

Islamic Business Ethics Review of the Sale and Purchase of Cow Bones at UD. Aan Jaya in Mojokerto

Nadia Mumtaz^{1*}, A' rasy Fahrullah²
Universitas Negeri Surabaya, Indonesia

Corresponding Author: Nadia Mumtaz Nadia.20073@mhs.unesa.ac.id

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ABSTRACT

This study aims to describe the implementation of Islamic business ethics in the sale of cow bones at UD. Aan Jaya, Mojokerto, and analyze its significance. The research uses a descriptive qualitative method with data collected through observation, interviews, and documentation from six respondents. Data analysis was conducted through reduction, display, and conclusion drawing. The results show that UD. Aan Jaya has applied Islamic business ethics principles, such as Tawhid, justice, honesty, trustworthiness, and social responsibility in its transactions. The business also contributes positively to the socio-economic welfare of the surrounding community. In conclusion, the implementation of Islamic business at UD. Aan Jaya focuses not only on material profit but also on blessings and business sustainability, benefiting all parties involved.

INTRODUCTION

Islamic business ethics is defined as a science that studies good and bad behavior in running a business according to Islamic teachings. The terminology of ethics is philosophically based on reason, science, and religion, so the business world plays a role as a regulator of economic activities. Ethics are used as a study of legal and correct actions and moral decisions made by people. In other words, the principles of knowledge of business ethics are absolutely owned by every individual, both individuals who carry out economic activities, entrepreneurs, and traders (Azhari, 2016).

According to (Aziz, 2013), Islamic business ethics as "the process and effort to know what is right and wrong, and to do those things right, in relation to a company's products, services, and related parties". Business ethics in Islam is a set of ethical business behaviors wrapped in sharia values that prioritize Halal and Haram. Ethical behavior is seen as behavior that follows Allah's commands and avoids Allah's prohibitions (Hidayat & Rifa'i, 2012). The most important principle of all economic activities is justice, which means acting honestly. towards others, maintaining balance, and being a unifier between levels of society. Traders must be able to act honestly and be fair to yourself and others (Djakfar, 2012). Trade is an activity that aims to sell and buy a commodity that is desired by one human being from another human being (Kasmir, 2017). Trade can be called *al-bai'* in the terminology of Fiqh studies, which means selling, replacing, and exchanging goods or services with other goods or services.

According to D. Masturin (2018), the definition of *syari'at al-bai'* is the process of exchanging property with a willing heart or transferring property rights in exchange for economic tools in the form of money, gold, silver, and the like. Trading according to fiqh can be studied in several books that are famous among Islamic boarding schools. Meanwhile, according to Muhammad bin Qosyim, the author of the syarh book, *Matnul Ghayah wat Taqrib* or better known as *Matan Taqrib*, written by Abu Sujak, explains that *bai'* in sharia, the most suitable explanation used to define *bai'* is the giving of property in the form of valuable objects by means of barter (exchange) with the permission of the sharia', or giving property in the form of beneficial benefits. changeable forever at a price in the form of a valuable object (translation of *fathul qorib*).

In another book, namely *Fathul Mu'in*, written by (Sheikh Zainuddin bin Abdul Aziz, 1979) explain the term *bai'* according to the language, buying and selling is the activity of exchanging something with something else. While according to sharia as the exchange of property with property on a certain face according to Nanda (2022). Next, buying and selling according to the Imam Syafi'i school of jurisprudence, examines the terminology of the word *Buyuk* (plural of *bai'*), carrying out a buying and selling business transaction between two parties, a seller and a buyer. In sociological studies, business relationships between people are called *muamalah*. The original law or what is called *ushul* in trade consists of permissible and halal unless it contains usury, fraud, or prohibited items according to *ulul amri* which are regulated by the state, or objects that are prohibited by the Shari'a and are unclean.

Trading ethics in Islam have an ideal basis that comes from the Qur'an and Hadith. In addition, the source of Islamic ethics also comes from universal human values that have become a general social culture (Nawatmi, 2010). There are several formulations that are concluded in trade in Islam, the first is Khuluq which is explained by the al-Munawwir dictionary, khuluq means; morals, habits, chivalry and heroism, religion (Suhendra, 201 CE). In the context of trade, the meaning of the word Khuluq tends towards an explanation of ethics. The second is Khoir which is translated as having the equivalent of the word good in Indonesian. Khoir requires trade in Islam to be carried out properly, in terms of the transaction process and the commodities traded (Syukron, 2010). The third is Adl, which means fair.

The justice referred to in this formulation has an emphasis on the trading process based on the consent of the seller and buyer (Riswandi & Mashur, 2020). Because justice is the right of every human being whose perception is measured through pleasure and avoiding the things of injustice. The fourth is Haq, which means honesty in the specifications of the commodity. Transparency in transactions is included in the formulation of Haq (Aziz, 2013b). Based on the explanation above, the researcher wants to raise a problem entitled "Review of Islamic Business Ethics on the Sale and Purchase of Beef Bones at Ud. Aan Jaya in Mojokerto".

LITERATURE REVIEW

Understanding Ethics

According to (Pamuji, 2020) In general ethics is defined as a systematic effort in which reason is used to interpret the social and moral experiences of individuals, and the role played by behavior and values in regulating it that is useful in life. Ethics is seen not only as human behavior, but also as Magnis Suseno's behavior. Ethics is a science, not a dogma. This shows us. Although only specialization provides critical assessment of behavior and education.

