

Islamic business ethics as a distribution solution in Indonesia

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Abstract

This study aims to explore the application of Islamic business ethics principles in the field of distribution in Indonesia, focusing on how values such as justice, honesty, trustworthiness, and transparency can address various distribution challenges. Distribution is a crucial element in the economic chain; however, in Indonesia, geographical challenges, infrastructure disparities, and monopolistic practices often hinder efficiency and fairness in the delivery of goods and services. This study also seeks to provide strategic recommendations for creating more equitable and sustainable distribution systems aligned with Islamic values. The method employed in this study is library research with a descriptive qualitative approach. Data were gathered through literature analysis from books, scientific journals, articles, and other documents relevant to the topic of distribution from the perspective of Islamic business ethics. The analysis identified relevant Islamic ethical principles, such as the prohibition of hoarding, monopolies, and consumer exploitation, as well as how these principles can enhance efficiency and fairness in distribution. The findings indicate that the application of Islamic business ethics in distribution can serve as a strategic solution to address access disparities, foster transparency, and promote sustainability. These principles not only support inclusive economic growth but also

strengthen consumer trust, thereby contributing to equitable welfare distribution across Indonesia.

Keywords: *Islamic business ethics; distribution; justice; transparency; sustainability*

Introduction

The digital era has provided a major breakthrough in the business world. The demand for acceleration in the field of distribution of products sold in the market, whether digital market through E-commerce or conventional markets, is something that must be considered. The speed of product distribution to reach the end consumer immediately is a demand in the business world to be able to immediately get *income* and *profits* in a short time for producers.

Distribution is one of the crucial elements in the business chain and economy because of its role in ensuring the availability of goods and services to the public. An effective distribution process allows products to arrive in the hands of consumers on time and in optimal condition. This contributes to increasing customer satisfaction, company competitiveness, as well as strengthening their position in the market (Ellitan & Muljani, 2017). Additionally, efficient distribution can help companies reduce operational costs, thereby increasing profit margins (Junaidi et al., 2021).

A good distribution system greatly affects the availability of goods and services. By ensuring products are available at the right location and time, distribution helps meet the increasingly diverse and dynamic needs of consumers. Efficiency in distribution also allows companies to respond quickly and accurately to fluctuations in market demand, thereby reducing the risk of overstock or understock. This is important to maintain supply stability and consumer confidence (Ellitan & Muljani, 2017).

Indonesia faces major challenges in its distribution system, mainly due to its geographical conditions consisting of thousands of islands with a very large area. Infrastructure limitations, such as damaged roads and lack of storage

facilities, are the main obstacles in the distribution of goods, especially in rural areas (Hadi et al., 2024) In addition, inequality of access between urban and rural areas creates unequal distribution, which has an impact on the price and availability of goods in different regions.

Limited infrastructure is one of the significant obstacles to distribution efficiency in Indonesia. In rural areas, this condition is more severe due to long distances and difficult access (Hadi et al., 2024) which often hinder the distribution process. However, technological advances can be a solution to overcome these challenges. The use of digital platforms and modern supply chain management systems can improve efficiency, transparency, and coordination in distribution, thereby speeding up the process of shipping goods to various regions (Sinaga et al., 2022).

Distribution inequality between urban and rural areas is a significant problem in Indonesia. Rural areas often face distribution barriers due to inadequate infrastructure and long geographical distances. As a result, the prices of goods in rural areas tend to be higher, while their availability is limited. This condition not only harms rural communities, but also exacerbates the economic gap between urban and rural areas, which has an impact on the unequal welfare of the community (Sinaga et al., 2022).

Addressing distribution challenges in Indonesia requires a comprehensive approach, including infrastructure upgrades, adoption of modern technology, and the implementation of innovative distribution models. For example, farmer cooperatives and digital platforms can be a solution to improve distribution efficiency in remote areas. Synergy between various parties, such as government, the private sector, and local communities, is also needed to create a better logistics system. With these measures, more effective and efficient distribution can support more equitable economic growth and improve the welfare of people throughout Indonesia (Hadi et al., 2024)

The correlation between the business world and Islamic ethics can be seen from the behavior and practices carried out in the implementation of distribution practices. There are several Islamic business ethics that must be considered in carrying out the distribution of products to the end consumer such as the Prohibition of Hoarding (*Ihtikar*), the Prohibition of Monopoly and the Prohibition of hoarding in the distribution of goods.

