

Business Ethics in Islamic Stores: A Comparison of Perceptions Based on Gender and Student Areas of Study

Nabilla Fitriana¹⁾, Novi Yanti Sandra Dewi^{2*)}, Ahadiah Agustina³⁾

^{1,2,3} Falkutas Agama Islam, Ekonomi Syariah

*Email correspondence: nabillafitriana13072000@gmail.com

Abstract

Islamic business ethics plays a significant part in shaping the perspectives of individuals or enterprises engaged in business activities. Therefore, this research aims to explore the comparative perceptions of university students, considering gender and field of study, regarding the business ethics applied in Islamic-based retail businesses in the city of Mataram. The research employs a quantitative comparative method with a sample of 148 students, comprising 41 male and 107 female participants. The research instrument is a Likert scale questionnaire comprising six statements based on Islamic business ethics indicators: monotheism (tauhid), responsibility, honesty, justice, and balance. The data analysis technique involves an independent t-test with two iterations: one testing based on students' gender (male and female) and the other based on their field of study (economic and non-economic disciplines). The results of the data analysis reveal a t-test value of 0.847 for gender testing, with a significance level of $0.398 > 0.05$. Similarly, the t-test value for the field of study is 0.801, with a significance level of $0.424 > 0.05$. Therefore, the researcher concludes that there is no significant difference in students' perceptions, both based on gender and field of study, regarding the Islamic business ethics applied by managers of Islamic retail stores in Mataram.

Keywords: Business Ethics; Islamic Store; Student Perception; Gender; Field of Study.

Citation suggestions: Fitriana, N., Dewi, N. Y., & Agustina, A. (2024). Business Ethics in Islamic Stores: A Comparison of Perceptions Based on Gender and Student Areas of Study. *Jurnal Ilmiah Ekonomi Islam*, 10(02), 1539-1546. doi: <http://dx.doi.org/10.29040/jiei.v10i2.12637>

DOI: <http://dx.doi.org/10.29040/jiei.v10i2.12637>

1. INTRODUCTION

A business involves a product sales process comprising a series of steps designed to ensure customers can easily discover, select, and purchase the desired products. This sales process occurs through both online and manual (*offline*) channels. Online sales are marketed through digital media, allowing buyers to choose products via social media, place orders through these platforms, and make digital payments (Sarastuti, 2017). This often involves using websites or E-commerce-based digitalization to streamline the product sales process (Santosa & Ismaya, 2021). On the other hand, manual sales require buyers to physically visit a store, locate products, select them, and manually pay for the products, typically using cash.

In conducting business operations, implementing business ethics assumes a pivotal role in ensuring the

continuity of enterprises across various sectors, including retail establishments. Business ethics is indispensable for attaining pre-established objectives of business sustainability, ensuring that the business functions without causing harm to other stakeholders (Herman et al., 2019). Grounding business activities in ethical principles serve to forestall various transgressions by individuals or business entities that could otherwise disrupt the stability of business continuity (Aviatri & Nilasari, 2021). Ethics is paramount for upholding service quality for consumers or buyers in the business context. Ultimately, the moral compass of a business hinges on the personal moral character of the individuals involved in it. A morally upright company is actualized through the moral qualities of all individuals engaged in its operations. The morality of

a company is the collective morality of the individuals within it (Weruin, 2019).

Applying Islamic ethics assumes a fundamental role in Islamic business, encompassing both the business firm and the individual engaged in business endeavours, with nuanced implications. *Islamic business ethics* is the examination of individuals or organizations involved in mutually beneficial commercial transactions per the values espoused in Islamic teachings (Haryanti & Wijaya, 2019). Rooted in the Qur'an and hadith, Islamic business ethics is characterized by principles such as (1) *tauhid* (monotheism), (2) responsibility, (3) honesty, (4) justice, and (5) balance (Zustika & Ubaidillah, 2023). Another viewpoint presented by (Jubaedi et al., 2018) outlines Islamic ethical principles as the oneness of God (*Tauhid*), equilibrium, free will, responsibility (*Amanah*), and virtue (*Ihsan*). In the contemporary landscape, a noteworthy trend among Islamic consumers is the preference for engaging with producers adhering to halal practices, which inherently encompass the implementation of Islamic business ethics. The perception formed by consumers through the experience of services and products offered by such producers is anticipated to align with their preferences, facilitating informed purchasing decisions. Consequently, consumers are likely to engage in sustained purchases, commonly called customer retention (Avilino, 2019).

