



## Islamic Business Ethics: How to Apply it on Hikma Collection Group (HCG) Management at Pondok Pesantren Miftahul Hikmah Parengan Sub-District, Tuban District, East Java

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### ABSTRACT

The purpose of this research was to describe and analyze the implementation of Islamic business ethics in the management of HCG (Hikma Collection Group) at Miftahul Hikmah Parengan Tuban, as well as the obstacles faced. This research used qualitative research methods. The results of this research were the implementation of Islamic business ethics in the management of HCG (Hikma Collection Group) using eight principles that are in accordance with Islamic teachings, including the first with the principle of honesty in business, the second with the principle of selling good quality goods. The third principle is not selling out promises to consumers who want to buy at HCG (Hikma Collection Group). The fourth principle applied in HCG (Hikma Collection Group) is to be responsible in doing business regarding dissatisfaction in front of consumers and being responsible before God. The fifth principle is non-binding and generous to customers and all employees by getting used to being polite, smiling, greeting and friendly to all consumers and each employee. The sixth principle is the balance of doing business by always prioritizing the unity of every employee in HCG (Hikma Collection Group). The seventh principle is discipline in administration that uses honesty and timeliness in completing administrative reports. The last principle is to complete the product according to the target desired by the consumer.

## INTRODUCTION

The business world is experiencing rapid development, especially supported by various rapidly growing information technology systems. In the current business era, it is often used as a tool to commit fraud in business. For this reason, the existence of business ethics is used as a controller of business competition behavior so that it is in accordance with existing norms. Some humans prefer business to fulfill their unlimited needs. Business activities are very necessary because humans are social creatures who are unable to meet their own needs without the help of others.

Business is part of muamalah. This is because business cannot be separated from laws that also regulate muamalah issues. Therefore, the existence of free competition that justifies all means in doing business is a practice that must be eliminated because it is contrary to the principles of muamalah in Islam.<sup>1</sup> Islam provides a boundary or separation between what is allowed and what is not, between right and wrong, namely the existence of the term ethics. In carrying out activities related to business, of course, there is a need for ethics because to regulate the ongoing activities, so all parties feel at ease with the existence of business ethics. Ethics is the science of what is good and what is bad and of moral rights and obligations (morals).<sup>2</sup> According to Hughes and Kapoor, business is an organized individual business activity to generate (profit) or sell goods and services in order to obtain advantage in meeting the needs of society. Meanwhile, Islam can be explained as a religion that regulates all human activities, both in this world and the hereafter.<sup>3</sup> While the meaning of Islamic business ethics is morality in running a business in accordance with Islamic values, so that in carrying out its business there is no need to worry, because it is believed to be a good and right thing,<sup>4</sup> a healthy business is a business that is based on ethics.<sup>5</sup> Doing business ethically really needs to be done because the business profession is essentially a noble profession that serves the community at large. Business ventures are in the midst of society, they maintain the viability of their business. The trick is to implement the principles of business ethics.<sup>6</sup>

The application of Islamic business ethics must also be able to be implemented in every aspect of the economy, including in the implementation of production, consumption and distribution. The application of Islamic business ethics in the

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<sup>1</sup> Veithzal Rivai Zainal, dkk. *Islamic Marketing Management*, (Jakarta: PT. Bumi Aksara, 2017), 294.

<sup>2</sup> Veithzal Rivai dan Antoni Nizar Usman, *Islamic Economics and Finance: Ekonomi dan Keuangan Islam Bukan Alternatif, tetapi Solusi* (Jakarta: Gramedia Pustaka Utama, 2012), 215.

<sup>3</sup> Muhammad dan R. Lukman Fauroni, *Visi Al-Qur'an tentang Etika dan Bisnis* (Jakarta: Salemba Diniyah, 2002), 60-61.

<sup>4</sup> Ali Hasan, *Manajemen Bisnis Syariah* (Yogyakarta: Pustaka Pelajar, 2009), 171.

<sup>5</sup> Muhammad dan R. Lukman Fauroni, *Visi Al-Qur'an tentang Etika dan Bisnis* (Jakarta: Salemba Diniyah, 2002), 60-61.

<sup>6</sup> Buchari Alma dan Donni Juni Priansa, *Manajemen Bisnis Syariah* (Bandung: Alfabeta, 2009), 200.

management of HCG (Hikma Collection Group) Miftahul Hikmah Karang, Sukorejo, Parengan, Tuban is no exception. HCG (Hikma Collection Group) is a convection business that runs two businesses, namely sewing and screen printing. This business was founded in 2016 and is under the leadership of the Miftahul Hikmah Islamic boarding school founded by KH. Miftahul Asror in 2010. In some analysis of the data obtained by researchers, this Miftahul Hikmah Islamic boarding school implements several activities that can shape the character of students who have good morals,<sup>7</sup> because the human resources at HCG (Hikma Collection Group) are all students, they pay great attention to the religious side of each management activity. This is done to improve the quality of the creator's relationship.

HCG (Hikma Collection Group) has several regulations that have been made by the co-chairman of the boarding school caregiver in the form of Standard Operational Procedures (SOP), because the management system is still under the auspices of the Islamic boarding school. Of course, the existing Standard Operational Procedures (SOP) will not violate the regulations of the Islamic boarding school. In general, Islamic boarding schools must have their own regulations according to the agreement of the founders and caregivers,<sup>8</sup> and in Islamic boarding schools it is certain that all kinds of regulations are in accordance with what is taught by Islam.

The formation of a character with good character has an effect on the application of sharia business ethics in the management of HCG (Hikma Collection Group) based on Islamic values. However, adhering to sharia principles in the midst of an increasingly advanced modern era is a challenge for business leaders who are developing. Basically, Islamic teachings contain three substantial pillars, including faith, worship and morality.