Hoarding goods to raise prices unreasonably is considered a violation of the principles of justice and public welfare. Business people are obliged to distribute goods fairly to avoid artificial scarcity (Nissa et al., 2022). Monopolies are prohibited in Islam because they cause market imbalances and harm consumers and competitors. Islamic business ethics encourage healthy competition to create fairness in the market (Misbah et al., 2023). Providing false information or concealing product defects is prohibited. Honesty in the delivery of information is the key to maintaining consumer trust. Business people must ensure that all information provided is accurate and transparent.

The principles of Islamic business ethics, such as fairness, honesty, responsibility, and avoidance of exploitation, are essential in distribution practices. By applying this principle, businesses can carry out their operations fairly and ethically, which ultimately increases consumer trust and satisfaction (Syahputri & Suryaningsih, 2022).

Overcoming distribution challenges in Indonesia requires an integrated and innovative approach. Improving infrastructure, such as road construction and storage facilities in rural areas, is an important step to improve access and reduce distribution gaps. Additionally, the adoption of digital technologies in supply chain management, such as the use of application-based logistics platforms, can improve efficiency, transparency, and speed of goods delivery. This approach should be supported by synergy between the government, the private sector, and local communities to ensure the sustainability of the program. On the other hand, the application of business ethics principles, such as the

prohibition of hoarding and monopolies, as well as honesty in distribution, can create a fair and competitive market, so that people in all regions, including rural areas, can access goods at reasonable prices and equitable availability.

This research aims to explore the application of Islamic business ethics principles in the field of distribution in Indonesia, focusing on how values such as fairness, honesty, trust, and transparency can overcome various distribution challenges. This research has significance for several reasons. First, distribution is a crucial element in the economic chain, but in Indonesia, geographical challenges, infrastructure disparities, and monopolistic practices often hinder efficiency and fairness in the delivery of goods and services. Therefore, an understanding of how Islamic business ethics can be applied to address these challenges is essential. Second, this research has the potential to provide strategic recommendations to create a more equitable and sustainable distribution system, in line with Islamic values. These recommendations can serve as a guide for stakeholders, including governments, businesses, and communities, in building distribution systems that are not only economically efficient but also socially and ethically responsible. Thus, this research is expected to contribute to the creation of a more equitable economic system and provide wider benefits for all Indonesian people.

Literature review

Islamic business ethics theory

The ethical issue, as explained by Hartono in Fitri Adona's journal, is not a simple matter. In practice, there is no absolute concept of ethics. In theory, there is a universal ethics, but its application is often not universally accepted, so factually universal ethics do not really exist. Ethics are culture-bound that develops inherently in society as a philosophy or outlook on life (Adona, 2013).

Ethics, which comes from the Greek word "Ethos," means customs or habits. This means that ethics is related to values, a good way of life, the right

rules, and traditions that are inherited from one individual to another or from one generation to the next (Arijanto, 2014). In general, ethics can be interpreted as a systematic effort that uses reason to understand individual and social moral experiences. Through this approach, it can be determined the role that regulates human actions and useful values in life (Sigit, 2012).

Islamic economics and business, as one of the branches of economics based on sharia principles (Latifah & Abdullah, 2023), in the context of the business world based on moral principles. Business ethics can also be interpreted as a reflection on morality in the world of economics and business, including good/ bad, praiseworthy/ reprehensible, reasonable/ unnatural, and appropriate/ inappropriate aspects in human behavior.

According to Yusanto and Wijaya Kusuma, Islamic business is a series of business activities that do not limit the amount of property ownership, including profits. However, the way to obtain and utilize these assets must be in accordance with halal and haram rules (Yusanto, 2002). The Ulumul Qur'an Journal edition 3/VII/1997 discusses business ethics in Islam through the writings of Hadimulyo, M. Quraish Shihab, and Chairul Fuad Yusuf. According to Hadimulyo, Islamic business ethics refers to the application of Islamic principles derived from the Qur'an and hadith in the business world, such as the prohibition of reducing scales that reflect the principle of honesty (Fauroni, 2008).