The research conducted by (Marina et al., 2017) asserts that business ethics can effectively and significantly aid in implementing green accounting. Accounting domains that can be applied to green accounting include the procurement/purchase of medicines and medical equipment and cost accounting for waste management. In a different perspective, (Aviatri & Nilasari, 2021) posit that their research findings demonstrate that ethically driven commercial enterprises are likely to avoid various impediments such as fraud, theft, and embezzlement that could adversely impact business sustainability. Moreover, (Claudya & Suryaningsih, 2021) illustrate in their research on Bilqis car rental that dishonesty on the part of the rental owner, who uses the lessee's (motorcycle) as collateral without the knowledge of the motorcycle owner, contravenes Islamic business ethics, specifically principles of responsibility (*tanggung jawab*) and virtue (*kebajikan*). On the flip side, (Maharti & Fahrullah, 2021) state that the application of Shariah-based business ethics has a significant

impact on enhancing customer loyalty for Yayasan Aqiqah Nurul Hayat. This is manifested in customer satisfaction, which is achieved through the honest performance of employees and attention to the halal aspects of the products sold. These diverse studies collectively highlight the multifaceted role of business ethics, spanning from environmental considerations in accounting to preventing unethical business practices and promoting customer satisfaction through Shariah-compliant business ethics.

The study (Rahman & Nurfadillah, 2019) asserts that applying Islamic business ethics among chilli-chilli farmers needs to be more adequately implemented in the Alehanuae Subdistrict. This observation is based on the behaviour of chilli farmers (sellers) who provide chilli samples to potential buyers that do not correspond to the quality of the chillies being sold. (Hafizhoh et al., 2023) Express the view that applying Islamic business principles, such as honesty, integrity, and a balance between material and spiritual aspects, yields positive impacts on such businesses' operational and financial aspects. Furthermore, (Rahmawati et al., 2023) state that while some traders and buyers are familiar with Islamic business ethics, a fraction of practitioners engage in dishonest practices such as tampering with weighing scales, hoarding goods, and monopolizing trade in the market. This indicates that the full application of Islamic business ethics has yet to be realized in the traditional market of Leuwiliang. The fundamental values of Islamic business ethics have been fully implemented in managing the Ahaas Putra Mederka 01499 Surabaya workshop. To reinforce these values, improvements are needed both technically and in terms of facilities. (Maharani, 2021) concludes that Islam, as a comprehensive religion, teaches the correct way of conducting transactions, known as Islamic business ethics. Therefore, the importance of business ethics in Sharia-compliant transactions is emphasized. The findings collectively underscore the challenges and opportunities in implementing Islamic business ethics in different contexts, ranging from agricultural practices to traditional markets and automotive workshops.

The research (Suyanti, 2017) states that the results of this study indicate that there are differences in the perception of business ethics based on gender private and state in Banjarmasin city it is based on the results of Kruskal Wallis test different perceptions about business ethics derived significant value of

0.000 < 0.05. Then in the perception of the ethics of the profession there are different perceptions about the professional ethics of gender-based private and state in Banjarmasin city it constituted the Kruskal Wallis test results differing perceptions about the ethics of the profession was obtained significant value of 0.966 > 0.05. Furthermore (Arfiansyah, 2020), states that research is a qualitative research. Primary data obtained from interviews and documentation. Secondary data were obtained from books and internet sites containing economics, Islamic business ethics, and CSR. The results of this study are (1) islamic business ethics has basic axioms, namely unity, equilibrium, free will, benevolence, responsibility, *shiddiq, istiqamah, fathanah, amanah, and tablig*; (2) PT. Garuda Food has got CSR in the social, economic, and environmental fields; (3) The application of a form of social responsibility in accordance with Islamic business ethics, namely a form of business responsibility between man and God, man and the universe, and man and man.

