



## Implementation of Islamic Business Ethics in Increase welfare Trader Post Pandemic ( Study The case on UMKM Lamongan )

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### ABSTRACT

In economy Islamic , business And ethics No must looked at as two opposites , cause business which is symbol from affairs mundane is also considered as integral part of things that are investment afterlife . That is , if orientation business And effort investment hereafter ( intended as worship And is totality obedience to God ), then business with itself must in line with based on moral principles faith to afterlife . Even in Islam , understanding that business Alone No restricted affairs world , however covers all activity We in world that is " businesssed " ( intended as worship ) for reach profit or reward afterlife .This research is a field research that uses a quantitative approach, namely analyzing data in the form of numbers. The data used in this research is primary data. Primary data is data directly obtained from the first data source at the research location.The process begins with theory, then by using deductive logic a research hypothesis is derived accompanied by measurement and operationalization of the concept, then empirical generalizations that rely on statistics so that it can be concluded as research findings. The research was conducted in the District Lamongan and research conducted from July to August 20 22 . The population is all the characteristics that are the object of research, where these characteristics are related to all groups of people, events or objects that are the center of attention for researchers. The population in the study were 54 entrepreneurial actors.Based on the results of the study, it was found that there was an influence of Islamic business ethics on business profits. Every Muslim trader must carry out his economic activities based on sharia, namely the rules or regulations that Allah commands His servants. The economic activity is interpreted as an activity that does not commit deception, there is justice between the seller and the buyer, there is generosity, has good motivation in running his business and all of that is only to carry out the commands of Allah SWT.By looking at the research results and several expert opinions, that basically business ethics highlights the moral behavior of humans who have a profession in the business field and are owned globally by business

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actors in general, while the embodiment of business ethics that exists in each business actor is formed and manifested according to the culture in question. This business ethics will emerge when each business actor relates and interacts with one another as a *stakeholder*. The purpose of business ethics here is to arouse the moral awareness of business people to run a business properly and cleanly. Based on the purpose of business ethics, business

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## Introduction

Appearance awareness For operate sharia Islam in life Muslim economy means must change mindset \_ from system economy capitalist to system economy sharia including in world business . World business can't let go from ethics business . Behavior business that doesn't ethical happened almost \_ all countries. In Indonesian , practice business that doesn't ethical the more revealed after The New Order collapsed in early 1998. A lot case And scandal coloring practice business be it KKN, bribing , falsifying , deceiving or pervert owned by company or country. From the case of Edi Tanzil, BLBI, PT. Newmont, Freeport, Citigroup and others.

In Islamic economics , business and ethics No must looked at as two the opposite , because \_ business which is symbol from affairs mundane is also considered as integral part of things that are investment afterlife . That is , if orientation business and effort investment hereafter ( intended as worship and is totality obedience to God), then business with itself must in line with based on moral principles faith to afterlife . Even in Islam, understanding business That Alone No restricted world affairs , however covers all \_ activity we are in a " business " world ( intended as worship) for reach profit or reward afterlife .

Mohamad (2011) said that There is two source to be used as guide ethics business in Islam, namely the Koran and Sunnah. Abu Hurayrah ra of the Prophet Muhammad said which means : "I leave two thing , you No will is lost forever during You still with the Quran and the Sunnah of His Prophet. According to ethics Islamic business , every perpetrator business ( entrepreneurship ) in trade should No solely aim look for profit profusely , will \_ \_ but most importantly is look for pleasure and achievement blessing on sustenance given by Allah SWT. Profits are not solely \_ \_ which purpose must always take precedence . The business world should too function as social and obligatory operated with heed ethics prevailing in society . \_ Entrepreneurs too \_ must dodge from abusive efforts \_ everything method For chase profit personal only without care various detrimental consequences \_ party another , society broad .

Muhammad SAW is a businessman who is the best model in trading practices in the Jahiliyah era. Muhammad's success in doing business was influenced by his personality and behavior, where Muhammad SAW always applied ethical values in

trading. Muhammad's business ethics in his business practices include: honesty, trustworthiness, precise weighing, avoiding *gharar practices*, not hoarding goods (*ikhtikar*), not doing *al ghabn* and *tadlis* and mutual benefit.