Humans are also born with character and beliefs that are monotheistic or oneness of God, which then has an impact on the form of worship or servitude to Him, then leads to the formation of akhlaqul karimah which can bring peace and love to the universe or commonly known as rahmatan lil'alam.<sup>9</sup> Apart from the three pillars of business ethics, there is a more detailed explanation from Muhammad Djakfar's opinion, there are 7 principles of Islamic business ethics that must be carried out by mankind, namely: honest in quantity, selling goods of good quality, prohibited from using oaths. al-qasm), loose and generous (tatsamuh and taraahum), build good relations, orderly administration and set prices transparently.<sup>10</sup> These seven principles must be implemented so that the business carried out can get the blessing and blessing of Allah SWT.

Meanwhile, from the results of observations made by the author for seven days at the Miftahul Hikmah Islamic Boarding School, behavior and business management code

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<sup>7</sup> Hasil Wawancara kepada ketua HCG (Hikma Collection Group) Miftahul Hikmah sokorejo, parengan, Tuban, Jum'at 19 Desember 2019, Pukul 10.00-10.30.

<sup>8</sup> Abdurrahman Wahid, *Menggerakkan Tradisi*. (Yogyakarta: LKis, 2001) 100.

<sup>9</sup> Tim DPPAI, *Pilar Substansial Islam*, Cetakan Ketiga, DPPAI UII, Yogyakarta, 2016, 10.

<sup>10</sup> Muhammad Djakfar, *Etika Bisnis Menangkap Sepirit Ajaran Langit dan Pesan Moral Ajaran Bumi*, (Jakarta: Penebar Plus, 2012), 34.

of ethics at HCG (Hikma Collection Group) Miftahul Hikmah Karang, there are several applications of workforce business ethics that are different from the principles of the Shari'ah. This certainly makes the author's reason to dig deeper into how the implementation of sharia business ethics that has been implemented in HCG (Hikma Collection Group) in its management, as well as what are the supporting and inhibiting factors in the implementation of sharia business ethics.

## **LITERATURE REVIEW**

### **Ethics**

Ethics or morals in Islam are the fruit of faith, Islam and piety based on a strong belief in the truth of Allah SWT. Islam revealed by Allah in essence is to improve morals or good ethics. For that purpose, Allah SWT with His love sent down and sent the Messenger of Allah who is the best example (*uswatun hasanah*). Ethics comes from the Greek, namely *ethos* which means custom, character or decency. In its development, this term has become a field of study in philosophy of ethics which investigates and studies systematically about morality. In Islam, ethics is equated with moral science. Both point to the study of morals. However, morality which is interpreted as a moral act is often also equated with the term ethics. So, ethics means both moral action and study.

According to Satyanugraha in the book *Business Ethics: Principles and Applications* defines ethics as moral values and norms in a society. Ethics as a science can also be interpreted as moral thinking that studies what should be done or what should not be done. Meanwhile, according to Issa Rafiq Beekun ethics can be defined as a set of moral principles that distinguish good from bad. The theme related to ethics in the Qur'an which is directly related to *al-khuluq*. *Al-khuluq* from the root word *khaluqa-khuluqan*, which means character, character, habit, chivalry, chivalry. The basic word *khuluq*, namely *khuluqa*, is very close to the basic word *khalaqa-khalqan* which means to create, to create. From the word *khalaqa*, it changes in form to *al-khaliq* who creates and *al-makhluk* who is created. Meanwhile, from *khaluqa-khuluq* the change became *alakhlaq* which later became known as an independent science.

So, it can be concluded that the notion of ethics in general is a rule or norm that can be used as a reference for a person's behavior related to the good and bad qualities that are carried out by someone and is a moral obligations and responsibilities. With several theories, the author takes the opinion of Issa Rafiq Beekun as the main theory because it leads more specifically to moral principles that must be applied in a business, while other theories support the main theory.

### **Business**

The word business in the Qur'an is usually used *al-tijarah*, *al-ba'i*, *tadayantum*, and *isyara*. But what is often used is *al-tijarah* which means trade or trade. Business can be defined as the business carried out by the company by providing goods or

services with the aim of obtaining more value or profit. Business in the Qur'an is explained through the word *tijarah*, which includes two meanings, including: first, commerce in general which includes commerce between humans and Allah. When a person chooses guidance from Allah, loves Allah and His Messenger, strives in His way with wealth and soul, reads Allah's Book, establishes prayers, spends some of his sustenance. So that is the best trade between man and Allah. In one of the verses of the Qur'an it is explained that when a person buys Allah's guidance by going astray, then he is one of the unlucky ones.<sup>11</sup>

According to Adam Smith, trade exchange occurs because one person produces more of a certain good while he himself needs another thing that he cannot make himself. In other words, the real purpose of business is not to seek profit but to meet the needs of other people's lives, and through these activities can get what they need. Matsushita said that the real purpose of business is not to make profit but to serve the needs of society. While profit is nothing but a symbol of public trust in the business activities of a company. So, it can be concluded that business will never escape from activities to remember Allah. So, it is hoped that this can be a control for merchants and entrepreneurs, so that they always do good and stay away from harmful behavior in a business activity. In this case, the author takes a theory related to the notion of business originating from the Qur'an because the Qur'an describes the implementation of business in accordance with Islamic teachings and covers all economic activities. While the theory of some scientists only as a supporter of the main theory.

### **Business Ethics**

According to Solihin Ismail, business ethics is the general application of ethics to business people. More specifically, the meaning of business ethics indicates ethical and unethical behavior carried out by managers and employees of the corporate organization.<sup>12</sup> So, it can be concluded that business ethics are ways when conducting business activities that cover all aspects, whether it is related to an individual, company or society. By choosing the main theory that will be used by the author regarding business ethics from Solihin Ismail's opinion because it has a wider explanation than Freed R. David's theory, which is shorter but meaningful, this will be a supporting theory.

### **Business Ethics in Islamic Perspective**

Islamic business ethics are a number of ethical business behaviors (*akhlaq al Islamiyah*) which are wrapped in sharia values that prioritize halal and haram. Ethical behavior is behavior that follows Allah's commands and stays away from His prohibitions. Meanwhile, according to Djakfar, Islamic business ethics are ethical norms based on the Qur'an and Hadith that must be used as a reference by anyone in business

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<sup>11</sup> Ika Yunia Fauzia, *Etika Bisnis dalam Islam*, (Jakarta: Prenada media Group, 2013), 6.