According to (Albilkhi, 2019) It can be said that morality is a constant guideline regarding our way of life. There are significant expressions and manifestations of ethics today, and well-designed and prepared spaces are being used. Both have the same responsibility to show the path and direction to be taken in this life.

Morality is what society expects. To achieve the best results, companies must understand and pay attention to the general interests of the surrounding community and avoid conflict with social communities. What salespeople do is create an image and influence customer perceptions of the company.

Understanding Business Ethics

Ethics are closely related to human behavior and how humans do things and act. This refers to two things, namely positive and negative. Therefore, ethics are guidelines for checking, controlling and modifying including behavior, guiding and directing behavior, what needs to be done to achieve it, and what needs to be done to improve actions. Business ethics is a way of carrying out business activities that cover all aspects of individuals, groups, companies, and even

society. Business Ethics is a standard reference material for business operations (Saheria, 2020).

Business means a commercial enterprise that is related to the “needs” of people with different positions, such as sellers and buyers. If they have business activities with, then the common needs will be met. Business is an effort or a group of efforts carried out by individuals or groups of people or an organization by providing goods or services to beneficiaries (Echdar, 2019).

Business ethics embodies a set of normative ethical principles in business behavior. Business ethics can be an important idea and consideration regarding the internal morality of a business or company. Morality here means good/bad, proper/despicable, right/wrong, reasonable/unreasonable, appropriate/inappropriate in something in human customs (Echdar, 2019).

According to Juvianita (2022), the field of business economics is an organization that sells goods and services to consumers with the aim of making a profit. Business ethics is a set of moral rules about right and wrong, right and wrong, lies and honesty, which regulate human behavior in carrying out business activities in order to obtain blessings through mutually beneficial transactions.

Business Ethics in Islam

According to Juvianita (2022), business is explained in the Quran with the word *Tijarah* which includes two meanings in general meaning trade includes trade between humans and Allah. When someone chooses Allah's guidance, loves Allah and His Messenger, struggles with wealth and life throughout the journey, reads the Book of Allah, prays, and spends part of his sustenance, then that is the best that has happened between humans and Allah.

أُولَئِكَ الَّذِينَ اشْتَرُوا الضَّلَالَةَ بِالْهُدَىٰ فَمَا رَبِحَت تِّجَارَتُهُمْ وَمَا كَانُوا مُهْتَدِينَ

It means :

These are the people who buy error with guidance, so their business is not successful and they are not guided according to it Juvianita (2022).

Business activities do not only occur between humans, but also between humans, business must be carried out with precision and accuracy. Administrative procedures and agreements, Business contracts cannot be carried out with fraud or lies, but only because they bring benefits. In this case, there are two definitions of what is meant by trade from two different perspectives. The meaning according to the Mufassil of Fiqh of Science:

- a) According to Mufassil, business is managing capital to make a profit.
- b) According to the review of Fiqh experts, business is the management of capital to generate profits.

Business in the Qur'an always has two goals: worldly profit and profit and hereafter. In sales made in cash, then the wishes of each actor must be taken into account (An Taradin Minkum). If the payment is made in cash, then there are guidelines for recording the transaction, with or without the presence of two witnesses, thus reducing the nominal value of the obligation to be paid. Furthermore, businesses or many Ukrainian companies are listed in the general paragraph on business. This fact is important. Because in business ethics and transcendental ethics cannot be separated in Islamic business because it is a manifestation of remembering Allah.

In the Word of Allah says QS AshShaf/61: 10-11, as follows:

يَأَيُّهَا الَّذِينَ آمَنُوا هَلْ أَدُلُّكُمْ عَلَىٰ تِجَارَةٍ تُنْجِيكُمْ مِنْ عَذَابِ أَلِيمٍ ۝ ١٠
تُؤْمِنُونَ بِاللَّهِ وَرَسُولِهِ وَتُجَاهِدُونَ فِي سَبِيلِ اللَّهِ بِأَمْوَالِكُمْ وَأَنْفُسِكُمْ ۗ ذَٰلِكُمْ خَيْرٌ لَّكُمْ إِن كُنْتُمْ تَعْلَمُونَ ۝ ١١

It means :

“O you who believe, would you like me to show you a business that can save you from a painful punishment? (namely) you believe in Allah and His Messenger and strive in the way of Allah with your wealth and your soul. That is what is better for you, if you Know” obey Juvianita (2022).

Business ethics have a life that keeps the business alive and long-lasting. People who ignore ethics tend to be narrow-minded and cause injustice in the socio-economic community, and vice versa. Entrepreneurs who uphold ethical values tend to reduce the size of their businesses. Not only consumers, society and will are also factors that determine the sustainability of a company (Lisman, 2019).

Definition of Buying and Selling

According to Rohman (2018), buying and selling is called in the term fiqh (bai'), meaning "selling something, replacing, or exchanging something with another. The Arabic pronunciation of "buy" and "sell" is sometimes used for the opposite meaning. If the pronunciation of al-Syira means "buy". So, the word bai' means 'sell', but it can also mean 'buy. On the contrary, scholars of fiqh have proposed several different definitions for the term, although the content and purpose are the same.