Business with all kinds of forms occurs in life every day, from waking up in the morning to going back to sleep. Alarm clocks that wake people up early in the morning with the melodious chanting of the call to prayer, prayer rugs, instant milk consumed, cars or motorbikes as a means of transportation, as well as all household needs, are all products produced, distributed and sold by business people.

When viewed from the existing phenomena, many business people are found to be immoral in the midst of competition. The goal is to win the competition which leads to the maximum profit. Internally a business person perceives that business is business, therefore business activity is neutral. In the sense of the ethical aspect there is no competence to be involved in it. Thus, business people are free to gain the maximum profit in any way without caring about the interests of other parties.

Islam is one of the religions adopted by the world's population which in its teachings strongly encourages technological progress, including various innovations in the trading system. However, these various types of trading methods must be properly understood and assessed for their conformity with sharia principles in muamalah. This can be seen from the word of Allah SWT in surah An-Nisaa (4): 29, which means: "O you who believe, do not eat each other's wealth in a vanity way, except by way of trade that applies equally. love among you, and do not kill yourselves, verily Allah is Most Merciful to you."

The research results of Mohd Zulkifli & Che Omar Ana Siti Sarpina Saripuddin reveal that the concept of business ethics in Islam can make entrepreneurs aware. Entrepreneurs who are afraid will always be firm in order to realize entrepreneurship comprehensively and in accordance with Islamic law. Therefore, every entrepreneur must continue to practice Islam based on the Qur'an and Sunnah and always be fair, honest, trustworthy and sincere in any business establishment carried out for high ethical values among entrepreneurs. The success of Islamic entrepreneurship activities depends on a combination of strong perceptions and cooperation between three parties, namely the ulama, umarak and also the entrepreneurs themselves.

Everyone who runs his business certainly expects profit or profit from the sale. One of the objectives of the business (trade) is to make a profit which is a reflection of the growth of assets. This profit arises from the process of turning capital and operating it in trade and monetary activities. Islam strongly encourages the utilization of assets/capital and forbids its storage so that it is not consumed by zakat so that the assets can realize their role in economic activity. By Harnanto stated that in general profit is defined as the difference from income over costs within a certain period (period).

In Islam, profit has a special meaning as explained by the salaf and khalaf

scholars. They have established the basis for calculating profits and their distribution among business partners. They also explain when the profit is combined with the principal capital for the purpose of calculating zakat, they even set clear criteria for determining the level and ratio of zakat, namely regarding the accounting methods for calculating zakat.

From the description that has been stated above, the writer is interested in further researching with the title **Implementation of Islamic Business Ethics in Improving the Welfare of Post-Pandemic Traders. (Case Study on UMKM Lamongan).**

## Literature review

### Islamic Business Ethics Concept

Often times, the terms "ethics" and "morals" are used interchangeably to mean the same thing. Ethics comes from the Latin " *ethos* " which means "customs", the synonym is "moral", also comes from the same language " *mores* " which means "customs". While the Arabic language is "morals", the plural form of *the mufrad is " khuluq "* which means "morals". Both can be interpreted as habits or customs ( *custom or mores* ) which refer to human behavior itself, actions or attitudes that are considered right or good.

Ethical, moral or moral values are values that encourage humans to become whole persons such as honesty, truth, justice, freedom, happiness and love. If this ethical value is implemented, it will perfect human nature as a whole. Everyone may have a set of knowledge about values, but there are only two knowledge that directs and controls the behavior of Muslims, namely the Qur'an and Hadith as the source of all values and guidelines in every aspect of life, including in business. It is these two references that can control actions that are not commendable in business practices, by sticking to these two sources, everyone will be encouraged to do good deeds. Good deeds are actions that contain the criteria of goodness that are loved by Islam and Islam recommends doing them.