<sup>12</sup> Ismail Solihin, *Pengantar Bisnis: Pengenalan Praktik dan Studi Kasus*, (Jakarta: Kencana, 2006), 103.

activities.<sup>13</sup> In Islam, Islamic business ethics demands and directs Muslims to take action in accordance with what is allowed and prohibited by Allah, including in carrying out economic activities. Humans are free to carry out economic activities to improve their standard of living. Ethics in business serves to help business people solve problems related to morals in the business practices they face. Islamic business ethics must be understood correctly so that the possibility of business destruction will be small and with the right ethics you will not feel disadvantaged and maybe the community can receive a lot of benefits from the buying and selling activities carried out.<sup>14</sup> While the universal nature of the Prophet's business according to Afzalurrahman there are four kinds, including:

- a) Siddiq, it is not lying and telling the truth is the meaning of Siddiq which must be done in carrying out various kinds of business transactions.
- b) Fatanah. It can be interpreted intelligent, intellectual, ingenuity. businessman
- c) Amanah means being trustworthy, credible and responsible.
- d) Tabligh That is communicative and argumentative. This term is translated in management language as sociable (easy communicating), job descriptions, delegation of authority, teamwork, quick response, coordination, control and supervision.

So, in this case the author concludes to choose Muhammad Djakfar's theory as the main theory by stating that Islamic business ethics is an ethical norm based on the Qur'an and hadith that must be used as a reference by anyone in their business activities to achieve the desired goals. maximum, while the other theories support the main theory.

### **Islamic Business Ethical Principles**

According to Muhammad Djakfar, the principles of business ethics in Islam include:<sup>15</sup>

1. Honest in measure (quantity) and do business. Honesty in this measure is very important to pay attention to, especially when measuring or weighing without reducing it because honesty is one of the keys to the success of a business person according to Islam, especially in modern business it also places great emphasis on this principle, as in the word of Allah SWT in l-Qur'an S. *Al-Isro'*: 35.
2. Sell goods of good quality. One of the ethical notes in trading is that it is not transparent in quality, which means ignoring moral responsibilities in the business world. What is expected, however, is a balance between making a profit and fulfilling the basic norms of society in the form of law and ethics.

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<sup>13</sup> Muhammad Djakfar, *Etika Bisnis: Menangkap Spirit Ajaran Langit dan Pesan Moral Ajaran Bumi*, (Jakarta: Penebar Plus, 2012), 30.

<sup>14</sup> Dany Hidayat "Pencapaian Masalah Melalui Etika Bisnis Islam Studi Kasus Restoran Mie Akhirat" *Jurnal JESTT*, Vol. 2, No. 11 (2015), 914.

<sup>15</sup> Muhammad Djakfar, *Etika Bisnis*.....104.

3. It is forbidden to use the oath (al-qosm). Often found in everyday life, especially among lower-class traders what is known as oath sales. They often use oaths to convince buyers that their merchandise is of high quality. In this case a seller is expected to be friendly and generous to every buyer. With this attitude, he hopes to get a blessing in sales and will be in demand by buyers because a truth comes from God. As the word of Allah *Al-Kahfi*: 29).
4. Loose and generous (tatsamuh and taraahum). In business transactions there must be a buying and selling system here, it is expected that the seller is friendly and generous to every buyer
5. Building the nature of responsibility in business means that humans must be able to account for the decisions they choose not only in front of humans but also before God in the hereafter. It is as the word of Allah in *Al-Mu'minun*: 8 -11.
6. Orderly administration. In normal trade, there is a practice of borrowing and borrowing, the need for the administration of these accounts payable so that humans avoid mistakes that may occur.
7. Balance in business. In a life requires balance in meeting human needs. Not only concerned with worldly affairs but also the affairs of the hereafter. For this reason, Islam teaches to do justice, whether fair to the rights of others, as well as the rights of the social environment, the rights of the universe and the creator.

In addition, Islamic business ethics must be based on the principles based on the Qur'an and Al-Hadith. The principles or axioms that need to be applied in Islamic business are as follows:

1. *Unity*

This principle means that the main source of Islamic ethics is total and pure belief in the oneness (oneness) of God. This fact in particular shows the vertical dimension of Islam which linking finite and imperfect social institutions with a perfect and infinite Essence. This vertical relationship is a form of unconditional human surrender before God, by making his desires, ambitions and actions subject to His commands: in the Qur'an Allah says: *Al-Ikhlâs*.1-5<sup>16</sup> Human submission to God has helped them realize its theomorphic potential, while liberating it from human slavery. By integrating religious aspects with other aspects of life, such as the economy, encourage people in a harmonious whole, consistent in itself and always Feeling supervised by God, the role of integration in the concept of unity creates a sense of being recorded by the one who sees all of his life activities, including economic activities.

2. *Equilibrium*

In activities in the world of work and business, Islam requires to do justice. The definition of justice in Islam is directed so that people's rights. On the other hand, the rights of the social environment, the rights of the universe and the rights of

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<sup>16</sup> Syed Nawab Haider Naqvi, *Menggagas Ilmu Ekonomi Islam* terj. M. Saiful Anam dan Muhammad Ufuqul Mubin (Yogyakarta: Pustaka Pelajar, 2003), 37.

