perspective of Islamic law. Basically, money is a tool used and accepted by the whole community as a means of payment for purchasing goods and services, then in the conventional economic system the function of money in addition to being a legal tender (legal tender) is also a commodity, but in the Islamic economic system money only functions as a medium of exchange, not a commodity object that can be traded (Aswawi, 2023). Then, if money is used as the main part of a product that is sold at a price that exceeds the original nominal value of the money, there is a concern that there is a potential deviation from the principles of muamalah in Islam. This concern arises because in this practice there could be an element of usury if it is not explained transparently by the seller. If the practice of selling a bouquet of money is not in accordance with the principles of justice and honesty, this kind of transaction can oppress the buyer. Therefore, the phenomenon of money bouquet sales is interesting to review from the perspective of Islamic business ethics, which emphasizes the principles of honesty, fairness, and responsibility in every transaction made. Islamic business ethics is a set of values, norms, and moral principles derived from Islam, which are used as a basis for behavior and action, so that it becomes a character or habit in doing business (Jazil & Hendrasto, 2021). In addition, Islamic business ethics not only contains moral aspects, but also has a significant influence on legal aspects, solving problems, and establishing brotherly relations, with business actors who understand and apply these principles will be able to create a fair, ethical business environment, and contribute to the progress of a better society (Lestari & Jubaedah, 2023). Thus, it is important to review whether the practice of money bouquet transactions at Inart Gallery Shop is in accordance with Islamic business ethics standards or whether there are elements that deviate from the principles in Islamic business ethics.

Until now, scientific studies on money bouquet transactions in the context of Islamic business ethics are still rarely discussed, even though this business is increasingly mushrooming among Muslim communities. Therefore, this study aims to analyze the application of Islamic

business ethics to the practice of money bouquet transactions at Inart Gallery. By using a qualitative approach, this research will explore the understanding of business behavior towards the principles in Islamic business ethics and assess the extent to which the practice of money bouquet transactions has been applied, whether in accordance or contrary to the principles of business ethics in Islam.

RESEARCH METHODOLOGY

This research includes research that uses a qualitative approach method with descriptive research type and case study design. This research was conducted at Inart Gallery Shop, Jalan Pangeran Sutajaya Dusun Kliwon RT 003/RW 004, Hulubanteng Village, Pabuaran District, Cirebon Regency. This approach was chosen to gain an in-depth understanding of the specific practice of money bouquet transactions at Inart Gallery and the underlying ethical considerations. Also, the case study design was chosen because it is in accordance with the objective to explore contemporary phenomena in the context of money bouquet transaction activities at Inart Gallery Shop.

Furthermore, all data obtained and collected from primary data, namely the results of participatory observation and in-depth interviews with the owner of Inart Gallery, then with the addition of secondary data, namely literature reviews, previous research articles, and Islamic studies obtained through the internet. All data obtained is then processed using an interactive analysis model. The interactive analysis model according to Miles & Huberman (1994: 12) is a data analysis process carried out after data collection is complete, then researchers carry out several stages, namely data reduction, data presentation, and conclusion drawing (Ansori et al., 2024). In its application, the researcher starts by collecting raw data from interviews with shop owners and direct observation when observing transaction process activities. Then, the researcher filters and simplifies the data by only selecting relevant data according to the research focus, namely the application of Islamic business ethics and the practice of money bouquet transactions at Inart Gallery Shop. Furthermore, the researcher presents the data in the form of a narrative so that it is easier to analyze. After presenting the data, researchers can draw preliminary conclusions and then verify these conclusions using method triangulation, namely comparing data from observations and interviews.