While bad deeds are actions that contain bad criteria as something that is prohibited by Islam to be carried out. Johan Arifin suggests that there are two kinds of ethics, namely:

1. Descriptive ethics is an ethic that examines critically and rationally about human attitudes and behavior, in terms of what each person pursues in his life as something of value. This means that descriptive ethics talks about facts as they are, namely about human values and behavior as a fact related to situations and entrenched realities.
2. Normative ethics is ethics that determines various attitudes and behaviors that are ideal and should be owned by humans or what should be carried out by humans and what actions are valuable in this life. So normative

ethics are norms that can guide people to act well and avoid bad things, in accordance with the rules or norms that are agreed upon and apply in society.

Meanwhile, business has a very broad meaning. Business activities are not only activities in the context of producing goods and services, but also include activities to distribute these goods and services to parties who need them as well as other activities that support these production and distribution activities.

Business ethics means a set of principles and norms that business people must commit to in transactions, behavior and relationships in order to reach the "land" or business goals safely. Business is a business that is run whose main goal is profit.

### **Islamic Economic Perspective Social Welfare Concept**

Studies on Islam and social welfare have been carried out by many Muslim intellectuals, for example discussed by Kusha Siddiqi, Aidit, Yusuf Qardhawi, MB Hendrie Anto, Siddig Abdul maged Saleh, Hossein Askari, and others. One branch of Islamic studies that focuses on economics is often called Islamic economics.

Islamic economics is defined in different editorials, but if we draw the common thread, all of them lead to relatively the same meaning. For example Muhammad Nejatullah Siddiqi, defines Islamic economics as " *the Muslim thinkers response to the economic challenges of their times. This response is naturally inspired by the teachings of the Qur'an and Sunnah as well as rooted in them* ". From various definitions, it can be concluded that Islamic economics is a science that seeks to view, review, research, and finally solve economic problems in Islamic ways.

According to Umer Chapra, the basic principles of Islamic economics are the principles of monotheism, khilafah and justice . These three basic principles illustrate that social justice which results in social welfare, needs to be managed by effective leadership that has the principle of a khilafah, and must lead to the noble goal of getting the pleasure of God Almighty. This is very closely related to the main goal of Islamic law, which is to realize the benefit of humanity, both in this world and in the hereafter. This is in accordance with the mission of Islam as a whole which is *rahmatan lill'amin* . Al-Syatibi in *al-Muwafaqat* emphasized which means: "It is known that Islamic law is prescribed or promulgated to realize the absolute benefit of creatures". In another expression, Yusuf al-Qardawi stated which means: "Wherever there is maslahah, there is Allah's law".

These two expressions clearly illustrate how close the relationship between Islamic law and benefit is. Islamic economics which is a part of Islamic law, its purpose cannot be separated from the main goal of Islamic law. The main goal of Islamic economics is to realize human goals to achieve happiness and prosperity in the world and the hereafter ( *falah* ), as well as a good and honorable life ( *al-hayah*

*al-tayyibah* ). This is the definition of welfare in the Islamic view, which is of course fundamentally different from the notion of welfare in a secular and materialistic conventional economy

## **Method**

This research is a field research that uses a quantitative approach, namely analyzing data in the form of numbers. The data used in this research is primary data. Primary data is data directly obtained from the first data source at the research location.

The process begins with theory, then by using deductive logic a research hypothesis is derived accompanied by measurement and operationalization of the concept, then empirical generalizations that rely on statistics so that it can be concluded as research findings. The research was conducted in the District Lamongan and research conducted from July to August 20 22 . The population is all the characteristics that are the object of research, where these characteristics are related to all groups of people, events or objects that are the center of attention for researchers. The population in the study were 54 entrepreneurial actors.

The sample is part of the number and characteristics possessed by the population. Meanwhile Arikunto said that "if there are less than one hundred subjects, it is better to take all of them so that the research is a population. Based on this, the number of samples in this study were 54 respondents.

Retrieval of data using a direct survey and the instrument used is a questionnaire (questionnaire). Measurement of the variables in this study using a Likert scale. According to Sugiyono, the Likert scale is used to measure attitudes, opinions and perceptions of a person or group of people about social phenomena. With a Likert scale, the variables to be measured are translated into variable indicators. Then these indicators are used as a benchmark for compiling instrument items which can be in the form of questions or statements. For each answer choice a score was given, namely strongly agree (5), agree (4), undecided (3), disagree (2), strongly disagree (1).