A method of exchanging goods for goods or money by mutually transferring ownership rights on the basis of mutual recognition according to the agreement. Rohman (2018). What is meant by buying and selling (bai') is defined by several Islamic jurisprudence experts as follows:

1. According to Hanafiyah scholars, buying and selling is "the exchange of property (objects) for property based on special or permitted methods.
2. According to the Shafi'iyah scholars, the purchase price (ba'i) is the exchange of property for property in the form of transferring ownership rights and property.
3. Exchange of property and goods (exchange) or benefits (services) is also permitted in dependencies according to Rohman (2018).

Legal Basis for Sale and Purchase

In buying and selling according to Islam, there is also a legal basis which is used as a strong foundation in the Qur'an and the Sunnah of the Prophet Muhammad SAW as advice for mutual assistance between human beings as follows:

- a) Al-Quran

وَاحْلَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا

Meaning: "...Even though Allah has permitted buying and selling and prohibited usury..." (QS. al-Baqarah: 275) according to Rohman (2018).

- b) As-Sunnah

مَا أَكَلَ أَحَدٌ طَعَامًا قَطُّ خَيْرًا مِنْ أَنْ يَأْكُلَ مِنْ عَمَلِ يَدِهِ وَإِنَّ نَبِيَّ اللَّهِ دَاوُدَ عَلَيْهِ السَّلَامُ كَانَ يَأْكُلُ مِنْ عَمَلِ يَدِهِ

Meaning: "No one eats better food than he eats from the work of his hands. And indeed Nabiyullah Dawud As. ate from the results of his own efforts." (HR. Bukhari No.1930) and (Rohman, 2018).

c) consensus

The scholars agree that buying and selling (bhai) is permissible because it is a function of humans as social beings. Humans cannot survive alone, so they need the help of others. If humans need help or supplies from others to meet these needs, they must replace them with other appropriate supplies.

Pillars of Sale and Purchase

The pillars of buying and selling are as follows.

1. There are people who promise.
2. The existence of purchased goods.
3. The existence of a replacement exchange rate.
4. There is a sigat (permit and permission) that must be fulfilled. If one is not satisfied then the action cannot be classified as a sale. In order for a sale and purchase to occur between the parties, the provisions applicable in the field of bell sales must be fulfilled if the seller and buyer can be justified according to Rohman (2018).

Valid Conditions for Sale and Purchase

The purchase contract is void if the legal requirements of the contract are not met. In other words:

1. The mutual will of the parties. Agreement between the parties The execution of a transaction is an essential requirement for its validity.
2. The contract agent is a person who is authorized to execute a contract, a mentally retarded adult. That is, this is a contract made by a minor, a madman, or a fool, and only with the permission of the parents, except for small value contracts such as the purchase of candy, matches, etc. are valid.
3. The asset that is the subject of the transaction was previously owned by both parties. Therefore, it is not legal to buy or sell goods that have not been purchased without the owner's permission.
4. The object of the transaction is a transferable product.
5. The object of sale and purchase with the purpose of sale is known to both parties at the time the contract is made. Therefore, there is no legality in selling unclear products.
6. Prices must be clear at the time of transaction (Rohman, 2018).

METHODOLOGY

In this study, the researcher used a qualitative descriptive approach. This study aims to obtain a clear, complete picture and information, and make it easier for researchers to conduct observations and data collection. Therefore, the researcher determined the location of the study at Ud. Aan Jaya in Mojokerto. The research time to be carried out by the researcher starts from June to July 2024.

The data sources used by researchers are primary and secondary data. If primary data includes results obtained from the field such as interviews, documentation, and observations. While secondary sources are obtained in the form of journals, books, articles, and so on from the internet related to research problems.(Emzi, 2011).

Data analysis involves organizing data into categories, breaking it down into units, synthesizing it, organizing it into patterns, and selecting what is important and what needs to be studied and drawing conclusions in a way that is easy for researchers and others to understand.

RESEARCH RESULT

The Process of Implementing Islamic Business Ethics in Buying and Selling Beef Bones at UD. Aan Jaya in Mojokerto

This study aims to assess how UD. Aan Jaya in Mojokerto applies Islamic business ethics in the sale and purchase of beef bones, and to what extent Islamic principles such as honesty, justice, and trustworthiness are applied in their transaction practices. Therefore, the researcher conducted interviews with the owner of UD. Aan Jaya and 5 buyers who made transactions there to obtain a clearer picture of the understanding and implementation of Islamic business ethics in their practice of buying and selling beef bones. The following table provides information related to interviews conducted by the researcher with the parties involved in the buying and selling process at UD. Aan Jaya, Mojokerto.

The beef bone trading business run by UD. Aan Jaya in Mojokerto plays an important role in the economy of the surrounding community, especially in providing raw materials for the food and craft industries. Although this business has been running for quite a long time, it still faces challenges in its production process, both in terms of raw material procurement, product quality, and competitive selling prices. It is important for business owners to always prioritize Islamic business ethics so that the business continues to grow and be sustainable.

Some of the challenges faced in the beef bone trading business include product quality issues, prices offered, and worker welfare. For example, there is the potential for deviations in terms of the quality of the beef bones sold, non-transparent prices, and uncertainty in worker wages. In Islamic business, the application of the principles of justice and transparency is very important to maintain good relationships with consumers and employees. The application of Islamic business ethics in the buying and selling of beef bones is very relevant so that the business practices carried out remain in accordance with Islamic teachings.