Principles of Islamic business ethics

The principles in Islamic business ethics are divided into four parts, namely: first, justice ('*adl*'). Islamic business ethics emphasizes fairness in all aspects of business, including fair and balanced treatment to all parties involved (Ulfah & Aarsal, 2022). This principle requires business people not to discriminate and ensure that the rights of all parties are fulfilled fairly (Sinaga et al., 2022). In distribution, fairness is realized by avoiding monopoly practices that harm consumers and competitors (Nissa et al., 2022). Justice in doing business is an

ethics that must be upheld to create rights for both parties who run a business in order to realize benefits and blessings in business (worship).

Second, honesty. Honesty is the main foundation in Islamic business ethics. Business people are expected to convey product and price information transparently and avoid fraud or manipulation (Misbah et al., 2023). Honesty in doing business creates trust and maintains the integrity of the relationship with consumers (Aldo et al., 2022). Honesty is an important foundation in the business world. Because honest behavior in a transaction in creating transparency and credibility for quality and quantity both for the actor (Human Resources) and Products (Goods that are used as transactions) to convey both the nature and physicality of the business product.

Third, responsibility. The principle of responsibility demands that businesses take responsibility for their actions towards consumers, employees, and the environment. In distribution, responsibility means ensuring that products are safe and meet the standards that have been set (Yunus & Asri, 2023). Accountability in business is a form of self-consistency for business people who must be accountable to the party who enters into business transactions. In addition, every business person will be accountable to Allah SWT in the hereafter for all forms, processes, methods and *outputs* that have been produced in business.

Fourth, avoid exploitation. Exploits such as hoarding (*ihtikar*) and price manipulation are prohibited in Islamic business ethics because they are detrimental to society and contrary to the principles of justice and public welfare. Business people must avoid actions that harm consumers and society at large (Ulfah & Aarsal, 2022). Islamic business is an effort that can be carried out by instilling strong intention and determination in changing something that originally could not produce something valuable into a valuable item and bring success if carried out properly and correctly (*halalan thoyyibah*) (Latifah, 2020).

Distribution theory

Distribution is one of the important elements of business activities that includes the delivery of goods or services from producers to consumers. The right distribution channels play a key role in ensuring products reach consumers in the right locations. According to the Great Dictionary of Indonesian Language (KBBI), distribution is the delivery of goods to many people or various locations. Philip Kotler defines distribution as the process of transferring ownership of goods or services from producers to consumers, involving various companies or individuals. Distribution aims to make it easier to deliver goods according to consumer needs, both in terms of type, price, location, and time. In practice, there are several key elements, such as distribution channels, classification, and the role of distributors, who are responsible for the transfer of goods from producers to consumers (Fuad, 2006).

Distribution is a vital element in the business cycle, serving to transfer goods or services from producers to consumers. This process requires an effective distribution channel strategy to ensure goods arrive where consumers need them on time. Philip Kotler refers to distribution as the activity of a company or individual that transfers the rights to goods from the producer to the consumer.

There are three main elements in distribution: distribution channels consisting of liaison institutions, market-oriented distribution objectives, and classification and distribution activities to achieve target markets. These elements support the delivery of goods in accordance with consumer needs (Anwar, 2001).

Distributors are those who buy goods directly from manufacturers and sell them to consumers, either directly or through intermediaries. Distributors can be wholesalers, retailers, or brokers. Wholesalers and retailers are responsible for determining fair prices, while brokers only facilitate transactions without setting their own prices (Aziz, 2008).