RESULTS AND DISCUSSION

Money Bouquet Transaction Practices at Inart Gallery Shop

Based on the results of interviews with the owner of Inart Gallery, it was found that the transaction mechanism carried out by the owner for the sale of money bouquet there are three options offered. First, the contents of the money in the bouquet are from the buyer with the payment of the bouquet only paying for the making service. Second, the contents of the money in the bouquet can be from the seller, then the payment of the money bouquet is done by separating the contract between paying the bailout money for the contents of the bouquet and paying for the bouquet making service, by making two separate payments. Third, the seller has provided a stock of money bouquet with a special plastic that is still empty to store money, so that the buyer can fill it himself. The entire mechanism of money bouquet transactions carried out by the owner of the Inart Gallery Shop must be paid in cash, either by transfer or directly at

the store. With such a bouquet of money transaction mechanism, buyers and sellers can avoid usury. Because, one of the main principles in Islamic economics is the prohibition of usury or interest because usury is seen as a form of injustice that can harm certain parties in conducting financial transactions (Heriyanto & Taufiq, 2024). Then, buyers who want to make this money bouquet with a request for a certain money bouquet design can follow the PO (pre-order) system with the provisions of an H-2 message before the bouquet is made or order in advance. Furthermore, buyers can pay for the money bouquet order at the beginning or at the end after the bouquet is finished.

With the money bouquet business that has mushroomed in the community, this has resulted in a new form of transaction that has never existed before. In Islamic law, the basic principle in muamalah states that the original law of all forms of transactions is permissible as long as there is no evidence from the Qur'an or as-Sunnah that prohibits it and if there is a business transaction with a new form, then one must examine whether the Qur'an and as-Sunnah prohibit it or not (Army et al., 2021). Therefore, any innovations in business practices, such as the sale of money bouquets, need to be studied to ensure their compliance with sharia principles. Before knowing whether the practice of money bouquet transactions carried out by Inart Gallery Shop is in accordance with sharia principles. Apparently, there have been several previous studies that have observed the practice of buying and selling money bouquet from the perspective of Islamic law. Among them are research by Herawati (2023) entitled Money Bouquet in Islamic Perspective, concluding that the practice of buying and selling money bouquet is allowed in Islam as long as it can fulfill the provisions of Islamic law. These provisions include clear contracts between sellers and buyers, no elements of usury and gharar, as well as transparent and mutually agreed service payments. The research also confirms that the forms of money bouquet transactions that are considered in accordance with sharia principles are (1) the buyer provides the money to be assembled, then the buyer only pays for the service of making the bouquet; (2) the seller makes an empty bouquet without money, which can be filled by the buyer himself; (3) the seller makes a money bouquet using toy money, where what is traded is only a bouquet with the toy money (Herawati, 2023). In addition, there is also research from Midsen, Ahmad, and Palupi (2023) entitled Money Bouquet in the Perspective of Islamic Law and Positive Law, by providing a more comprehensive approach from the perspective of Islamic law and positive law, namely that money bouquet transactions in the perspective of Islamic law are allowed if they use ijarah contracts. In this practice, the buyer only pays for the service of making the bouquet, not the money contained in the bouquet. However, the transaction becomes prohibited if it uses a direct sale and purchase contract for the contents of the money in the bouquet at a higher value because it contains elements of usury, namely the exchange of money with similar money that is not the same non-monetary. Thus, the transaction of selling a bouquet of money will be declared valid and halal if the transaction is in the form of payment for bouquet-making services only (ijarah) and not the sale and purchase of money itself. Then, from the perspective of positive law in Indonesia, the use of money for the contents of the bouquet is allowed as long as it does not make it damaged, does not cut, or change the physical form of the original money as regulated in Law No. 7 of 2011 concerning Currency. As long as the money is only folded or wrapped without damaging it, then this practice is not against the applicable law (Midsen, 2023). Furthermore, there is another research conducted by Hidayatulloh, Kautsar, and Niffilayani (2023) entitled Buying and Selling Money Bouquet in the Perspective of Fiqh Muamalah, which concludes that the practice

of buying and selling money bouquet carried out by Tiara Florist and Aqila Florist cannot fulfill the legal requirements of the al-sharf sale and purchase contract in fiqh muamalah. This is because there is an additional price for the fractions of money used as the contents of the bouquet, the addition is outside of the cost of making the bouquet. In muamalah fiqh, al-sharf sale and purchase in the form of an exchange of similar money must meet the nominal requirements must be the same (at-tamatsul) and done in cash (at-taqabudh). If these two conditions are not met, then this kind of transaction is categorized as a usury practice and is not valid according to Islamic law (Hidayatullah et al., 2023).