In consumer behaviour, shopping behaviours may differ when examined based on gender. Generally, men and women exhibit differences in processing received stimuli, allocating shopping time, utilising information sources, engaging in social interactions, and more (Julina & Miftah, 2014). According to (Putri et al., 2019), male consumers tend to pay less attention to purchase risks and product quality when returning a product, as their considerations are often limited to the immediate need for the product. They prioritise the benefits with little consideration for other factors. In contrast, women exhibit a higher level of perception regarding purchase risks, product quality, and product performance. This is influenced by the experiences and knowledge they use to explore alternatives among the myriad product choices. Among university students, shopping styles and interests naturally vary between males and females. With the proliferation of Islamic stores in Mataram City, there are likely differences in the perspectives of men and women when purchasing products. Men, typically dominant, tend to buy products based on their desires and needs alone. On the other hand, women are more inclined to follow Muslim fashion trends in this era of development. Therefore, the researcher is interested in examining how students' perceptions, based on gender, vary concerning Islamic stores in Mataram City. The research aims to compare the perceptions between

males and females regarding Islamic stores and their decision-making in purchasing products within the scope of Islamic business ethics present in these stores in Mataram City.

2. METHODS

This research employs a quantitative comparative method to compare students' perceptions of Islamic business ethics applied in several Islamic stores in Mataram. The researcher selected subjects based on students' experiences who have visited or purchased products from these stores, such as Titian Hidayah, Orieian Hijab, Hija Store, Busana Muslim Annisa, and Rabbani. The total number of student respondents was 148, categorized by gender (male and female) and field of study (economic and non-economic). The distribution of respondent data is presented in Figure 1.

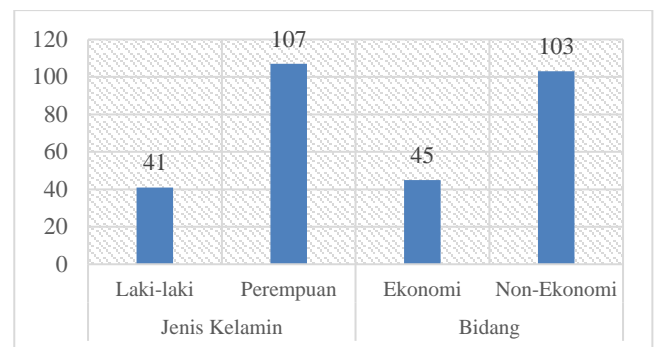


Figure 1. Number of research respondents

The instrument utilized in this research is a questionnaire that will be filled out by the respondents. The questionnaire comprises a series of written questions designed to gather information from the respondents regarding their perceptions of Islamic business ethics applied by the owners and employees of Islamic stores in Mataram City. The indicators of Islamic business ethics include: *tauhid* (every store employee wears modest attire, with hijab for women); free will (separate positioning of clothing racks for men and women); balance (ensuring a balance between product quality and affordable prices); justice (ensuring fairness in customer treatment, including service and handling customer complaints); honesty (having policies or practices ensuring honesty in product pricing labels corresponding to the cash register); responsibility (having store employees remind when prayer time has arrived). The research employs a Likert scale with five interval options: strongly agree (score 5); agree (score 4); neutral/sometimes (score 3); disagree (score 2); strongly disagree (score 1). The questionnaire results

are computed to determine the statistical value for each respondent. The data analysis process is conducted in two stages: first, calculating the differences in perceptions among students based on gender (male and female), and then, assessing the differences based on the field of study (economic and non-economic). The data analysis method utilizes the t-test (Student's t-test). The researcher employs the SPSS software to facilitate the calculation process and reduce the risk of errors in computation.

3. RESULTS

3.1. Description of Student Perception Data

The data collection process utilized an online questionnaire distributed to all students pursuing education in Mataram City. The number of questionnaires filled out by male students was 41, while female students filled out 107 questionnaires. The fewer responses from male students can be attributed to the higher interest of female students in visiting Islamic stores, where the demand from female students is higher than male students. This is reflected in Figure 2, which presents the questionnaire results based on gender.

