

The Sharia Economic Values of Transactions in Pekkabata Market

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Abstract

This article discusses the process of al-bai' transactions for traders, and the application of Islamic economic values in al-bai' transactions to traders in the Pekkabata market in Pinrang Regency. The purpose of this thesis research is to obtain empirical data about the al-bai' process, and the application of Islamic economic values in al-bai' transactions to traders in the Pekkabata market in Pinrang Regency.

Keywords: *Islamic values, transactions, al-bai'*

1. Introduction

Value is a judgment (M.Echols, 2003) of human character or behavior (Muhammad, 2008). The values of the Islamic economic system are an integral part of the whole of the comprehensive teachings of Islam and have been declared by Allah SWT, as a perfect teaching (Mustafa Edwin Nasution, Budi Setyanto, Nurul Huda, Muhammad Arief Mufraeni, 2007). The values found in the Islamic economic system are five, namely the values of monotheism, *prophecy*, justice, caliphate, and *ma'ad* (Karim, 2015). These values are not enough without the presence of actors who are able to apply them. The perpetrator is a human being who acts as a caliph on this earth.

Humans as social beings need each other and interact with each other. Humans interact with each other in various ways, one of which is interacting in economic activities.

Economic activities that are mostly carried out include buying and selling activities. Buying and selling occurs because of the needs and desires of the people for the goods being traded. Buying and selling transactions can be done in various ways and in various places, including *online* and in person in the market.

The market is a place that brings together sellers and buyers to buy goods that are the object of sale and purchase. The market is divided into two, namely traditional markets and modern markets. One of these traditional markets is located in the Pekkabata area, Pinrang Regency. The traders at Pekkabata Market sell various kinds of goods such as vegetables, side dishes, fruits, kitchen ingredients, clothes, bags, shoes, and various other necessities. Traders at Pekkabata Market have their own way or method so that the goods being traded are sold out.

Based on the researcher's preliminary observations, it was found that there were still some traders who mixed good quality merchandise with those that were not good, adjusted the scale or measure of their merchandise so that the quantity of goods appeared to be more to the buyer even though it was actually lacking, and sometimes the goods were shown to the buyer for example does not match the item purchased. For example, in terms of the taste of fruit buying and selling, the buyer is given sweet fruit as an example, but when the fruit is purchased, it turns out that there are more of them that taste sour or bland. In addition, the price given to each buyer is different for the same merchandise.

Things were done by traders in conducting transactions, and then rise to the assumption for researchers that conduct or things done by the traders are not in accordance with the values the economic value of sharia. Where in Islamic economic values, economic actors are taught to always uphold honesty and not lie in transactions so that it will create trust between one another or between sellers and buyers, and it is advisable to do justice to every buyer, especially in terms of price. Based on the background of the problem, the sub-problems in this study are as follows: 1) How is the process of buying and selling transactions at traders in Pekkabata Market , Pinrang Regency?, and 2) How is the application of Islamic economic values in buying and selling transactions to traders in the Pekkabata Market , Pinrang Regency?.

2. Theoretical Review

2.1. The Theory of Sharia Economic Values

Value is something that is contained in the human self (conscience) which provides the basis for moral principles which are the basis of beauty and efficiency or integrity of conscience. Values are perceived as a driving force or principles that guide life. Therefore, values occupy an important and strategic place in a person's

life, to the point where people are more prepared to sacrifice their lives than to sacrifice value. The theory of value is divided into two groups, namely the theory that relates value to interests and the theory that relies on that values have an objective aspect and are known to intuition.

In relation to interests, values are associated with interests. Meanwhile, in the theory of value objectivity, it is emphasized that these values are objective (Yosephus, 2010). The function of value plays an important role in the process of social change, because value acts as a driving force in life to change oneself or the surrounding community. So it can be understood that value is something that is contained in humans that can produce positive behavior as a guide in life.