Thus, from the three previous research results above, it can be concluded that the main key to the validity of the sale and purchase of money bouquet from an Islamic perspective lies in the clarity of the contract, the object of the transaction, and the form of price. If the additional price given is based on the service of making and creativity of the bouquet, and the ijarah contract used is transparent, then this practice is allowed. However, if there is an additional value of the price imposed on the nominal content of the money in the bouquet itself without a legal separation of the contract, then it has a great potential to contain usury and is not allowed in Islamic law. Then, from here it can be seen that the practice of money bouquet transactions carried out by Inart Gallery Shop is in accordance with the principles of Islamic law. This is because it can be seen from the prevention of money bouquet transactions carried out by Inart Gallery Shop by avoiding usury in the sale and purchase. Therefore, as long as the money bouquet transaction is carried out by paying attention to sharia principles, such as the clarity of the contract, the absence of usury elements, the payment made for bouquet making services, and separating the contract between paying for services and paying for the contents of the bouquet if the contents of the money in the bouquet are from the seller, then the practice is considered in accordance with Islamic law.

Implementation of Islamic Business Ethics on Money Bouquet Transaction Practices at Inart Gallery Shop

Business ethics in Islam is a value and norm derived from Islamic law to regulate the behavior of individuals as business people in conducting economic activities. This Islamic business ethics has the main purpose to implement justice, benefit, and blessing that covers all kinds of business activities. In this Islamic business ethics, there are basic principles that are based on the Qur'an and Hadith as the main source of guidance. These basic principles guide all Muslims to carry out business activities in a halal and ethical manner (Rafiqi et al., 2024). There are several principles of Islamic business ethics that are important to apply in carrying out business activities (Wati et al., 2022), which is as follows:

1. Unity

According to Dzakfar (2020), the concept of tawhid which has a vertical dimension means that Allah has set certain limits to every human action as a caliph, so that it can provide benefits to humans without the need to sacrifice the rights of other individuals. The integration between religious aspects with other aspects of life as well as in this economy, then there will be a feeling in the human mind that whatever he does in his life activities always feel supervised by Allah. Including in economic activity, so the implementation of the business should not violate the rules set by Allah. This tawhid as a basic principle in Islamic business ethics teaches that all business activities must be carried out with the principle of awareness of the oneness of Allah and as a form of

devotion to Him, in this case business activities are also included in the scope of worship to Allah.

In the implementation of the principle of tawhid, based on the results of interviews regarding the practice of money bouquet transactions carried out by Inart Gallery Shop. The owner of Inart Gallery has shown his religious awareness by avoiding usury practices and trying to follow transactions in accordance with Islamic law. This can be seen from the separation of the contract (where this shop provides money for the contents in the bouquet), which is separate between payment for bouquet making services and money for the contents of the bouquet. This awareness shows that the business practices carried out by Inart Gallery are not just pursuing profits, but also aiming to obtain the blessings and pleasure of Allah.

2. Equilibrium

Susminingsih (2020) states that if human interactions can actualize the noble qualities of Allah SWT in their lives, then these interactions can be said to be in accordance with dignity. In this case, humans can do justice to themselves and treat others fairly when interacting with each other. An ideal business does not only aim to earn money, but also does not ignore the needs of others, such as customers. It is important to maintain a balance between all parties involved so that they feel valued and cared for.