## **Result and Discussion**

### **Business Ethics and Welfare**

According to Islamic business ethics, every business person (entrepreneur) in trading should not solely aim to seek maximum profit, but the most important thing is to seek pleasure and achieve blessings on the sustenance given by Allah SWT. Profit is not merely a goal that must always be prioritized. The business world must also function as a social function and must be operated with due observance of the ethics prevailing in society. Entrepreneurs must also avoid attempts to abuse any means to pursue personal gain without caring about the various consequences that

are detrimental to other parties, the wider community.

From the research results obtained and by looking at the opinions above, it can be seen that the knowledge possessed by a trader is a reflection of his identity in trading. Everyone has different knowledge in his life which can be obtained through formal or non-formal education and this knowledge is acquired throughout his life, but the question is whether this knowledge is used for good things or not so that the knowledge possessed is a reference. a person carries out his activities, whether with the norms that apply or not. Everyone must have their own thoughts when entrepreneurship such as looking for big profits or just to support his life or his family and this only depends on the faith that is owned in that person.

Everyone has a set of knowledge about values, but the knowledge that directs and controls Islamic behavior is only the Qur'an and Hadith which regulate behavior for the good of a business actor so as not to harm other parties, namely buyers or consumers. Islamic business ethics urges business people to create an ethical business image so that business is acceptable to all those who believe in ethics in business. This at the same time dispels the bad image of the business world as a dirty, cunning and deceitful activity.

The results of this study are strengthened by Muhammad Hashim's research in his journal " *Islamic Perception of Business Ethics and the Impact of Secular Thoughts on Islamic Business Ethics* " which states that as Muslims, we must follow the rules and regulations for business dealings stated by Islamic business law which will maintain its image and will be able to survive. Likewise, the opinion of Khurshid Ahmad, which he quoted, stated that Islam is a complete way of life. It provides guidance for all activities be it individual, social, material and moral, legal and cultural, economic and political and national or international. Islam invites people to enter into the fold of Islam without any hesitation and to follow Allah's guidance in all areas of life.

As stated by Gamal that the Qur'an and Hadith have provided certain prescriptions in manners for the good of a business person behaving with business ethics as recommended by the Qur'an and Sunnah, namely: generosity, motivation to serve, remember Allah and prioritize his main. From the results of this study, it can be seen that Rasulullah SWT encouraged Muslims to be generous to anyone. People who are generous will be liked by society and loved by Allah and will receive an outpouring of mercy and forgiveness, their sustenance will be broadened and their lives peaceful and prosperous. Based on this, a Muslim trader who runs his business while still prioritizing ethics in business does not expect profit only so that he will get an outpouring of mercy and forgiveness and broaden sustenance from his business activities so that person will live peacefully and prosper. Profits that can only be obtained by a Muslim trader are only oriented towards the Al-Quran as written in the letters QS.Al-Baqarah (2:16) and At-Tawat (9:111).

Likewise, the motivation to serve gives a deep meaning for Muslims who run their business. Motivation has a very important role in human life. The role of this motivation is as a driving force for traders in carrying out their economic activities through entrepreneurship so that it becomes an important element in behavior or action as well as for determining direction and goals. Besides that, motivation is also a stimulus to the attitude of a trader in doing right or wrong deeds so that the truth and mistakes can be seen. An economic actor who only has the motivation to make a profit alone, then his behavior will lead to things that are not good, such as reducing the quantity or quality of the merchandise being traded to the detriment of the buyer (consumer).

This behavior shows an act of a person, and by Ali Hasan stated that a good deed is an act that contains the criteria of goodness that is loved by Islam and Islam recommends doing it. While bad deeds are actions that contain bad criteria as something that is prohibited by Islam to be carried out. In general, it can be seen that business ethics can make economic actors aware of buyers (consumers) not to violate business practices. Economic actors in carrying out their economic activities should not only rely on profits from the business being carried out even though in running a business they also demand a profit so that the business is said to be successful, but still maintain the norms in the community or economic market.