Distribution aims to deliver goods from producers to consumers, speed up the delivery process, maintain production stability, and improve product quality and quantity. The main functions of distribution include transportation, sales, purchase, storage, quality standardization, and risk insurers (Sigit, 2012). A distribution channel system includes the way goods or services are distributed from producers to consumers. There are several levels of distribution channels, ranging from direct channels (direct to consumer producers) to complex channels involving agents, wholesalers, and retailers. The selection of this system depends on market needs and the availability of facilities. The distribution of wealth in Islam aims to avoid the accumulation of wealth in a few people. With instruments such as zakat, the distribution of wealth is directed to the welfare of the community at large, ensuring social equality, and supporting fair market mechanisms (Iqbal & Mirakhor, 2017).

Distribution in Islam has two orientations: infak for the general welfare and the exchange of goods as an economic activity. Islam emphasizes justice in distribution, both commercially and socially, with the guideline that economic activities must not violate sharia principles (Anwar, 2001). Islam establishes ethics in distribution, including the intention of worship, price transparency, product halalness, responsibility, justice, and the prohibition of ikhtikar (hoarding of goods). In addition, distribution must be carried out with tolerance and a sense of social responsibility, maintaining economic balance without discrimination.

Research methodology

The research method is one of the procedures and stages in carrying out research that has a classification according to the perspective used (Sari et al., 2023). This research has a type of literature research. Literature research is carried out by collecting data contained in books, journals, articles and other sources related to the problem taken. According to Simatupang (2008), literature research

is research that emphasizes the use of secondary data or in the form of written legal norms and/or interviews with informants and sources (Rifqi et al., 2023).

Selection of literature sources used in this study include scientific journal articles, books, industry reports, and academic publications related to Islamic finance, financial technology, and financial regulation. These sources were selected based on their relevance to the research topic and their ability to provide in-depth insights into developments, opportunities, and challenges in the sharia fintech industry (Amelia et al., 2024).

This research relies on data analysis sourced from reference books related to Islamic business ethics which are vulnerable to publication time 10 years from the creation of this article and references obtained from articles that have an identical scope of discussion to the last 10 years in order to provide updated information related to the perspective of Islamic business ethics on distribution practices in Indonesia.

Results and discussion

Search results of previous research

In supporting the results of research on the perspective of Islamic business ethics for diversification in Indonesia. The researcher provides the results of the search through the presentation of the results of previous research and identifies the GAP with the current research to provide a different update and presentation of the research results. The following researcher presents a table of previous research GAP on distribution practices with an Islamic business ethics approach in Indonesia.

Table 1. GAP Past and Present Research

Previous research	Research gap
Siti Nur Lutfiah (2022) "Morality and Business Ethics in the Distribution Sector According to an Islamic Perspective" This study examines how Islamic morality and ethics are applied in distribution activities by PT HNI (Halal Network International).	Previous research with current research has a significant difference where previous research focused more on morality not only on Islamic business ethics in the distribution sector while current research focuses more on ethics in the field of distribution.
Siti Amelia, Muhammad Iqbal Fasa & Suharto (2022) "The Influence of the Implementation of Business Ethics, Production and Distribution Concepts in MSMEs on Profitability in the Perspective of Islamic Economics" understands how the application of these concepts can increase the profitability of MSMEs while still referring to sharia principles.	Previous research with current research has a significant difference where previous research had more than 1 variable, namely production and distribution, while the current research only focuses on 1 variable, namely distribution only.
Musthafa Syukur (2018) "Distribution of Islamic Economic Ethical Perspectives" This article explores the ethical values that should exist in the process of economic distribution based on Islamic principles.	Penelitian terdahulu dengan penelitian sekarang memiliki perbedaan signifikan dimana penelitian terdahulu fokus menilai nilai etika dalam islam sebagai indikatornya, sedangkan penelitian yang sekarang lebih fokus ke prinsip etika bisnis islam sebagai indikator nya.
Atok Syihabuddin (2017) "Distribution Ethics in Islamic Economics" This article discusses how Islam offers an ethical-based approach to wealth distribution, which is different from the systems of capitalism and socialism.	Previous research with current research has a significant difference where previous research only focused on the distribution of wealth, while current research focuses more on Islamic business ethics in general.

From the research gap, it can be concluded that the current research only focuses on Islamic business ethics in the field of distribution, not on other fields, besides that it also emphasizes more on the principles of Islamic business ethics as an indicator of research.