In the implementation of this principle of balance, based on the results of interviews with the owner of Inart Gallery Shop, that this principle is reflected in the mechanism of flexible payment options and does not burden buyers when making money bouquet transactions at Inart Gallery Shop with three transaction options provided, such as using the contents of the buyer's own money, separating the contract if the contents of the money in the bouquet from the store, and the store has provided an empty bouquet that can be filled with money by the buyer himself. In addition, from all these options, payments are both made in cash, no credit is allowed. This is a way to avoid the practice of usury in the money bouquet transaction because it is feared that it includes an indirect sale and purchase of money (*akad al-sharf*) if the payment for the money bouquet is combined between paying for the money in the bouquet and the service of making the bouquet. According to Wahbah al-Zuhaili (1985) said that the *al-sharf* contract is the exchange of currency for other currencies, both similar and non-similar, such as dollar bills with rupiah bills or rupiah bills with ringgit, and then according to Ibn Maudud al-Maushuli (2009) said that the *al-sharf* contract is the exchange of currency for other currencies or one type of goods with other types of goods of the same mold, shape, and metal. If money is exchanged for money or gold for gold, silver for silver, it is not allowed except for the same value and direct handover in cash (Takhim et al., 2024). From the definition of this *al-sharf* contract, it can be seen that to do this kind of money sale and purchase contract (*al-sharf*) is only allowed with an equivalent amount of value and done in cash. Therefore, if the money bouquet transaction is combined between paying for the money in the bouquet (the money in the bouquet from the seller) and the service of making the bouquet, there will be a payment that is worth additional money from the service, from here a *ribawi* transaction will arise. This is as explained by M. Shiddiq al-Jawi who said that the law of bouquet money, if the contents of the bouquet money come from the bouquet seller then the law is clearly not permissible because

there is usury. The reason is the fact that occurs when doing money exchange activities (sharf) between similar money (rupiah with rupiah), but with the addition (at-tafadhul). Thus, the exchange between similar money that should be accompanied directly by equivalent money (at-tamatsul), but actually becomes not worth it because of the additional (Al-Jawi, 2022). Then, this principle of justice also exists in Inart Gallery by ensuring that the price set is from the service of making the creativity of the bouquet, not from the sale and purchase contract of the money in the bouquet itself. In addition, to prevent unfair pricing of the nominal money in the bouquet, Inart Gallery uses an ijarah contract by taking profit only from the service of making the creativity of the bouquet, not on the basis of buying and selling money (akad al-sharf) used in the bouquet. This ijarah contract is an agreement between the two parties, which aims to obtain benefits or profits from an object that is handed over by paying a fee (Ayu & Erlina, 2021). Therefore, the principle of balance is fulfilled because no party is harmed or wronged in the bouquet of money transaction.

3. Free will

Free will is an important part of Islamic business ethics. However, it must be used in a way that does not harm the public interest or other people. Although Islam allows its followers to develop innovations in new ways of doing business, especially in business activities. However, Islam also has rules which prohibit doing things that are forbidden by Islamic law. This is because Allah forbids an unlimited competition that justifies all kinds of means because this is not in accordance with the rules of Islamic muamalah (Ramadhany et al., 2023).

In the practice of this principle of freedom, based on the results of interviews with the owner of Inart Gallery, the shop provides flexibility or freedom to consumers to choose the type of transaction that suits their abilities, such as placing orders using a PO (pre-order) system for money bouquet products that are not yet available in the store or buying money bouquet products that are already in the store, the flexibility of payment times that can be at the beginning or at the end after the bouquet order is completed, and the choice of methods for making payments offline or online. Then, there is no element of coercion in the transaction and consumers are given the space to express their wishes regarding the design and nominal content of the money in the bouquet. Therefore, Inart Gallery shows that the principle of freedom has been carried out properly, so that every transaction of buying and selling money bouquet is really done on the basis of mutual consent.

4. Responsibility

Responsibility in Islam covers various aspects, such as responsibility to Allah SWT, responsibility to oneself, and responsibility to the environment and people around. This concept is very relevant in the business world. When finished carrying out all business activities with various forms of freedom, it does not mean that everything has been completed when the desired goal is achieved or has made a profit. Everything must be responsible for what business people do, both when making transactions, making products, and making agreements.

In the implementation of this principle of responsibility, the owner of Inart Gallery has shown a responsible attitude towards money bouquet orders from his customers, namely in terms of the deadline for completing the bouquet to a bouquet that is in

accordance with consumer requests. One of the ways this is done is by providing a PO (pre-order) and a minimum provision of H-2 has requested a money bouquet order before the D-day after the money bouquet is completed. Thus, this Inart Gallery Shop seeks to maintain a sense of responsibility towards its professionalism and commitment to customer satisfaction. Then, based on the results of interviews with the owner of Inart Gallery also said that if there is an error in the production of the money bouquet, the shop is willing to repair without burdening the buyer to pay again. This reflects that the seller has understood the attitude of his responsibility to consumers and also his trustworthiness before God.