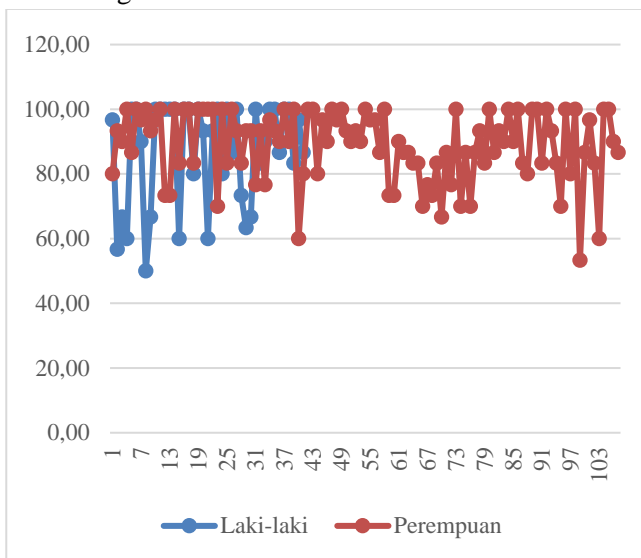


Figure 2. The value of student perceptions based on gender (%)

Figure 2 shows that students' perceptions of implementing Islamic business ethics based on gender yield average scores of 87.07% for male students and 89% for female students. The minimum values for the perceptions of male and female students are 50% and 53%, respectively. Meanwhile, the maximum values

for perceptions based on gender, both for male and female students, are equivalent to 100%. Analyzing the average perceptions based on gender, it is evident that female students exhibit higher perceptions than male students. Subsequently, Figure 3 illustrates the level of perceptions among students based on their field of study.

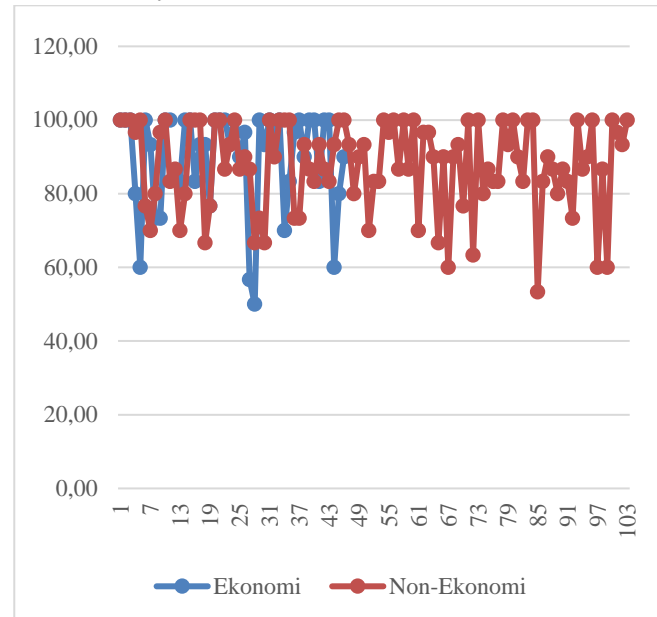


Figure 3. Assess student perceptions based on field of study (%)

Figure 3 shows that students' perceptions of implementing Islamic business ethics based on the focus area yield average scores of 89.70% for students in the economic field of study and 89.73% for students in the non-economic field of study. The minimum value for students' perceptions in the economic field is 50%, and for the non-economic field, it is 53.33%. Meanwhile, the maximum values for perceptions based on the field of study are equivalent to 100%. Analyzing the average perceptions based on the field of study, it is evident that the non-economic field outperforms the economic field.

3.2. Perceptions of Students Based on Gender Regarding Islamic Business Ethics

Based on the data presented in Figure 2, the researcher conducted further analysis to determine whether there is a difference in perceptions between male and female students regarding implementing Islamic business ethics in Islamic stores in Mataram City. The SPSS t-test output can be observed in Table 1.

Table 1. Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2- tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Student	Equal variances assumed	11.659	.001	-.847	146	.398	-1.92948	2.27668	-6.42899	2.57002
	Equal variances not assumed			-.722	55.241	.474	-1.92948	2.67383	-7.28744	3.42848

Table 1 shows that the t-test value is -0.847 with a Sig. (2-tailed) value of 0.398. Given that $0.398 > 0.05$, male and female students' perceptions regarding implementing Islamic business ethics do not significantly differ. This can be visualized in Figure 4, which illustrates no significant difference or interval in the averages.