The principles of Islamic business ethics in the field of distribution used include the following:

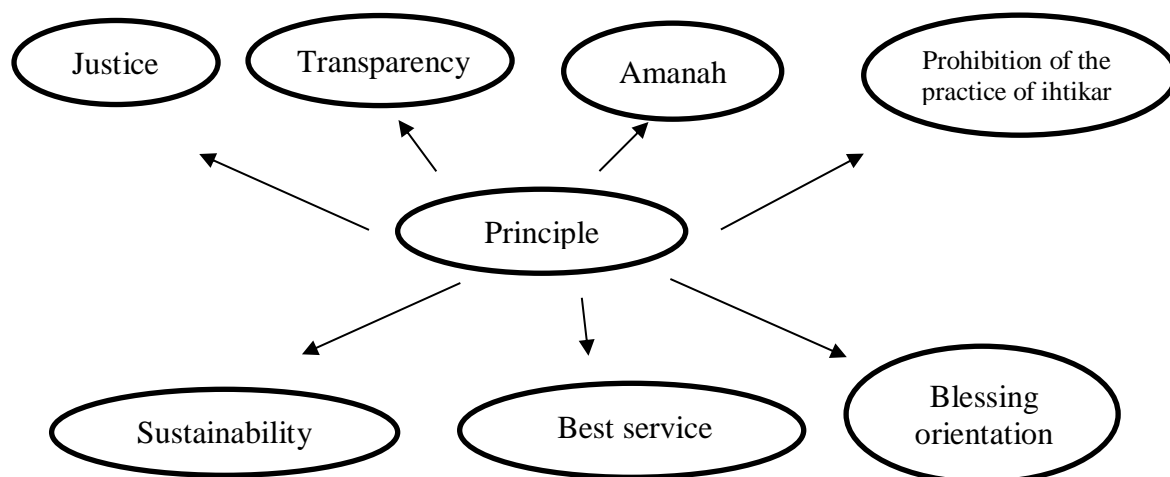


Figure 1. Principles of business ethics in distribution

Perspective on Islamic business ethics for distribution in Indonesia

In the business world, ethics plays an important role as a code of behavior to maintain healthy relationships between business actors, consumers, and society. In Islam, business ethics have a solid foundation, rooted in the teachings of the Qur'an and Hadith, which aim to create justice, honesty, and blessings in every economic activity. Islamic business ethics not only regulates the material aspects, but also the spiritual aspects, so that business does not merely pursue profits, but also good that brings wide benefits

One of the main principles in Islamic business ethics is honesty (shiddiq). Business people are required to be honest in every transaction, whether in explaining the quality of goods or services, determining prices, and fulfilling agreements. The Prophet PBUH emphasized that honesty in business brings blessings, while lying will only be detrimental in the long run. Therefore, business that is done with honesty not only maintains consumer trust but also gets the pleasure of Allah SWT.

The next principle is fairness ('adl), which requires business people to be fair in various aspects, such as pricing, profit sharing, and treatment of partners. Islam prohibits the practice of usury, cheating, and exploitation because these

things are contrary to the concept of justice. In the Qur'an, Allah SWT says, "And perfect the measure and the scales fairly" (QS. Al-An'am: 152). This principle ensures that no party is harmed in business activities.

In addition, trust or responsibility is also an important foundation in Islamic business ethics. Business actors must run their business with full responsibility for the goods or services offered, as well as to employees, partners, and the community. Trust includes adherence to agreements and commitments, which are an important foundation in building long-term business relationships. A business based on trust will give birth to strong trust from various parties.

Islamic business ethics also emphasizes the prohibition against the practice of *gharar* (excessive uncertainty or speculation) in transactions. Unreasonable uncertainty can lead to the loss of one party, which is contrary to the values of fairness and transparency. Therefore, transactions in Islam must be based on clear information and transparent agreements. This principle helps to create stability and reduce conflicts in economic activities.