5. Benevolence

Ihsan means acting in a good way and providing benefits to others or in other words worshiping and doing good where it is as if we see Allah, even if we cannot do it, then believe that Allah is All-Seeing. One of the characteristics of ihsan is honesty, this is an important foundation in Islamic business ethics. Ihsan is also often referred to as virtue, which is an action that can provide benefits to others. In the Qur'an, the principle of truth containing benevolence and honesty can be taken from the affirmation that there is a necessity to fulfill or complete agreements in business transactions. Voluntariness and hospitality are part of benevolence in business. Voluntariness is a voluntary attitude between people who enter into a business transaction, cooperation, or agreement. It is emphasized to build and maintain harmonious and loving relationships between business partners. As for honesty, it means acting honestly in the entire business process without committing fraud (Muis, 2021).

Based on the results of interviews with the owner of Inart Gallery, in practice this shop conveys information honestly and correctly regarding the explanation of the price details given to the buyer, such as the nominal money used as the contents of the bouquet and other complementary material components, and this shop does not hide any information related to the value of the contents of the money or the cost of making the bouquet. The practice of money bouquet transactions in this shop is in line with the principle of honesty in Islam, namely by conveying honest information and not deceiving in transactions, both of which are valid conditions for buying and selling in Islam and as a form of ethics in business.

Thus, based on the analysis of the application of the five basic principles of Islamic business ethics above, which are the benchmarks in assessing whether a business activity is in accordance with the values of business ethics in Islam or not, it can be concluded that Inart Gallery Shop in the practice of buying and selling transactions of its money bouquet has implemented the five basic principles of Islamic business ethics, They have run their business on the basis of tawhid in avoiding usury transaction practices and trying to provide transaction options that are in accordance with Islamic law, maintaining justice in setting the price of the money bouquet in accordance with the ijarah contract, giving freedom to buyers in choosing how to transact, a sense of responsibility for money bouquet orders from buyers, and upholding the principle of ihsan such as honesty and not cheating by conveying details of the price of the money bouquet to the buyer according to the actual information.

CONCLUSION

From the results and discussion that have been presented, it can be concluded that the practice of money bouquet transactions at Inart Gallery Shop has been in accordance with Islamic business ethics by implementing five basic principles in Islamic law that exist in buying and selling transaction activities. The application of Islamic business ethics is carried out by the Inart Gallery Shop in several ways, namely by making its business a part of worship, providing a choice of money bouquet transactions in accordance with Islamic law so as to avoid the practice of money bouquet transactions in which there is usury, using an ijarah contract by only paying for bouquet making services from the results of creativity in setting the price of a money bouquet not from a money sale and purchase contract (*al-sharf*), freedom for buyers in choosing how to place money bouquet orders such as the existence of a pre-order system (PO), flexibility of payment time and flexibility to choose payment methods, maintaining an attitude of responsibility towards money bouquet orders from buyers with a commitment to provide money bouquet products in accordance with buyer requests, and applying *ihsan* attitudes such as honesty and truth in conveying details of money bouquet prices in accordance with actual information. Thus, the business practices of Inart Gallery Shop, although engaged in creative and contemporary fields, can still be in line with the principles of *muamalah* in Islam and actually become an example of a modern business that can be developed by sticking to *sharia* principles. This shop proves that the money bouquet business innovation can be carried out in a *shari'i* manner if it is based on the principles of Islamic business ethics.