Allah and His Messenger act as stakeholders of a person's fair behavior. All these rights must be placed properly (according to sharia rules). Not accommodating one of the rights above, can place a person in tyranny. Therefore, a just person is closer to piety.<sup>17</sup>

3. *Free Will*

Free will is the most original contribution of Islam in the social philosophy of the concept of "free" man. God is the only one who is free, but within the limits of His creation scheme. Humans are relatively free. Humans as caliphs on earth (to some extent) have free will to direct his life towards the goal of achieving self-purity.<sup>18</sup>

4. *Responsibility*

Unlimited freedom is an impossible thing to do by humans because it does not demand accountability and accountability. To fulfill the demands of justice and unity, human beings need to be held accountable for their actions. Logically this axiom closely related to the axiom of free will. It sets limits on what humans are free to do by being responsible for all that they do.<sup>19</sup>

5. *Benevolence*

Truth in this context contains two elements, namely: benevolence and honesty. Truth is the value of truth that recommended and does not conflict with Islamic teachings. In context of truth business is intended as the right intention, attitude and behavior, which includes the contract process (transaction), the process of seeking and obtaining commodities, the development process as well as in the process of achieving or setting profit margins (profit).<sup>20</sup>

Another book is the work of Musa Asy'arie entitled *Islam: Ethics and Business Conspiracies*. In this book it is explained that every business activity in Islam always has ethics that must be guided and used as the basis for the business. Business ethics include:<sup>21</sup>

1. *Honest and Trustworthy*

Honesty is the similarity between the news delivered and the facts or existing phenomena. Before becoming an apostle of Allah, Prophet Muhammad was a successful and professional entrepreneur teacher who always prioritized honesty in his dealings with all of his customers.<sup>22</sup> Shaykh Al-Qardhawi believes that honesty is the most important value in a business transaction. In business activities there must be honesty because without honesty the business will be destroyed. Honesty is maintaining the trust or trust in all matters related to the business or stakeholders.

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<sup>17</sup> Faisal Badroen, *Etika Bisnis dalam Islam* (Jakarta: Kencana, 2006), 91.

<sup>18</sup> Fauroni, *Etika Bisnis.....*, 151-152

<sup>19</sup> Faisal Badroen, *Etika Bisnis.....*102.

<sup>20</sup> Muhammad dan Alimin, *Etika & Perlindungan Konsumen dalam Ekonomi Islam* (Yogyakarta: BPFE, 2004), 299.

<sup>21</sup> Musa Asy'arie, *Islam: Etika & Konspirasi Bisnis*, (Yogyakarta: Lembaga Studi Filsafat Islam (LESFI), 2016 ), 56.

<sup>22</sup> Akhmad Nur Zaroni, *Bisnis Dalam Perspektif Islam (Telaah Aspek Keagamaan dalam Kehidupan Ekonomi)*, *Mazahib* Vol. IV, No. 2, Desember 2007, 182.

Therefore, to ensure that the trust can be carried out properly, it is necessary to have a clear record of what has been mutually agreed upon in the business agreement. Besides that, there needs to be openness between business people so that there are no lies behind the day which causes the business cooperation to experience a crisis of trust which can make it bankrupt.

2. Not harming others

Business in Islam views other people as subjects, not merely as objects of business. As business subjects, other people are buyers or users of the services or goods we offer, but at the same time other people have the same position and position as us, as fellow human beings, servants of Allah SWT who should not be wronged, hurt and harmed. Business people who harm others will ultimately harm themselves. Because what is done to other people will also happen to him. Other people in business must be seen as partners who should not be harmed.

3. Profit Sharing Balance

Balance in business can be interpreted as a balance in getting and sharing profits, a balance between rights and responsibilities. Balance in business needs to be maintained, so that its development can be controlled, not to cross the moral boundaries that have been set from the start. Balance is the basis of life that God created from the beginning in human life and the universe. Without balance a business will collapse.

4. Fairness in Business

Justice is a general principle of ethics in Islam, both in terms of law, politics, economy, culture, social and religion. Justice is the soul of community life. If there is no justice in people's lives, then the oppression of each other will take place and drag the community into violent conflicts which will ultimately damage the life of the community as a whole.

5. Looking positively at business competitors

Business people must see that the existence of competitors is not a threat to them, but a challenge to move forward. From our competitors, we know that there are many weaknesses/shortcomings that exist in us that must be addressed. Besides, the existence of competitors is an advantage for consumers because of the choice for them to look for better ones. This is the principle of *fastabiqul khairat* competing in goodness and by taking good ways, as part of an effort to advance his business ventures that will make him stronger. The existence of competitors is a reality in human life that must be accepted positively as a way to act rationally and constructively to make the

business even more advanced. In doing business, we must not kill business competitors because it will weaken our own business.<sup>23</sup>

1. Honesty is an essential principle in business. Honesty is a fundamental requirement in business activities. Rasulullah saw. always be honest in business.

2. Awareness about socially significant business activities. According to Islam, business people are not only pursuing as much profit as possible, as taught by the father of capitalist economics, Adam Smith, but also oriented to the attitude of ta'awun (helping others) as a social implication of business activities.

3. Do not commit perjury. In a hadith narrated by Bukhari, the Prophet said, "By committing perjury, goods are sold, but the result is not a blessing." The practice of perjury in today's business activities is often carried out, because it can convince buyers, and in turn increase purchasing power or marketing, but it must be realized that even though the profits are abundant, the results are not good.

4. Be friendly. The Prophet Muhammad said, "Allah has mercy on someone who is friendly and tolerant in business" (HR. Bukhari and Tarmizi).

5. Should not pretend to bid at a high price, so that other people are interested in buying at that price.

6. Should not vilify other people's business, so that people buy it.

7. Do not do ihtikar. Ihtikar is piling up and storing goods for a certain period of time, with the aim that one day the price will rise and big profits will be obtained.

8. Measures, sizes and scales that are correct and precise must really be prioritized.<sup>24</sup>

So it can be concluded that the author takes the main theory related to the principles of Islamic business ethics from Muhammad Djakfar because the theory that has been applied by him explains the principles of business ethics using the legal foundations of the Qur'an to strengthen his theory. As for the theory of some scientists only as a supporting theory because there are differences in the application of Islamic business ethics that need to be applied and used by the author to become a basis in solving problems.

### Business Goals in Islam

Business in Islam aims to achieve four main things, namely the first target results: profit-material and non-material benefits, secondly growth, third sustainability, fourth blessing: Target results: profit-material and benefits-non-material, meaning that Businesses are not only looking for the highest profit (material value), but also must be

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<sup>23</sup> Musa Asy'arie, *Islam: Etika & Konspirasi Bisnis*, (Yogyakarta: Lembaga Studi Filsafat Islam (LESFI), 2016), 57-82.