Despite facing various challenges, the owner of UD. Aan Jaya remains committed to running the business in accordance with Islamic business ethics. Here are some applications of Islamic business ethics in the beef bone trading business at UD. Aan Jaya:

a) Product Quality

“UD. Aan Jaya maintains the quality of beef bone products by ensuring that the raw materials used come from trusted sources and go through a strict selection process. Thus, the beef bones sold are of good quality and are suitable for consumption or use in various industrial purposes. UD Aan Jaya ensures that

customers get the products as promised by always maintaining quality, such as ensuring that the beef bones are dry and not mixed with chicken bones. Each product is carefully checked before being shipped, so customers can be sure that what they receive is as promised.” (Interview with the Owner of UD Aan Jaya Mojokerto on October 21, 2024)

b) Best Service

In this business, customer service is the top priority. UD. Aan Jaya always tries to provide the best service, both in terms of good communication with customers and in timely product delivery. Friendly and professional service is a manifestation of a trustworthy attitude in business.

c) Fair Price

The main factor considered in pricing is the market price. UD. Aan Jaya ensures that the prices offered remain competitive, but without reducing the quality of the product. In determining the price, they strive to ensure that the price charged to consumers is comparable to the value and quality of the product received, in accordance with the principle of justice in Islamic business.

“I believe they apply the principle of fairness. Price and quality are always balanced, so I feel fair in every transaction”. (UD Aan Jaya Mojokerto Customer Interview on October 22, 2024).

d) Honest Promotion

UD. Aan Jaya also promotes products in an honest way and does not mislead consumers. They offer discounts or price cuts to loyal customers, but still maintain the quality of products and services without disappointing customers.

e) Workforce Welfare

In its operational process, UD. Aan Jaya pays attention to the welfare of workers, the majority of whom come from around Mojokerto. The wages given are in accordance with fair standards, and workers' rights are fulfilled in accordance with applicable provisions. This is in accordance with Islamic principles that teach the importance of giving rights to every individual, including workers.

“Consistency, honesty, and trustworthiness in every transaction at UD. Aan Jaya are always maintained so that customers feel comfortable and loyal. Employees are directly involved in implementing SOPs, such as ensuring that goods meet standards before being sold. The implementation process in the field involves good communication between management and employees, with continuous training to ensure that quality standards are maintained. To maintain good relationships with customers, especially in buying and selling beef bones, good products and satisfactory services are always prioritized, so that customers remain satisfied and come back again. The principles of Islamic business ethics, such as honesty, fairness, and mutual respect in transactions, are well understood by employees, because they are always reminded to maintain ethics in every transaction”. (Interview with the Owner of UD Aan Jaya Mojokerto on October 21, 2024).

f) Easy to Reach Location

The location of UD. Aan Jaya is very easy to reach by customers in Mojokerto. With a strategic location, customers can easily come directly or contact us to make an order.

g) The Influence of Location on Sales

Strategic business location has a positive impact on the sales volume of beef bones. With the presence in an easily accessible place, more customers can come directly and buy our products.

h) Expanding Market Reach

We are also working to expand our market reach. In addition to serving local customers, we are looking for ways to reach customers from a wider area so that our products can be enjoyed by more people.

Islamic business ethics play an important role in guiding every aspect of a Muslim's life, including in the business world. These principles are not only aimed at achieving material gain, but also to ensure that every business activity is carried out in a manner that is in accordance with religious values, which will ultimately bring blessings. At UD. Aan Jaya, the application of Islamic business ethics principles is clearly visible in every transaction of buying and selling cow bones that they do. These principles, such as unity (tauhid), justice (adl), honesty (sidiq), amanah, transparency, and social responsibility, are implemented to maintain business integrity and fulfill moral and social obligations as a Muslim. The following is a further explanation of the first principle that is the basis for the application of Islamic business ethics at UD. Aan Jaya.

1. Unity (Tawhid)

The first and most fundamental principle in Islamic business ethics is unity (Tawhid). This principle teaches that every activity, both in personal life and business, must be understood as part of worship to Allah. In the context of business, this means that the main goal of every effort made by entrepreneurs must be directed to gain the pleasure of Allah, not just material gain. Business that is done with good intentions, without violating religious provisions, is expected to bring blessings to both business actors and consumers.

The UD owner I interviewed confirmed this in his business practices:

"We always try to maintain sincere intentions in doing business. Every step we take is always based on the belief that every effort is part of worship to Allah. Therefore, we pay close attention to the moral and fair aspects in every transaction we make. We believe that the unity between good intentions and right actions will bring true success." (Interview with the Owner of UD Aan Jaya Mojokerto on October 21, 2024)

In addition, customers who frequently transact with UD added:

"What I feel is that this business is not only pursuing profit. They really maintain the quality of their products and services, which I think is a form of their moral responsibility towards us as consumers. They seem to want to give us the best, which shows that they are running the business with the right intentions." (UD Aan Jaya Mojokerto Customer Interview on October 22, 2024)

2. Balance (Fair)

The principle of balance or justice (adl) is one of the main principles in Islamic business ethics that requires every business action to be carried out in a fair manner and not to harm anyone. This includes ensuring that the price paid by consumers is commensurate with the quality of the product or service provided, as well as ensuring that the rights of all parties involved in a business transaction—including workers and business partners—are fulfilled fairly.