BIBLIOGRAPHY

- Al-Jawi, S. (2022). *Hukum Buket Uang*. Tintasiyasi.Com. <https://www.tintasiyasi.com/2022/08/hukum-buket-uang.html>
- Ansori, M. A., Fuad, N., & Nasrullah, A. (2024). Jual Beli Buket Uang Perspektif Hukum Islam. *Kartika: Jurnal Studi Keislaman*, 4, 81–91.
- Arny, S., Mapuna, H. D., & Anis, M. (2021). Tinjauan Hukum Islam Terhadap Jual Beli Pada Marketplace Online Lazada. *Iqtishaduna: Jurnal Ilmiah Mahasiswa Hukum Ekonomi Syari'ah*, 2, 222–240. <https://doi.org/10.24252/iqtishaduna.v3i3.21658>
- Aswawi, N. (2023). Fungsi Uang Dalam Perspektif Ekonomi Islam. *PARADIGM : Journal Of Multidisciplinary Research and Innovation*, 1(02), 99–108. <https://doi.org/10.62668/paradigm.v1i02.762>
- Ayu, S. N., & Erlina, D. Y. (2021). Akad Ijarah dan Akad Wadiah. *Jurnal Keadaban*, 3(2), 13–25.
- Herawati, S. (2023). Buket Uang Dalam Perspektif Islam. *Jurnal Ekonomi Bisnis Manajemen Dan Akuntansi (JEBISMA)*, 1(2), 1–7.
- Heriyanto, & Taufiq. (2024). Nilai-Nilai Ekonomi Dan Etika Bisnis Dalam Perspektif Islam. *JIMMI: Jurnal Ilmiah Mahasiswa Multidisiplin*, 1(1), 1–14. <http://www.fao.org/3/I8739EN/i8739en.pdf%0Ahttp://dx.doi.org/10.1016/j.adolescence.2017.01.003%0Ahttp://dx.doi.org/10.1016/j.chilgyouth.2011.10.007%0Ahttps://www.tandfonline.com/doi/full/10.1080/23288604.2016.1224023%0Ahttp://pdx.sagepub.com/loo>

- Hidayatullah, T., Kautsar, I. P., & Niffilayani, A. (2023). Jual Beli Buket Uang Prespektif Fiqh Muamalah. *Jurnal Kajian Hukum Ekonomi Syariah*, 1(1).
- Jazil, T., & Hendrasto, N. (2021). Prinsip & Etika Bisnis Syariah. *Institut Tazkia, Kneks, Ekonomi Syariah*, 1–66. <https://kneks.go.id/storage/upload/1686216705-Prinsip & Etika Bisnis syariah.pdf>
- Lestari, P. S., & Jubaedah, D. (2023). Prinsip-Prinsip Umum Etika Bisnis Islam. *J-Alif: Jurnal Penelitian Hukum Ekonomi Syariah Dan Budaya Islam*, 8(2), 220. <https://doi.org/10.35329/jalif.v8i2.4514>
- Midsen, K. (2023). Buket Uang Dalam Perspektif Hukum Islam Dan Hukum Positif. *Jurnal Ilmiah Ekonomi Islam*, 9(3), 3787. <https://doi.org/10.29040/jiei.v9i3.10874>
- Muis, B. (2021). Etika Bisnis Dalam Perspektif Ekonomi Islam. *TAJDID: Jurnal Pemikiran Keislaman Dan Kemanusiaan*, 5(1), 32–44. <https://doi.org/10.52266/tadjid.v5i1.628>
- Rafiqi, Bafadhal, M. I., & Qadri, M. A. (2024). *Etika Bisnis Islam*. Widina Media Utama.
- Ramadhany, N. P., Aravik, H., & Choirunnisak, C. (2023). Analisis Penerapan Prinsip Etika Bisnis Islam Terhadap Usaha Mikro Kecil Dan Menengah (UMKM) Pada Rozza Bakery Palembang. *Jurnal Ilmiah Mahasiswa Perbankan Syariah (JIMPA)*, 3(1), 13–26. <https://doi.org/10.36908/jimpa.v3i1.115>
- Takhim, M., Teves, M. R., Fatchurrohman, M., & Ashlyzan, M. (2024). Money in the Islamic Economy. *Ecopreneur : Journal of Islamic Economics and Business*, 5(2), 149–159.
- Wati, D., Arif, S., & Abristadevi. (2022). Analisis Penerapan Prinsip-Prinsip Etika Bisnis Islam Dalam Transaksi Jual Beli Online di Humaira Shop. *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, 3(1), 141–154. <https://doi.org/10.47467/elmal.v3i1.654>