<sup>24</sup> Veithzal Rivai, Amiur Nuruddin, dan Faisar Ananda Arfa, *Islamic Business and Economic Ethics* (Jakarta: Bumi Aksara, 2012), 39-41.

able to obtain and provide non-material benefits to the company's internal and external organizations, such as creating an atmosphere of brotherhood, social care and so on. The benefits in question do not only provide material benefits, but can also be non-material. Islam views that the purpose of a deed is not only oriented to qimah madiyah. Growth, if material profit and non-material profit have been achieved, the company must strive to maintain growth so that it always increases. Efforts to increase this must also always be in the corridor of sharia, not justify any means. Sustainability, targets that have been achieved without annual growth must be maintained so that the company can exist for a long time. Blessing, all the goals that have been achieved mean nothing if there is no blessing in it. So Islamic business places blessing as a core goal, because it is a form of acceptance of all human activities. This blessing is proof that the business carried out by Muslim entrepreneurs has received the pleasure of Allah SWT. And worth worship.

### **Obstacles in the Implementation of Sharia Business Ethics**

In implementing the principles of sharia business ethics in a business, there are still several problems and obstacles. Keraf mentions some of these obstacles, including:

1. The moral standards of business people are still weak. Many of the business people who prefer to take shortcuts, even justify any means to gain profit by ignoring business ethics, such as falsifying mixes, scales, measurements, selling expired goods, and manipulating financial statements.
2. Does not have self-awareness in carrying out an applicable regulation. Awareness in a person is very necessary in the application of a moral or ethics in business. Many people know the rules and ethics that apply in a business management but they don't apply them because of a lack of awareness in each individual.
3. Weak enforcement of punishment. The number of people who have violated and are guilty of moral behavior in doing business are left and still hold their positions in a business. This condition complicates efforts to motivate Islamic business behavior to uphold ethical norms.
4. The absence of a belief. In a business, trust is needed in the process of building and developing a business, many consumers lack confidence in the process and results of products made by manufacturers. Moreover, a new product issued.
5. Accounts payable in a transaction. This event has always been an obstacle in business management, both in terms of production and in the preparation of administrative reports at the end of the year.

### **METHOD**

The research method is a procedure and a way of verifying the data needed to solve and answer research problems. In other words, the research method will provide

instructions on how the research is carried out.<sup>25</sup> The research that the researcher conducts is classified as field research, namely research that is directly carried out on the respondent. Therefore, the object of the research is in the form of field objects that are able to provide information about the research study.<sup>26</sup> In this case the researcher makes HCG (Hikma Collection Group) Miftahul Hikmah Karang as the object of research that is focused on the implementation of sharia business ethics, so that they can find out the business ethics used in the management of HCG (Hikma Collection Group). This type of research in the preparation of scientific papers is a type of qualitative research. Qualitative research is a research procedure that produces descriptive data in the form of written or spoken words from the observed people and actors. The approach used in this research is a qualitative approach. A qualitative approach is essentially observing people in their lives, interacting with them, trying to understand their language and their interpretation of the world around them.<sup>27</sup>

This research was carried out in one of the convections that was established under the leadership of the Miftahul Hikmah Karang Islamic Boarding School named HCG (Hikma Collection Group). The research location used by the author to obtain the required information or data, namely, Jl. Miftahul Hikmah Islamic Boarding School Karang Sukorejo, Parengan, Tuban. Data analysis technique is a process of searching and organizing data from interviews, and documentation systematically to increase the researcher's understanding of the case under study and present it as findings to others.<sup>28</sup>

#### 1. Data Reduction

The researcher summarizes the results of the data that is too broad related to HCG (Hikma Collection Group) and then focuses on the important things to look for themes and patterns, namely how to implement Sharia Business Ethics that has been implemented in HCG (Hikma Collection Group) as well as the supporting and inhibiting factors. in the application of business ethics.

#### 2. Data Display

After performing data reduction is the stage of presenting the data as follows:

- a. Data related to the implementation of sharia business ethics that have been running at HCG (Hikma Collection Group).
- b. Data related to supporting and inhibiting factors for implementing sharia business ethics.

#### 3. Drawing Conclusion

The third step is drawing conclusions. Several ways that can be done in this process are recording for the same patterns and themes, grouping and searching for negative cases (typical cases, different, maybe also deviating from the

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<sup>25</sup> Nana Sudjana dan Ibrahim, *Penelitian dan Penelitian Pendidikan* (Bandung: Sinar Baru, 1989), 16.

<sup>26</sup> M. Iqbal Hasan, *Pokok-Pokok Materi Metode Penelitian dan Aplikasinya* (Jakarta: Ghalia Indonesia, 2002), 11.

<sup>27</sup> Nasution, *Metode Penelitian Naturalistik-Kualitatif* (Bandung: Tarsito, 2002), 5.

<sup>28</sup> S. Margono, *Metodologi Penelitian* (Jakarta: PT. Rineka Cipta, 2000), Cetakan 2, 165.

existing habits in society). In this case the author reveals how the application of business ethics in the development of HCG (Hikma Collection Group) Miftahul Hikmah Karang, Sukorejo, Parengan, Tuban. Then, conclude the results that have been found supported by solid data so that they become credible conclusions. Researchers used source triangulation to obtain complete data on the form of the application of Sharia Business Ethics at HCG (Hikma Collection Group) Miftahul Hikmah Karang, Sukorejo, Parengan, Tuban.

## **RESULTS AND DISCUSSION**

### **Implementation of Islamic business ethics in the management of HCG (Hikma Collection Group) at Miftahul Hikmah Parengan Tuban.**

From the results of the study, it can be seen that the application of Islamic business ethics in the management of HCG (Hikma Collection Group) uses eight principles of Islamic business ethics, namely honesty, selling good quality goods, not selling oaths, being responsible in business, generous, balanced in business, orderly administration and fulfill the promise in accordance with the target given by the consumer. Meanwhile, from the results of observations, researchers only found four business ethics that have been applied, namely being generous with all consumers, selling good quality goods, being orderly in administration and always keeping promises in accordance with the targets given by consumers. From some of the data that has been collected through interviews and observations, it can be proven by the principle of being generous to consumers and fellow employees, behaving in a balanced manner in business while still complying with the regulations of Islamic boarding schools that require jama'ah to become employees not only to fulfill worldly affairs but also the needs of the hereafter. The next principle is that there is an orderly administration, this can be seen from the results of the annual financial statements, and has the principle of keeping promises to consumers who provide targets for completing orders.