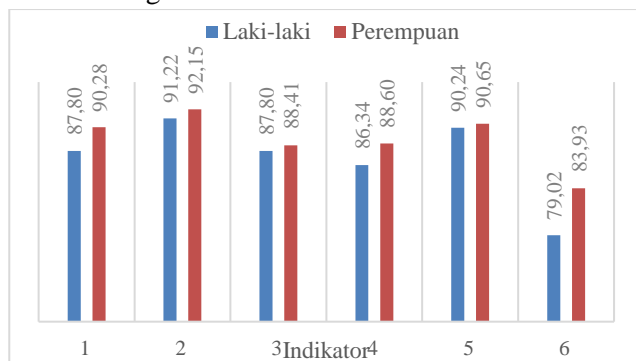


Figure 4. Indicators of student perception by gender (%)

In Figure 4, it is evident that there is no significant difference in the perceptions of male and female students regarding Islamic business ethics in Islamic stores. In the first indicator, the perception of male students regarding the *tauhid* indicator is 87.80%, while for female students, it is 90.28%. In the

second indicator, the perception of male students regarding the free will indicator is 91.22%, and for female students, it is 92.15%. The third indicator shows that the perception of male students regarding the balance indicator is 87.80%, while for female students, it is 88.41%. For the fourth indicator, the perception of male students regarding the justice indicator is 86.34%, and for female students, it is 88.60%. In the fifth indicator, the perception of male students regarding the honesty indicator is 90.24%, while for female students, it is 90.65%. Finally, in the sixth indicator, the perception of male students regarding the responsibility indicator is 79.02%, and for female students, it is 83.93%.

3.3. Perceptions of Students Based on Field of Study

Next, the research divided the data based on the field of study to determine whether there is a difference between students focusing on economic and non-economic fields. The researcher used the data from Figure 3 to test this hypothesis. The SPSS t-test output for students' perceptions based on the field of study (economic and non-economic) regarding Islamic business ethics can be observed in Table 2.

Table 2. Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2- tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
mahasi swa	Equal variances assumed	.834	.363	.801	146	.424	1.77450	2.21551	-2.60412	6.15312
	Equal variances not assumed			.758	74.377	.451	1.77450	2.34038	-2.88842	6.43742

Table 2 shows that the t-test value for students' perceptions based on the field of study is 0.801 with a Sig. (2-tailed) value of 0.424, where $0.424 > 0.05$. This result indicates that students' perceptions of the economic and non-economic fields of study are similar regarding Islamic business ethics. Some indicators of Islamic business ethics that shape students' perceptions based on gender are presented in Figure 4.

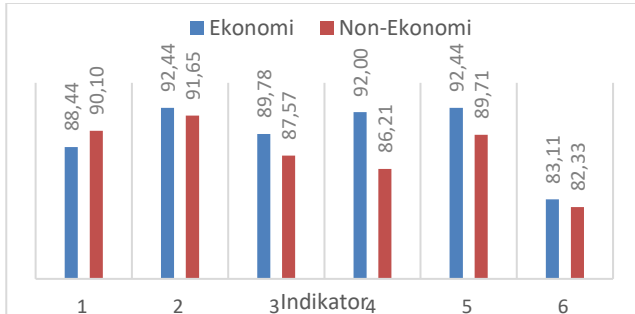


Figure 5. Student perception indicators by field (%)

Figure 5 shows that students' perceptions are similar based on the field of study (economic and non-economic) regarding Islamic business ethics in Islamic stores. This is evident in the indicators: (1) Students' perception of the *tauhid* indicator based on the economic field of study is 88.44%, while for the non-economic field of study, it is 90.10%. (2) Students' perception of the free will indicator based on the economic field of study is 92.44%, and for the non-economic field of study, it is 91.65%. (3) Students' perception of the balance indicator based on the economic field of study is 89.78%, while for the non-economic field, it is 87.57%. (4) Students' perception of the justice indicator based on the economic field of study is 92%, and for the non-economic field, it is 86.21%. (5) Students' perception of the honesty indicator based on the economic field of study is 92.44%, while for the non-economic field of study, it is 89.71%. (6) Students' perception of the responsibility indicator based on the economic field of study is 83.11%, and for the non-economic field, it is 82.33%.