A UD customer stated:

"The price I paid was very reasonable compared to the quality of the product I received. I felt there was no element of fraud or excess in this transaction. I always feel safe doing business here because they are transparent about prices and quality."(UD Aan Jaya Mojokerto Customer Interview on October 22, 2024).

A business partner who works with UD also spoke about how the principle of fairness is applied in their cooperation:

"In every collaboration with them, we always feel a balance in the distribution of results. They never take disproportionate profits, and always appreciate every contribution given by each party."(Interview with UD Aan Jaya Mojokerto Business Partner on October 21, 2024).

The results of an interview with another consumer added:

"They always provide clear information about the products being sold, there is no element of fraud. If there is an item that is not appropriate, they will immediately return it. This makes us as consumers feel appreciated and treated fairly."(Customer Interview 3 UD Aan Jaya Mojokerto on October 21, 2024).

3. Free Will

The principle of free will in Islamic business recognizes the freedom of individuals to make decisions in business. However, this freedom should not be misused to harm others or contradict Islamic values. In business, entrepreneurs are given the freedom to innovate, but must still be responsible for every decision taken.

One customer explained in his interview results:

"I appreciate the freedom given to entrepreneurs here to choose and develop the products they sell. They innovate very well without forgetting quality and honesty. I feel safe shopping here because I know they will not cheat or harm me."(UD Aan Jaya Mojokerto Customer Interview on October 22, 2024).

Meanwhile, the UD owners themselves explain how they implement this freedom in their business:

"We have the freedom to innovate in our products and services, but we use that freedom responsibly. Every decision we make remains based on religious principles and good business ethics."(Interview with the Owner of UD Aan Jaya Mojokerto on October 21, 2024).

4. Obligations/Responsibilities

The principle of responsibility teaches that every individual in the business world, whether an entrepreneur, consumer, or employee, has an obligation to ensure that their actions do not harm others. This includes the obligation to

provide quality products, fulfill promises, and be responsible for the social impact of business activities carried out.

A customer said:

"I feel like they are very responsible for the products they sell. If there is a problem with the item I purchased, they will replace it immediately without any excuses. This shows that they really care about their customers and are not just focused on profit."(Interview with the Owner of UD Aan Jaya Mojokerto on October 21, 2024)

One of the employees also added in his interview results:

"We are always directed to not only work to earn money, but also to ensure that every product we produce is a good product and does not harm consumers. This is a form of responsibility that we hold firmly here." (Customer Interview UD Aan Jaya Mojokerto on October 21, 2024)

A business partner also confirmed:

"They always maintain a good relationship with every party involved, be it employees, partners, or consumers. We feel that they are very responsible in everything they do, both in business decisions and in establishing cooperation."(Interview with Business Partner UD. Aan Jaya Mojokerto on October 22, 2024).

5. Truth (Ihsan)

The principle of ihsan, which focuses on virtue and honesty, is at the heart of Islamic business ethics. In the context of business, ihsan requires every business actor to always do good, not only to consumers but also to all parties involved in the business, including employees and partners. Truth in business is more than just not cheating, it is about giving the best in all aspects, whether in products, services, or relationships between parties.

A UD customer confirmed:

"Here, I feel that the service provided is extraordinary. They do not only focus on the product, but also how they serve customers with sincerity. This is part of their business ethics that I really appreciate."(UD Aan Jaya Mojokerto Customer Interview on October 21, 2024)

UD owner added:

"We strive to provide the best in every aspect, from product quality to customer service. We believe that by doing good, we will not only gain profit, but also bring blessings."(Interview with the Owner of UD Aan Jaya Mojokerto on October 21, 2024).

Employees at UD also stated:
"We are driven to not only get the job done, but to do it with sincerity. We feel that every job we do, if done sincerely, will produce better results, both for us and for the customer."(Customer Interview 5 UD Aan Jaya Mojokerto on October 22, 2024).

The implementation of Islamic business ethics principles at UD. Aan Jaya shows that a business run on the basis of Islamic ethics not only provides material benefits, but also brings blessings and creates harmonious relationships between business owners, employees, and customers. The principle of unity (tawhid) which emphasizes integration between worldly and spiritual aspects is the main

foundation in every business decision taken. In addition, the principles of justice, honesty, trustworthiness, and social responsibility also play an important role in ensuring that this business is not only financially profitable, but also provides benefits to the surrounding community.

By consistently implementing Islamic business ethics, UD. Aan Jaya has succeeded in building a business that is not only economically successful, but also has a positive impact in improving the moral and social quality in the Mojokerto community. Therefore, the implementation of Islamic business ethics is not only relevant, but also very important to create a business that not only prioritizes material profit, but also long-term blessings and benefits for all parties involved.