HCG (Hikma Collection Group) which is under the auspices of the Miftahul Hikmah Islamic Boarding School has employees who are all students. The ethical attitude of students in doing business is expected to give birth to self-awareness regarding business ethics in accordance with Islamic teachings through standard Standard Operating Procedures (SOP) prioritizing the principles of honesty in the management of materials and product results is not only honest in selling good and quality goods in accordance with the determination of the selling price and always being friendly to consumers.<sup>29</sup>

The results of the interview can be concluded that Islamic business ethics that have been applied at HCG (Hikma Collection Group) are the principles of honesty of

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<sup>29</sup> Interview Results with Khamim as HCG (Hikma Collection Group) Employee and Miftahul Hikmah Islamic Boarding School Students, March 18, 2020, 13.00-13.30.

each employee towards the management of the products they produce such as producing with halal and quality materials according to consumer desires, having a generous nature towards consumers by not expecting more rewards from consumers and helping others, and good responsibilities such as when there are complaints from consumers later on from sewing or screen printing and there is order in the administration of business management. There is an administration that is always made at the end of the year as well as the form of financial reports that are easy to understand and honest and do not take sides with any interests. In the preparation of financial statements requires accuracy and proper preparation such as recapitulating all expenses and income every month.

This generosity towards consumers has been proven by observations, namely the existence of friendliness in selling products to consumers through smiles, greetings and polite behavior towards consumers when offering goods. In addition, in orderly administration, it is also proven from the results of documentation in the form of a financial report book at HCG (Hikma Collection Group). This financial report is made once a year. An implementation of Islamic Business Ethics is not only related to the ethics of an employee but also about businesses that must have a commitment to implementing Islamic business ethics.<sup>30</sup>

From the information above, it can be concluded that it is not only the principle of honesty that has been applied in the management of HCG (Hikma Collection Group) but the principle of placing a promise that has been applied from the establishment of HCG (Hikma Collection Group) is very influential on customer trust, which will have an impact on interest in buy the products we produce. This is also found from the results of the researcher's observations, namely when consumers want to buy sewing goods and must finish according to the target, then the employees choose to refuse when they are unable to complete the order for the goods. This principle is also supported by observations that the application of ethical principles to fulfill this promise has been proven by the rejection of consumers when HCG (Hikma Collection Group) is indeed unable to complete according to the target desired by the consumer. Regarding the implementation of Islamic Business Ethics applied at HCG (Hikma Collection Group) which is in accordance with Islamic teachings and without violating the rules of the Islamic boarding school.<sup>31</sup>

### **Factors supporting and inhibiting the application of Islamic business ethics in the management of HCG (Hikma Collection Group) at Miftahul Hikmah Parengan Tuban**

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<sup>30</sup> Results of Interview with Sutikno as Head of HCG (Hikma Collection Group), March 18, 2020, 10.30-11.00.

<sup>31</sup> Results of Interviews with Caregivers and Founders of Miftahul Hikmah Islamic Boarding School, March 18, 2020, 13.00-13.30.

In the application of Islamic Business Ethics in a business there are factors that influence it. Likewise, HCG (Hikma Collection Group) has supporting factors in the application of Islamic Business Ethics. From the interviews, there are three supporting factors, namely environmental factors, individual factors, and environmental cultural factors. Meanwhile, from the observation, there are two supporting factors, namely environmental factors and corporate culture.<sup>32</sup> Based on the results of the interviews above, it can be concluded that the factors that can affect the application of Islamic business ethics in HCG (Hikma Collection Group) are environmental factors that are in the Islamic boarding school will foster the morals and ethics of a Muslim, not only that in the Islamic boarding school environment will uphold the code ethics in business. This factor is also evident from the results of observations, namely the existence of religious activities in Islamic boarding schools.

The application of business ethics can run well if each employee has self-awareness because the one who can control human behavior is himself. Based on the results of the interview, it can be concluded that it is not only environmental factors that affect the application of Islamic business ethics in the management of HCG (Hikma Collection Group) but the most influential are the individual factors, meaning that there is self-awareness of the importance of morals or ethics in business, because with the awareness Self will make it easier for someone to control their own behavior.

In implementing Islamic business ethics in the management of HCG (Hikma Collection Group), of course there are several obstacles and obstacles that must be faced at HCG (Hikma Collection Group), namely the lack of consumer trust, lack of self-awareness, and the existence of consumer debt which results in difficulties. in production screenings. From the results of the interviews above, it can be concluded that the behavior of applying Islamic business ethics in HCG (Hikma Collection Group) has obstacles and constraints, namely the absence of self-awareness from each member of the importance of implementing Islamic business ethics in a business and weak penalties or sanctions when there are violations in the application of Islamic business ethics, this can be proven from the results of observations that there are still employees who are always given direction and advice from the chairman and caretaker of the Islamic Boarding School.

The results of the interviews above can be concluded and it is known that the obstacles and obstacles in establishing Islamic business ethics in marketing such products are not easy because getting a trust from consumers requires a process and dealing with the character of consumers is also not easy. Other obstacles are also faced during the product manufacturing process. Based on the results of interviews from several informants, it can be concluded that the application of Islamic Business Ethics in the management of HCG (Hikma Collection Group) has several obstacles and obstacles that must be faced, such as the lack of self-awareness regarding the importance of ethics

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<sup>32</sup> Results of Interview with Miftahul Hikmah Islamic Boarding School Caretaker, March 18, 2020, 13.30-13.45.

in business, accounts payable in administrative control, and won the trust in meeting customer desires in the manufacture of a quality and quality product.