Distribution in Indonesia faces complex challenges, including uneven infrastructure, geographical inequality, and ethical issues such as cartel practices, price manipulation, and consumer exploitation. The difference between traditional and modern markets, coupled with the advancement of e-commerce, adds to the dynamics of competition. Traditional markets are often constrained by long supply chains, while modern markets and e-commerce continue to grow thanks to digital technology and regulations such as Government Regulation No. 80 of 2019. While it aims to create healthy competition and protect consumers, these regulations also raise new challenges, including competitive inequality between traditional business players and *e-commerce players*.

Overcoming these challenges requires collaboration between the government, business actors, and the community. The government must strengthen regulations to prevent unethical practices, improve the efficiency of logistics networks, and build physical and digital infrastructure. Traditional

markets also need to adapt to modern trends, such as leveraging digital technologies and building sustainable business ecosystems. With a strategic approach that prioritizes efficiency, transparency, and business ethics, distribution in Indonesia can become more equitable and equitable, supporting supply stability, market competitiveness, and the welfare of the community at large.

Distribution plays an important role in the Indonesian economy, especially to ensure the equitable distribution of goods and services throughout the region. In an Islamic perspective, distribution should reflect the value of justice, transparency, and benefits to the wider community. Business people are expected to avoid fraudulent practices, such as monopolies or hoarding of goods (*ihhtikar*), as well as ensure equitable distribution, including to remote areas. These values are particularly relevant in addressing distribution challenges in Indonesia, such as access gaps and the dominance of large distributors that affect the prices of goods in the market.

Islamic business ethics also emphasize transparency and efficiency in distribution. Long distribution chains often cause the price of goods to be unreasonable. Therefore, distribution actors are encouraged to simplify the distribution process so that prices remain affordable without sacrificing reasonable profits. In addition, environmental and social responsibility is also a major concern. Environmentally friendly distribution and minimal packaging waste can contribute to sustainability and long-term community welfare.

The application of Islamic principles in distribution includes trustworthy service, ensuring that goods arrive in good condition, on time, and as promised. This principle helps build consumer trust while creating a fairer and more sustainable distribution system. By applying Islamic business ethics, distribution in Indonesia not only supports economic growth, but also strengthens social justice and equitable distribution of welfare for all people.

Conclusion

Based on the results of the above discussion, it can be concluded that Islamic business ethics provide a solid moral foundation for every economic activity, including in the field of distribution. Principles such as honesty, justice, trust, and *ihsan* encourage business actors to not only pursue profits, but also provide broad benefits to the community and get blessings from Allah SWT. In the context of distribution in Indonesia, Islamic business ethics offers solutions to challenges such as inequality of access, monopoly practices, and lack of transparency. With the application of these principles, distribution can take place in a fair, efficient, and sustainable manner, providing economic and social benefits for all parties.

Through an approach based on Islamic values, distribution can be more humane, environmentally friendly, and beneficial to the wider community. Business people are invited to run businesses with social responsibility and justice, without taking advantage of the geographical or economic difficulties of the community. Thus, Islamic business ethics are not only relevant in facing distribution challenges in Indonesia, but also able to have a long-term positive impact on the equitable distribution of welfare and the strengthening of social harmony.

Future research should use empirical methodologies, both quantitative and qualitative, to directly assess the extent to which Islamic business ethics are implemented in various sectors and distribution areas in Indonesia, as well as analyze their impact on efficiency, fairness, and sustainability. Comparative analysis between Islamic and conventional distribution practices in Indonesia is also needed to identify differences in efficiency, social consequences, and environmental impact. In-depth qualitative case studies can provide a more comprehensive understanding of how Muslim businesses of various scales internalize and apply Islamic ethical principles in their distribution operations, including the challenges and successes they face. Further, future research needs

to consider the influence of contextual factors such as government regulations, socio-economic conditions, local culture, and religious understanding on the adoption and effectiveness of Islamic business ethics in distribution. The research may also focus on developing practical implementation models for Islamic business ethics in Indonesia's distribution system, including educational strategies, training programs, and incentives for business actors, as well as exploring the potential of technology to encourage more ethical, transparent, and equitable distribution practices.

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