Urgency of Implementing Islamic Business Ethics Review on Beef Bone Buying and Selling at Ud. Aan Jaya in Mojokerto

a. Increasing Consumer and Community Trust

The application of Islamic business ethics principles in the sale and purchase of beef bones has a high urgency, especially in building trust between entrepreneurs and consumers. As stated by one of UD. Aan Jaya's loyal customers,

"I have been transacting with them for a long time, and I feel safe because I know that they always provide transparent information about the products they sell. For example, in terms of the quality of beef bones, they ensure that the beef bones sold are truly in accordance with the specifications promised." (Interview with the Owner of UD Aan Jaya Mojokerto on October 21, 2024).

In addition, a business partner who often works with UD. Aan Jaya added,

"In every transaction, they always ensure that we as partners get our fair share. There is no attempt to suppress prices or exploit the situation. The trust we have built so far is the result of the implementation of the principles they hold firmly." (Interview with UD Aan Jaya Mojokerto business partner on October 22, 2024).

For consumers, the importance of implementing Islamic business ethics in beef bone transactions is to ensure that they not only get good products, but also feel valued and treated fairly. This strengthens the relationship between customers and UD. Aan Jaya, which leads to consumer loyalty.

b. Ensuring Business Continuity

The principles of Islamic business ethics applied in the buying and selling of beef bones at UD. Aan Jaya also have a direct impact on business sustainability. By maintaining price and quality transparency, and not taking excessive profits, UD. Aan Jaya not only builds a good reputation, but also ensures that its business can grow in the long term. The owner of UD. Aan Jaya explains:

"We strive to maintain a balance in price and quality. We do not want to just pursue short-term profits, but rather build mutually beneficial relationships with customers and suppliers. The principles of Islamic business ethics help us maintain our commitment to grow sustainably, without harming any

party."(Interview with the Owner of UD Aan Jaya Mojokerto on October 21, 2024).

In addition, an employee working at UD. Aan Jaya revealed that this principle also influences their motivation to work harder and more sincerely.

"We feel that this job is not just about earning a living, but also a form of devotion. We work to ensure that every beef bone we sell is of good quality and does not harm customers."(Interview with UD Aan Jaya Mojokerto employees on October 22, 2024). Consistent application of Islamic business ethics principles helps ensure that businesses continue to run smoothly, avoid losses, and ensure sustainability in running a business, both for entrepreneurs and the community.

c. Maintaining Economic and Social Balance

The implementation of Islamic business ethics is also very important to maintain economic and social balance in the transaction of buying and selling cow bones. One of the main principles in Islamic business ethics is justice (adl), which requires that every transaction be carried out in a fair manner and does not harm any party. At UD. Aan Jaya, this principle is implemented in terms of fair prices and no fraud occurs.

*"We always make sure that the price we offer for beef bones is a fair price and in accordance with the quality of the product. We don't want to sacrifice quality just to lower the price, and we also don't want to increase the price excessively,"*said the owner of UD. Aan Jaya.(Interview with the Owner of UD Aan Jaya Mojokerto on October 21, 2024).

The decision to maintain fair prices and good product quality is also related to fulfilling a broader social obligation, namely to have a positive impact on the surrounding community. One customer added:

"I often see them not only focusing on personal gain, but also paying attention to the welfare of the community. For example, they always support local small businesses and provide opportunities for the surrounding community to buy their products at affordable prices."(Interview with the Owner of UD Aan Jaya Mojokerto on October 21, 2024).

d. Avoiding Harmful Practices

The implementation of Islamic business ethics in the sale and purchase of beef bones at UD. Aan Jaya also aims to avoid detrimental practices, such as fraud or exploitation. In a business that operates in the food sector like this, it is very important to maintain transparency regarding product quality. Therefore, UD. Aan Jaya is very careful in ensuring that the products they sell are always in the best condition and do not violate sharia law.

A customer confirmed,

"I really appreciate that they always provide clear information about the origin and quality of the beef bones they sell. There is nothing to hide. It shows that they really run their business with integrity."(UD Aan Jaya Mojokerto Customer Interview on October 22, 2024).

In addition, other business partners also gave similar opinions:

"In every collaboration, they always stick to the agreements that have been made, and there is never any attempt to change or hide information that is

detrimental to other parties. They always maintain the value of honesty."(Interview with UD Aan Jaya Mojokerto Business Partner on October 22, 2024).

e. Strengthening Islamic Values in Business

The application of Islamic business ethics in the sale and purchase of cow bones is also a means to strengthen Islamic values in business. In an increasingly materialistic world, businesses based on Islamic ethical principles such as justice, honesty, and social responsibility are important to bring positive impacts to the people.

*"By applying Islamic principles in our business, we feel that our business is not only profitable in terms of material, but also brings wider blessings and benefits. We want this business to be an example that running a business with good intentions can have a positive impact on many people,"*said the owner of UD. Aan Jaya.(Interview with the Owner of UD Aan Jaya Mojokerto on October 21, 2024).

DISCUSSION

The Process of Implementing Islamic Business Ethics in the Sale and Purchase of Beef Bones at UD. Aan Jaya in Mojokerto

The application of Islamic business ethics in the sale and purchase of beef bones at UD. Aan Jaya focuses on five main principles in Islamic business ethics which include honesty, justice, halal, openness, and social responsibility. All of these principles are applied with the aim of creating a business that is not only profitable, but also brings blessings and great benefits to consumers, entrepreneurs, and the surrounding community.

a. Honesty in Transactions

Honesty in transactions is one of the things that is highly emphasized in Islam. The Prophet Muhammad SAW said: "The seller and the buyer have the right to choose each other as long as they have not separated in the transaction." (HR. Bukhari). At UD. Aan Jaya, this principle of honesty is carried out with full responsibility. In every transaction, both to buyers and partners, UD. Aan Jaya always ensures that the information provided is honest, accurate, and not misleading.