Ethics in Islam is defined as morals, morals or behavior. However, morality which is interpreted as a moral act is often also equated with the term ethics. While business ethics itself is a business activity that uses ethical principles both related to individuals, companies and society. For business ethics that are in accordance with Islamic law, it means that business ethics must prioritize Shari'ah values such as knowing what is lawful and unlawful. In the opinion of Muhammad Djakfar himself regarding Islamic business ethics are ethical norms based on the Qur'an and Hadith that become a reference in doing business.<sup>33</sup> The shari'ah foundations of business ethics based on the Qur'an are *Al-Isro'* : 35 and *Al-Kahfi*: 29

In sharia, business ethics that use the Qur'an or hadith as a reference such as the principles of Islamic business ethics made by Muhammad Djakfar have seven good principles to be applied in a business, namely honesty, selling good quality goods, not selling out. oath, responsible in business, generous, balanced in business, and orderly administration. This principle means that the main source of Islamic ethics is total and pure belief in the unity of God. The application of Islamic business ethics in a business means carrying out all the principles that have become ethical habits in carrying out activities.

Business in Islam such as HCG (Hikma Collection Group) has a goal to be achieved, namely achieving material and non-material values such as creating an atmosphere of brotherhood, social care and so on. In addition to having these goals, HCG (Hikma Collection Group) also has targets that have been achieved not with annual growth, which must be maintained so that the company can exist for a long time. For this reason, ethics is very necessary in business. In practice, the application of Islamic business ethics in the management of HCG (Hikma Collection Group) uses several principles, which use eight principles that have become customary every day. Which is applied using seven principles from Muhammad Djakfar's opinion, and researchers found one principle in HCG (Hikma Collection Group) that is outside of Muhammad Djakfar's theory of Islamic business ethics, namely completing products according to the target desired by consumers. In the application of Islamic business ethics at HCG (Hikma Collection Group) it can be proven from the results of the research as follows:

1. Honesty in Business

In running a business in Islam, it is recommended to be honest, business honesty at HCG (Hikma Collection Group) from the process of producing goods using materials that are in accordance with what consumers want and measuring the materials needed in the manufacture of goods. And be honest in behaving and transacting with consumers.

2. Selling Good Quality Items

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<sup>33</sup> Muhammad Djakfar, *Etika Bisnis: Menangkap Spirit Ajaran Langit dan Pesan Moral Ajaran Bumi*, (Jakarta: Penebar Plus, 2012), 30.

The goods used to produce screen printing and sewing are in accordance with the wishes of consumers, and at HCG (Hikma Collection Group) always use goods of good quality and from materials that are halal for consumer consumption. Because every employee prioritizes Islamic Shari'ah instructions related to business between humans and God and customer satisfaction is always a priority for HCG (Hikma Collection Group) products.

3. Not Selling Promises

In selling the goods produced at HCG (Hikma Collection Group) in accordance with the quality of the price and the quality of the goods produced, they never sell out promises to convince consumers to buy. If the quality of the goods being traded is not good, then the goods will be sold at a price below the normal price. From the HCG (Hikma Collection Group) they have never forced consumers to buy the goods being sold, but the main goal is to only meet consumer needs and of course earn profits according to Islamic shari'ah standards.

4. Responsible in Business

The nature of responsibility in doing business at HCG (Hikma Collection Group) has been applied in business, meaning that being responsible for dissatisfaction in front of consumers is not enough, but being responsible before Allah SWT, this is proven by the absence of fraudulent transactions implemented in HCG (Hikma Collection Group). ), such as the absence of usury, ghoror and others.

5. Unbound and Generous

At HCG (Hikma Collection Group) every employee is always non-binding and generous to all customers and to other fellow employees, the attitude of smiling, polite, greeting, and friendly towards fellow employees and consumers has become a work habit at HCG (Hikma Collection Group). So do not be surprised if many consumers are interested in buying the products it offers.

6. Business balance

The balance in business that has been implemented at HCG (Hikma Collection Group) in addition to producing and working to fulfill consumer desires, religious activities such as congregational gatherings, issuing zakat after making the final balance, and advice on religion from caregivers. This is done to form a balanced life, meaning that it is not only necessary to think about worldly affairs but also the hereafter.

7. Orderly Administration

HCG (Hikma Collection Group) always reads the final financial accountability report once a year, this is evidenced by the existence of administrative responsibility report books (LPJ) every year starting from the establishment of this convection business until now.

Apart from the seven principles of Djakfar used in HCG (Hikma Collection Group) which has one principle that is outside of theory, namely completing products according to the target desired by consumers, this principle is the main principle in HCG (Hikma

Collection Group) because most of the convection business is only selling out promises to consumers, many of whom received orders but could not fulfill their promises according to the target consumers wanted. At HCG (Hikma Collection Group) if you are unable to fulfill the consumer's wishes as determined, it is better to refuse it, than later to disappoint consumers. The application of Islamic business ethics at HCG (Hikma Collection Group) has work habits that can support the application of business ethics, such as the habits below:

1. Pray together every time you go to work every morning.
2. Always be honest in carrying out his duties and work.
3. Does not violate the rules of the boarding school.
4. All employees are required to participate in activities at the Islamic boarding school.
5. Work professionally in accordance with their respective duties and obligations.
6. Be friendly in serving all customers.
8. Willing to fight and sacrifice when there is a business risk with sincerity to get Allah's blessing.
9. Be kind to customers when in debt. It is forbidden to use swearing to attract customers
10. Maintain harmony and kinship with all employees.
11. Procurement of work deliberation at the end of every month
12. The chairman is responsible for decisions that have been mutually agreed upon.
13. Give awards to employees who complete the job well.

The application of Islamic business ethics carried out at HCG (Hikma Collection Group) adheres to the principle of muamalah which is taught by Islam, because there is a lot of knowledge and strong monotheism related to Islamic law that is owned by each employee. In a business, there are supporting factors in applying Islamic business ethics. The supporting factor is a condition that can shape behavior that is in accordance with Islamic business. Related to behavior formation factors, behavioral values can be likened to software, so that behavior can be observed, internalized and actualized. As from the theory of an Islamic business ethicist from America, Rafiq Issa Beekun revealed that individual ethical behavior can be influenced by 3 (three) factors, namely the interpretation factor of the law, meaning that humans need to interpret the law that the law protects the whole human body and soul from various factors that eliminate human existence. The second environmental factor means that humans will easily record every activity that occurs in their environment which will gradually form a pattern of behavior for their lives in the future. And the third factor, namely the individual factor, which means a self-awareness regarding Islamic business ethics that will test the standard of a Muslim's faith. From this theory, the researchers conducted an analysis at HCG (Hikma Collection Group) related to the factors that support the application of Islamic business ethics which found several factors in accordance with Rafiq Issa Beekun's theory with Three Factors and the evidence as follows:

1. Factors of interpretation of the law

In Islam the law related to doing business and transactions has been explained in detail, the application of Islamic business ethics is easily applied in HCG (Hikma Collection Group) because here several regulations have been established in accordance with Islamic law such as the nature of honesty in production and selling products to consumers in a friendly manner. and transparent, this is done so that no one party feels aggrieved.