Based on Table 1, it can be concluded that the perceptions of students in Kota Mataram based on gender are significantly greater than 0.05. Both male and female students have a value of $0.398 > 0.05$. This result indicates no significant difference in students' perceptions of business ethics between males and females. The high average percentage level of perception supports this. This finding is consistent with the research by (Silviah & Lestari (2022), which

states that the perceptions of Small and Medium-sized Enterprises (SME) practitioners regarding business ethics can be observed through several indicators, such as honesty in weighing or measuring, selling halal and good products, and not hiding defects in the products being sold. Business ethics plays a crucial role in business activities and is of great importance. This role will be effective when business ethics adhere to various principles in business operations.

Furthermore, in Figure 4, the highest indicator value is observed in the freedom indicator based on male students' perceptions, with 91.22%, and female students, with 92.15%. The highest freedom indicator aligns with the perspective of Ningrum & Hadi (2023), who state that free will is crucial in Islamic business ethics. The principle of freedom should not be used to disrupt and harm the common interests of others. On the other hand, the lowest indicator value is found in the responsibility indicator based on the perceptions of male students, with 79.02%, and female students, with 83.93%. According to Wati et al. (2021), individual responsibility is fundamental in Islamic teachings, especially regarding economic freedom. Accepting individual responsibility means that each person will be judged individually on the Day of Judgment. Every individual has a direct relationship with Allah, and forgiveness must be sought directly from Allah. Based on students' perceptions of the Islamic business ethics indicator, the Islamic responsibility in a store still needs to be fully met.

In Table 2, it can be concluded that the perception of students based on the economic and non-economic fields is significantly greater than the threshold value of 0.05. Both students in the economic and non-economic fields have a value of 0.424, greater than 0.05. This implies that the students' perceptions in the economic and non-economic fields do not significantly differ concerning business ethics. This finding is supported by (Sari, 2018), who stated that traders have not fully implemented Islamic business ethics as required. Indicators such as honesty in weighing, selling quality goods, and not concealing defects in goods were reported to be implemented by less than 50% of the traders.

In Figure 5, the highest values are observed in the indicators of freedom, justice, and honesty based on students' perceptions according to the field of study in economics. Both fields have the same high value of 92.44% for freedom and honesty, and for the justice

indicator, the economic field has the highest value of 92%. In comparison, the non-economic field has the highest value of 91.65%, only in the freedom indicator. According to the research (Zustika & Ubaidillah, 2023), honesty in business involves refraining from taking undue personal benefits, such as avoiding bribery, hoarding, cheating, or deception. It emphasizes honesty in determining fair prices and maintaining the quality of the goods sold without falsification. In line with this, Rozhania et al. (2021) assert that justice is a crucial principle in business activities, demanding fair conduct to ensure that the community benefits from the business and experiences no loss. The lowest significant values are observed in the responsibility indicator, which is consistent between the perceptions of students in economics (83.11%) and non-economics (82.33%). This aligns with the findings of Claudya & Suryaningsih (2021), indicating dishonest practices in the Bilqis car rental service, where the owner utilizes the collateral (motorcycle) of the car renter without the knowledge of the motorcycle owner, violating Islamic business ethics related to responsibility and virtue.

4. CONCLUSION

In conclusion, the data analysis and discussion reveal a t-test value of 0.847 with a Sig. (2-tailed) value of 0.398 for the perception of students based on gender (male and female). Additionally, a t-test value of 0.801 with a Sig. (2-tailed) A value of 0.424 is observed for students' perceptions based on the field of study (economics and non-economics). These results indicate no significant difference in the perception of male and female students in economics and non-economics regarding the indicators of Islamic business ethics. The highest application of Islamic business ethics indicators in the perception of students based on gender (male and female) is found in the freedom indicator.

Meanwhile, in the perception of students based on the field of study (both economics and non-economics), the indicators of freedom, justice, and honesty show the highest application. The lowest application of Islamic ethics indicators in the perception of students based on gender is significantly the same as the perception of students based on the field of study, and it is observed in the responsibility indicator of Islamic business ethics. Therefore, it is recommended for every business or Islamic store to fully implement Islamic business ethics for the benefit

of both sellers and buyers. This would also contribute to enhancing customer satisfaction with Islamic stores. It is also hoped that students will gain knowledge about Islamic business ethics to develop individual and societal understanding of ethics in business and its application.