Regarding the beef bones sold, honesty is demonstrated by providing a clear explanation of the quality and authenticity of the product. Entrepreneurs ensure that consumers know exactly what they are buying, without any element of fraud or hiding information that could harm other parties. Transactions carried out with the principle of honesty not only bring benefits in the form of material, but also bring higher trust from consumers.

b. Fairness in Pricing

In Islamic business, pricing must be done fairly and transparently. At UD. Aan Jaya, the selling price of beef bones is not determined based on one-sided profits or based on market conditions that can harm consumers. Instead, prices are set based on fair considerations, namely by considering production costs, product quality, and people's purchasing power.

The Koran teaches us to be fair in all matters, including determining prices, as stated in the QS. Al-Baqarah verse 188, which reads:

وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدْنُوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا
فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ

Meaning: "And do not consume one another's property unjustly, and do not bring it to the judge, so that you may consume part of other people's property wrongfully while you know." (QS. Al-Baqarah: 188).

QS. Al-Baqarah verse 188 reminds us not to eat other people's property in a wrong way and not to take advantage of the law to gain illegitimate profits. In a business context, this means that every transaction must be carried out fairly and transparently. UD. Aan Jaya applies this principle by ensuring that no party is harmed in the sale and purchase of beef bones, both sellers and buyers.

The price offered is in accordance with the quality of the product, and the information provided is always accurate. If there is a problem in the transaction, UD. Aan Jaya prefers to resolve it through dialogue and fair solutions, without involving legal processes that could harm one party. By following the principle of honesty and fairness, UD. Aan Jaya maintains good relations with customers and ensures that there are no fraudulent practices or injustice in business.

c. Halal and Product Cleanliness

The implementation of halal principles in business, especially in the food sector, is a major concern at UD. Aan Jaya. All beef bone products sold have met the halal standards stipulated in Islamic law. The process of cutting and slaughtering cows is carried out by following procedures in accordance with Islamic law, so that the beef bones sold can be ensured to be halal.

In the Al-Quran, Allah SWT says, in Surah Al-Baqarah verse 172 which reads:

يَا أَيُّهَا الَّذِينَ آمَنُوا كُلُوا مِن طَيِّبَاتِ مَا رَزَقْنَاكُمْ وَاشْكُرُوا لِلَّهِ إِنْ كُنْتُمْ إِيَّاهُ تَعْبُدُونَ

Meaning: "O you who believe, eat of the good things (halal) that We have given you..." (QS. Al-Baqarah: 172).

This emphasizes the importance of maintaining halal in every business transaction. Therefore, UD. Aan Jaya works with suppliers who have halal certificates and ensures that its entire supply chain also prioritizes the principles of cleanliness and compliance with halal standards.

d. Transparency in Transactions

Transparency in transactions is key to ensuring that no party is harmed and that every transaction runs smoothly and transparently. At UD. Aan Jaya, this transparency is applied in terms of the price and quality of the products sold. In addition, the management of UD. Aan Jaya is also open in providing information to consumers regarding the origin of the product and how the products sold are processed.

This openness reflects the Islamic principle which teaches not to hide the truth, as stated in the hadith of the Muslim narrator which reads,

"Whoever deceives, then he is not part of us." (HR. Muslim).

With this transparency, UD. Aan Jaya not only gains trust, but also guarantees that the transactions that occur are fair transactions and in accordance with sharia provisions.

e. Social Responsibility and Concern for Society

The implementation of Islamic business ethics also includes aspects of social responsibility. UD. Aan Jaya does not only focus on profit, but also strives to provide social benefits to the surrounding community. For example, entrepreneurs provide jobs for local residents and hold training programs to improve employee skills. In Islam, every effort made must be beneficial to the wider community.

As Rasulullah SAW said,

"The best people are those who are most beneficial to others." (HR. Daraqutni). This hadith teaches that success in business is not only measured by how much profit is obtained, but also by how far the business has a positive impact on society and the people around us. UD. Aan Jaya, as a business engaged in the beef bone sales industry, understands the importance of social contribution in their business.

They do not only focus on profit, but also try to provide benefits to the surrounding community. One of them is by providing jobs for local residents, both in terms of distribution and processing of cow bones. Thus, they help improve the local economy and have a positive impact on the welfare of the community.

In addition, UD. Aan Jaya is also committed to supporting social activities such as giving zakat or donations to those in need. This is in accordance with the principles of Islam which encourage its people to help and share with each other, especially those who are less fortunate. In this context, the profits obtained by UD. Aan Jaya are not only considered as the result of personal efforts, but also as a mandate used for the common good.

Urgency of Implementing Islamic Business Ethics Review on Beef Bone Buying and Selling at UD. Aan Jaya in Mojokerto

The implementation of Islamic business ethics in beef bone buying and selling transactions at UD. Aan Jaya is not only a religious obligation, but also has a very great urgency both in the context of business sustainability, improving service quality, and creating harmonious relationships between entrepreneurs, consumers, and the community.

a. Maintaining Blessings in Business

The implementation of Islamic business ethics is very important to maintain blessings in business. In Islam, all forms of business that are run by following sharia principles are believed to bring blessings, both in terms of material and non-material. Blessings in this business will be seen in various forms, for example increasing consumer trust, maintaining product quality, and creating good relationships between entrepreneurs and the community.