2. Environmental factors

Environmental factors are very influential in HCG (Hikma Collection Group) because a religious environment such as being under the auspices of this Islamic boarding school is a very strong supporter, because every production activity will definitely adjust the activities of the Islamic boarding school, meaning that employees must comply with the regulations of the Islamic boarding school, such activities as reciting the Koran. , congregations and so on that can shape the character of employees at HCG (Hikma Collection Group) in accordance with business ethics according to Islam.

3. Individual factors

Apart from the two factors above, individual factors are the main factors supporting the application of Islamic business ethics at HCG (Hikma Collection Group), because what can change a person's attitude and character is from self-awareness, efforts at HCG (Hikma Collection Group) to form self-awareness, namely such as the chairman's briefing once a week, and advice once a month to all employees.

In addition to the factors supporting the application of Islamic business ethics in the business world, there are obstacles in its application. Like the theory issued by Keraf, it has five obstacles, namely weak moral standards, meaning that it justifies all means to obtain profits for profit, not having self-awareness in carrying out a regulation, meaning that awareness in a person is very necessary in the application of a moral or ethics in business, weak law enforcement means the number of people who have violated and are guilty of moral behavior in business who are left and continue to hold their positions in a business, the absence of trust means trust in the process of building and developing a business, many consumers lack confidence in the process and the results of products made by producers and accounts payable in an obstacle transaction in business management both later in terms of production and in making administrative reports at the end of the year. However, from the five theories, there are only three obstacles experienced by HCG (Hikma Collection Group), namely the lack of self-awareness, accounts payable in administration, and customer trust. This can be proven as follows:

1. Lack of self-awareness

This happens because there are many employees who are teenagers, namely from the students, so the mindset is that they want to always play and do not have mature thoughts.

2. Accounts Payable in Administration

In a buying and selling transaction, there must be problems, especially facing consumers who are in debt. HCG (Hikma Collection Group) has its own financial report every year. The difficulty in making it is due to consumer debt transactions which are sometimes due and have not been paid.

### 3. Customer Trust

Running a business definitely requires customer trust. HCG (Hikma Collection Group) has good products but because there are many of the same products and their names are more famous than others, it is quite difficult to win the trust of customers. However, HCG (Hikma Collection Group) still provides quality products.

In the implementation of Islamic business ethics at HCG (Hikma Collection Group) using sharia principles for all employees who have broad Islamic religious insight from the Miftahul Hikmah Islamic boarding school, and prioritize muamalah according to Islamic teachings with strong faith from each employee.

## CONCLUSION

From the results of the study entitled the implementation of sharia business ethics in the management of HCG (Hikma Collection Group) at the Miftahul Hikmah Islamic Boarding School, Parengan Tuban, it can be concluded as follows: Implementation of Islamic business ethics in the management of HCG (Hikma Collection Group) which is under the auspices of the Islamic Boarding School It uses eight principles that are in accordance with Islamic teachings, namely the first with the principle of honesty in doing business, business honesty at HCG (Hikma Collection Group) from the production process of goods using materials that are in accordance with what consumers want and measuring the materials needed in the manufacture of goods. And be honest in behaving and transacting with consumers. The second is with the principle of selling goods of good quality, producing screen printing and sewing at HCG (Hikma Collection Group) in accordance with the wishes of consumers with good quality materials and halal according to Islamic teachings. The third principle is not selling out promises to consumers who want to buy at HCG (Hikma Collection Group) meaning that they will not favor production results that are not in accordance with the quality of the goods. The fourth principle applied in HCG (Hikma Collection Group) is to be responsible for doing business related to dissatisfaction in front of consumers and being responsible before God, such as the routine of congregational prayers and other religious activities such as prayer together and mauidhoh from the caretakers of Islamic boarding schools. The fifth principle is not binding and generous to customers and all employees by getting used to being polite, smiling, greeting and friendly to all consumers and each employee. . The seventh principle is discipline in administration that uses honesty and timeliness in completing administrative reports. The last principle is to complete the product according to the target desired by the consumer. If

you cannot complete the desired product according to the deadline, HCG (Hikma Collection Group) will reject the order.

Supporting factors in the application of Islamic business ethics at HCG (Hikma Collection Group) have three protective factors, namely, the interpretation of the law is realized by the awareness regarding regulations that are in accordance with Islam, such as the importance of honesty in work and transparent sales. The second factor, namely environmental factors, at HCG (Hikma Collection Group) is very supportive of external factors because it is under the auspices of Islamic boarding schools and a religious environment. This is evidenced by the daily congregational prayers and mauidhoh from the caregivers to advise all employees. The third factor is from individual factors, this factor is measured by the level of monotheism of each employee, at HCG (Hikma Collection Group) having employees from students with extensive religious knowledge will strengthen their Aqidah. Apart from the supporting factors in the application of Islamic business ethics at HCG (Hikma Collection Group), this has obstacles in implementing Islamic business ethics such as the lack of self-awareness of each employee. Because employees who are still teenagers with changing mindsets need more attention from the chairman to always control them. The second obstacle is in the form of accounts payable transactions that arise when the buying and selling process makes it difficult to make monthly financial reports. Furthermore, the last obstacle experienced at HCG (Hikma Collection Group) is the difficulty of gaining customer trust, because the products produced at HCG (Hikma Collection Group) are classified as new convection production, so they are inferior to home-based convection businesses that have long been established and are well known in the world. the surrounding community.

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