5. REFERENCES

- Arfiansyah, A. (2020). Tinjauan Etika Bisnis Islam dalam Corporate Social Responsibility PT. Garudafood Kabupaten Pati. *Jurnal Ilmiah Ekonomi Islam*, 6(3), 654. <https://doi.org/10.29040/jiei.v6i3.1411>
- Aviatri, P., & Nilasari, A. P. (2021). Analisis Penerapan Etika Bisnis terhadap Kelangsungan Usaha Perusahaan Dagang. *Accounthink : Journal of Accounting and Finance*, 6(02), 194–205. <https://doi.org/10.35706/acc.v6i02.5621>
- Avilyno, M. I. (2019). Pengaruh Penerapan Etika Bisnis Islam Terhadap Customer Retention Pada Store Lazizaa : PT Lazizaa Rahmat Semesta (Studi Pada Konsumen Lazizaa Di Kota Malang). *Jurnal Ilmiah Mahasiswa FEB*, 8(1). <https://jimfeb.ub.ac.id/index.php/jimfeb/article/view/6178>
- Claudya, C., & Suryaningsih, S. A. (2021). Penerapan Etika Bisnis Islam pada Rental Mobil Bilqis Wiyung Surabaya. *Jurnal Ekonomika Dan Bisnis Islam*, 4(2), 123–133. <https://doi.org/10.26740/jekobi.v4n2.p123-133>
- Hafizhoh, S., Sabtina, D., Susanti, R., Riadi, S., Rahayu, P., Ramadhan, F., Hafis, B., Ramadhan, H., & Nurjannah, S. (2023). Penerapan Etika Bisnis Islam dalam Penjualan Roti Krispi: Konsep dan Implementasi. *Student Research Journal*, 1(4), 51–61.
- Haryanti, N., & Wijaya, T. (2019). Analisis Penerapan Prinsip-Prinsip Etika Bisnis Islam Pada Pedagang Di Pd Pasar Tradisional Pancasila Tasikmalaya. *Jurnal Ekonomi Syariah*, 4(2), 122–129. <https://doi.org/10.37058/jes.v4i2.1156>
- Herman, S., Studi, P., Mesin, T., Mesin, J. T., Teknik, F., Sriwijaya, U., Saputra, R. A., Rahmat, A. Y., Syahbanu, I., Rudyansyah, R., Sri Aprilia and Nasrul Arahman, Aprilia, S., Rosnelly, C. M., Ramadhani, S., Novarina, L., Arahman, N., Aprilia, S., Maimun, T., ... Jihannisa, R. (2019). Peranan Etika Bisnis Dalam Bisnis. *Jurnal Ilmu Manajemen Terapan*, 1(1), 18–23. <https://doi.org/10.31933/JIMT>
- Jubaedi, Sobari, A., & Gustiawati, S. (2018). Implementasi Etika Bisnis Islam Pada Mahasiswa Univeritas Ibn Khaldun Bogor. *Jurnal Pendidikan Ekonomi Dan Kewirausahaan*, 1(1), 1–10. <https://ejournal.uin-suska.ac.id/index.php/EKLETIK/article/download/4897/3137>