This blessing can also increase consumer loyalty. As mentioned in the hadith narrated by Bukhari which reads,

"Indeed, Allah loves people who work sincerely and responsibly." (HR. Al-Bukhari). By implementing the principles of honesty, fairness, and transparency, UD. Aan Jaya is expected to obtain blessings that bring long-term benefits. This verse emphasizes the importance of fairness and trustworthiness in running a business, including in relationships with consumers. By maintaining these

principles, entrepreneurs not only fulfill their moral responsibilities but also create trust that is the foundation for sustainable business relationships.

b. Growing Consumer Confidence

The implementation of Islamic business ethics is closely related to consumer trust. In the business world, consumers are very valuable assets. By implementing sharia principles, UD. Aan Jaya shows consumers that the products they buy are not only halal and of high quality, but also sold at fair and transparent prices. This is important to maintain long-term relationships between entrepreneurs and consumers.

This increase in trust certainly greatly supports business sustainability. In the Quran, Surah An-Nisa, verse 58, Allah SWT says,

إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ إِنَّ اللَّهَ نِعِمَّا يَعِظُكُمْ بِهِ إِنَّ اللَّهَ كَانَ سَمِيعًا ۝ بَصِيرًا

Meaning: "And if you deal justly with them, it is better for you." (QS. An-Nisa: 58).

c. Fair and Transparent Business Sustainability

Another urgency is to ensure the sustainability of a business that is managed fairly and transparently. In the business world, honesty and fairness are the keys to maintaining a harmonious relationship between entrepreneurs and consumers. The application of Islamic business ethics helps create mutually beneficial and sustainable conditions. By avoiding practices that are not in accordance with sharia, such as usury or fraud, UD. Aan Jaya can maintain its business in the long term.

Allah SWT says, in the Al-Qur'an verse Al-Baqarah verse 188 which reads:

وَلَا تَأْكُلُوا أَمْوَالَكُم بَيْنَكُم بِالْبَاطِلِ وَتُدْخِلُوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ

Meaning: "And do not consume your neighbor's wealth in a false way, and do not bribe the judge, so that you can consume some of other people's wealth in a false way, even though you know." (QS. Al-Baqarah: 188).

With this principle, UD. Aan Jaya strives to ensure that every transaction that occurs is always within the corridor of Islamic law, which in turn will create a fair and beneficial business sustainability.

CONCLUSION AND RECOMMENDATIONS

Conclusion

Based on the discussion that has been described, it can be concluded that the application of Islamic business ethics to the sale and purchase of beef bones at UD. Aan Jaya, Mojokerto, has succeeded in creating a business that not only prioritizes financial profit but also blessings and benefits for all parties involved. The application of the principles of Islamic business ethics, such as monotheism, justice, honesty, trustworthiness, and social responsibility, is very visible in various operational aspects of this business. By upholding unity (tawhid) in every decision taken, this business is not only oriented towards material profit, but also towards a harmonious relationship with Allah, employees, and customers.

The application of the principle of justice is also reflected in the fair relationship between sellers and buyers, as well as the provision of fair prices for the beef bones sold. In addition, the values of trust and social responsibility applied by UD. Aan Jaya ensure that the transactions carried out are always transparent and do not harm any party. Thus, this business not only has a positive impact on the owners and employees, but also contributes to the surrounding community, maintains business sustainability, and improves the quality of socio-economic life in Mojokerto.

Overall, UD. Aan Jaya has succeeded in integrating Islamic business ethics into its buying and selling practices, and has shown that Islamic principles can be applied in various types of businesses to achieve broader goals, namely blessings and prosperity for all parties.

Recommendation

Based on the results of this study, here are some suggestions that can be put forward:

a. For Surabaya State University

It is recommended that Surabaya State University facilitate knowledge and experience exchange programs between students and local entrepreneurs, such as the owner of UD. Aan Jaya, through internship activities or community service programs. These programs can provide practical benefits for local entrepreneurs in improving their understanding of the principles of Islamic business ethics and how to integrate them into daily business practices. In addition, students can gain first-hand experience on how Islamic principles are applied in the business world, thereby increasing the relevance of the knowledge they gain on campus to real needs in the field.

b. For Owners and Managers of UD. Aan Jaya

It is recommended that the owners and managers of UD. Aan Jaya continue to apply and develop the principles of Islamic business ethics in every aspect of their business operations. The application of these principles needs to be strengthened through training and increasing understanding of the importance of running a business with integrity, fairness, and responsibility, both to customers and employees. In addition, it is recommended to continue to pay attention to business sustainability by improving the quality of products and services, as well as maintaining good relations with the surrounding community.

ADVANCED RESEARCH

It is recommended to conduct further research on the application of Islamic business ethics in various other types of businesses, especially small and medium-scale ones. More in-depth research on the factors that influence the success of the application of Islamic business ethics in local businesses can provide broader insights into how Islamic principles can be integrated into the business world more effectively and sustainably.

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