Being Muslim, we have to follow the rules and regulations for business dealings stated by Islamic business laws that will maintain its image and will be able to survive. This is in accordance with the research of Mohd Zulkifli & Omar Ana Siti Sarpina Saripuddin which suggests that the concept of business ethics in Islam can make entrepreneurs aware. Entrepreneurs who are afraid will always be firm in order to realize entrepreneurship comprehensively and in accordance with Islamic law. Therefore, every entrepreneur must continue to practice Islam based on the Qur'an and Sunnah and always be fair, honest, trustworthy and sincere in any business establishment carried out for high ethical values among entrepreneurs.

By quoting the opinion of Dr. Syafei Antonio expert in Islamic economics and banking that in essence the Islamic economic system has five main characteristics. The first characteristic of Islamic economics is to uphold the principle of justice, which is manifested in the *profit and loss sharing system*. Upholding the value of justice in the economy is carried out by prohibiting all mafsadah (everything that damages), usury (additionally obtained unjustly), gharar (*uncertainty*: uncertainty), and maysir (gambling; *zero-sum game*). The prohibition of usury and similar practices is now manifested in the rejection of the application of the interest system in the economy. Interest as a form of usury is prohibited by Allah SWT in QS. Al-Baqarah verses 278-279.

The second characteristic is that in Islamic economics there is a dialectic between the values of spiritualism and materialism. Every transaction and economic

activity that exists, is always colored by these two values, by emphasizing the values of togetherness and affection between individuals in society. Other economic systems are more concerned with values that can increase the utility of an item or focus on materialist values. A simple example is the prohibition of doing *ikhthikar* ( *monopoly's rent* ), namely taking profits above normal profits by selling fewer goods for higher prices. "There is no person who makes the endeavor unless he sins" This hadith was narrated by Muslim, Ahmad and Abu Dawud Ra.

The third characteristic, economic freedom, means that it still justifies individual ownership and freedom in transactions as long as it is within the corridors of sharia. It also provides rights and obligations for each individual in creating a balance in people's lives, both in the form of production and consumption activities. This freedom will encourage people to work and produce in order to achieve the benefit of people's lives. Every individual is required to behave professionally ( *ihsan, itqan* ), both as producers, consumers, private employees, farmers, or government officials. As well as not forgetting social responsibility in the form of zakat, infak and shadaqah so that distribution and income justice will be created which will lead to social-economic justice for the community.

Fourth, the characteristics of the Islamic economy are marked by multi-type ownership , meaning that in essence the owner of nature and everything in it is only Allah, while human ownership is a derivation of the true ownership of Allah ( *istihlaf* ) so that the assets owned by humans are entrusted which one day will be back to Allah SWT. Nevertheless, humans are still given the freedom by Allah SWT to empower, manage and utilize property in accordance with the provisions and guidelines in the Al-Qur'an and Hadith.

Fifth characteristic; protect the well-being of individuals and society. There is no dichotomy between one and the other, meaning that the benefit of the individual cannot be sacrificed for the benefit of society, or vice versa

## **Conclusion**

Based on the results of the study, it was found that there was an influence of Islamic business ethics on business profits. Every Muslim trader must carry out his economic activities based on sharia, namely the rules or regulations that Allah commands His servants. The economic activity is interpreted as an activity that does not commit deception, there is justice between the seller and the buyer, there is generosity, has good motivation in running his business and all of that is only to carry out the commands of Allah SWT.

By looking at the research results and several expert opinions, that basically business ethics highlights the moral behavior of humans who have a profession in the business field and are owned globally by business actors in general, while the embodiment of business ethics that exists in each business actor is formed and

manifested according to the culture in question. This business ethics will emerge when each business actor relates and interacts with one another as a *stakeholder*. The purpose of business ethics here is to arouse the moral awareness of business people to run a business properly and cleanly. Based on the purpose of business ethics, business people do not expect profit but are guided by Islamic values, namely the Qur'an and Hadith

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