- Julina, & Miftah, D. (2014). Perbedaan Perspektif Konsumen Berdasarkan Gender Terhadap Niat Beli Produk Asing. *Jurnal PARALLELA*, 1(1), 13–24.
- Maharani, P. (2021). Analisis Penerapan Etika Bisnis Islam Dalam Pelaksanaan Penjualan Sapi Di Pasar Ternak Batusangkar. *Institut Agama Islam Negeri (Iain) Batusangkar*, 26(2), 173–180. <http://www.ufrgs.br/actavet/31-1/artigo552.pdf>
- Maharti, R. K., & Fahrullah, A. (2021). Penerapan Etika Bisnis Syariah Dan Dampaknya Terhadap Loyalitas Pelanggan Pada Yayasan Aqiqoh Nurul Hayat Surabaya. *Jurnal Ekonomika Dan Bisnis Islam*, 4(1), 207–218. <https://doi.org/10.26740/jekobi.v4n1.p207-218>
- Marina, A., Wahjono, S. I., & Desipradani, G. (2017). Akuntansi Hijau Berbasis Etika Bisnis: Implementasi Green Accounting untuk Merespon Kebutuhan Pasar. *Jurnal Balance*, 14(1), 19–28.
- Ningrum, D. N., & Hadi, S. (2023). Implementasi Etika Bisnis Islam dalam Meningkatkan Loyalitas Pelanggan (Studi pada Konveksi Rizma Collection). *JEBISKU: Jurnal Ekonomi Dan Bisnis Islam IAIN Kudus*, 1(1), 114–131. <http://jim.ac.id/index.php/JEBISKU/index%0AImplementasi>
- Putri, D. O. L., Maryam, S., & Widayanti, R. (2019). Analisis Perbedaan Keputusan Pembelian, Motivasi Dan Persepsi Produk Batik Antara Konsumen Pria Dan Wanita Di Surakarta. *Solusi*, 17(3), 251–261. <https://doi.org/10.26623/slsi.v17i3.1638>
- Rahman, A., & Nurfadillah. (2019). Implementasi Etika Bisnis Islam Pada Usaha Jual Beli Cabai (Studi Kasus Petani Di Kelurahan Alehanuae Kecamatan Sinjai Utara). *Jurnal Adz-Dzahab: Jurnal Ekonomi Dan Bisnis Islam*, 4(1), 12–22. <https://doi.org/10.47435/adz-dzahab.v2i1.341>
- Rahmawati, N. T., Kosim, M., & Sutisna. (2023). Penerapan Etika Bisnis Islam Dalam Transaksi Jual Beli di Pasar Tradisional: Studi Kasus Pasar Leuwiliang, Kab. Bogor. *El-Mal Jurnal Kajian Ekonomi & Bisnis Islam*, 4(4), 894–907.
- Rozhania, Z. N., Nawawi, K., & Gustiawati, S. (2021). Tinjauan Etika Bisnis Islam terhadap Praktik Pemasaran Busana Muslim Studi pada Almeera Moslem Store Bogor. *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, 5(1), 129–140. <https://doi.org/10.47467/elmal.v5i1.653>
- Santosa, S., & Ismaya, H. (2021). Perancangan Sistem Informasi Penjualan Menggunakan Cms Wordpress Pada Toko Importir Laptop Bandung. *Jurnal Bisnis Dan Pemasaran*, 11(1), 1–8.
- Sarastuti, D. (2017). Strategi Komunikasi Pemasaran Online Produk Busana Muslim Queenova. *Jurnal Visi Komunikasi*, 16(01), 71–90. www.queenova.com,
- Sari, N. (2018). Praktik Pedagang Pasar Tradisional: Fakta dan Solusi Penerapan Etika Bisnis Islami. *Dusturiyah: Jurnal Hukum Islam, Perundang-Undangan Dan Pranata Sosial*, 8(1). <https://doi.org/10.22373/dusturiyah.v8i1.4357>
- Silviyah, N. M., & Lestari, N. D. (2022). Pengaruh Etika Bisnis Islam Dalam Meningkatkan UMKM. *Al Iqtishod: Jurnal Pemikiran Dan Penelitian Ekonomi Islam*, 10(1), 96–112. <https://doi.org/10.37812/aliqtishod.v10i1.295>
- Suyanti, R. A. N. N. S. (2017). Gender Terhadap Etika Bisnis Dan Etika Profesi (Studi Kasus : Pts Dan Ptn Di Kota Banjarmasin). *Jurnal Ekonomi Dan Bisnis*, 10(1), 142–155.
- Wati, D., Arif, S., & Devi, A. (2021). Analisis Penerapan Prinsip-Prinsip Etika Bisnis Islam Dalam Transaksi Jual Beli Online di Humaira Shop. *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, 3(1), 141–154. <https://doi.org/10.47467/elmal.v3i1.654>
- Weruin, U. U. (2019). Teori-Teori Etika Dan Sumbangan Pemikiran Para Filsuf Bagi Etika Bisnis. *Jurnal Muara Ilmu Ekonomi Dan Bisnis*, 3(2), 313. <https://doi.org/10.24912/jmie.v3i2.3384>
- Zustika, A. F., & Ubaidillah, N. (2023). Penerapan Etika Bisnis Islam Dalam kegiatan Entrepreneursip (Study kasus AHASS Putra Merdeka 01499 Surabaya). *Jurnal Ilmiah Ekonomi Islam*, 9(3), 3267. <https://doi.org/10.29040/jiei.v9i3.10039>