Islamic economics have basic properties as the economy *rabbani* and *insani*. Economics called *rabbani* because it is loaded with guidance and divine values. Then the Islamic economy is said to have a basis as a human economy because this economic system is implemented and aimed at human prosperity (Mustafa Edwin Nasution, Budi Setyanto, Nurul Huda, Muhammad Arief Mufraeni, 2007). The Islamic economic system as a paradigm in business activities is certainly not free from the elements of values and norms, which are an important foundation in the implementation of every economic transaction. The elements of values and norms that are the rule in economic activities should be really applied in the context of daily life, especially when in the process of conducting transactions or business activities that require honesty as an ideal principle (Jamarudin, 2017). Keraf explained business ethics five principles discovering from classical ethics philosophy: (a) autonomy principle; (b) honesty principle; (c) justice principle; (d) mutual benefit principle; (e) moral integrity principle. However, Naqvi said there are four principles in business ethics written in the Qur'an and Hadith namely: (a) Tauhid; (b) 'Adl; (c) Free will, and (d) Responsibility. In accordance with Naqvi, Beekun was explaining business ethics principles with adding *ihsan* (e) benevolence principle as business activity utility (Nugraha, 2017).

As for what includes Islamic economic values are as follows; a) *Tauhid* (Oneness of God) Allah Most High, is the ultimate owner. Humans are only given the mandate to have it for a while as a test for them. in Islam, everything that exists is not created in vain but has a purpose. The purpose of creating humans is to worship Him, therefore all human activities in relation to nature and humans are framed in the framework of a relationship with Allah SWT, because to Him we will be responsible for all our actions, including economic and business activities (Karim, 2015). The implication of the value of monotheism in the economic context is the existence of every economic activity to depart

and be sourced from the teachings of Allah SWT, done in the ways determined by Allah SWT, and finally aimed at piety to Allah SWT.

The concept of monotheism teaches two main teachings in economics. *First*, all the resources in this world are the creation and property of Allah SWT, absolutely (absolute and essential). Man is only a trustee to manage that resource in order to create prosperity and well-being of human life fairly. Man in managing the resource must follow the rules of Allah SWT, in the form of Islamic sharia. *Second*, Allah SWT., Provides a lot of natural resources to meet human needs. Humans who play the role of caliph can take advantage of existing natural resources to meet their daily needs. All existing resources are the blessings of Allah SWT, which have no limits. *Tauhid* is the main foundation of all Islamic teachings. The essence of monotheism can mean a complete surrender to the divine will, both regarding worship and muamalah (Fikri, Rahmawati, & Zulfah, 2018).

A person who works in the economic sector, especially in the activity of buying and selling transactions, must always instill the value of tawheed in himself so that all behavior and actions carried out remain in accordance with the values and teachings of the Shari'a. So that in addition to getting blessings in activities and business her, also her relationship with other people can be well established.

b) 'Adl (Justice). Allah Swt. , is the creator of all things, and one of His attributes is justice. The economic implication of the value of justice is that economic actors are not allowed to pursue personal gain if it harms others or harms nature. Without justice, human beings will be grouped into various groups. One group will oppress the other group so that there is human exploitation of human beings.

Another form of explanation of the fair concept according to Karim (2015) is the prohibition of *gharar* and *maysir*. *Gharar* is a transaction object that cannot be submitted at the time of making a transaction, whether the object exists or does not exist (Hasan, 2003). *Maysir* is a game where one party must bear the burden of the other. Allah SWT, affirmed the prohibition of carrying out economic activities that contain elements of *maysir* (gambling) in QS. al-Maidah (5): 90. *Gharar* can also be interpreted as a buying and selling transaction in which the seller does not know what being sold, and the buyer doesn't know what to buy. Meanwhile, *maysir* is a game of chance in which one party must bear the burden of the other as a financial consequence of the outcome of the game.

Apart from the prohibition of *gharar* and *maysir*, another explanation of the concept of fairness is prohibition of *tadlis*. *Tadlis* is a transaction where some of the

information is not known by one party because bad information is hidden by the other party. Based on this definition, it is clear that what is prohibited is not selling defective items, but what is prohibited is hiding defective goods, so that the information held by the parties is not symmetrical (Nurhasnah, Fikri, Rusdaya Basri, 2020). Justice in Islam is not principle number two, but rather the root principle. Justice is applied to all Islamic teachings and all of its regulations, be it creed, sharia or ethics. When Allah SWT requires three things, the first is justice Justice is an important pillar in Islamic economics.

c) *Nubuwwah* (Prophethood). The main characteristics of the Prophet Muhammad, which must be imitated by economic actors are the characteristics of *siddiq*, *amanah*, *tabligh*, and *fathanah*.

The *Siddiq* of Rasulullah saw., Prohibits economic actors from doing bad deeds such as reducing the scales as explained in the QS. al-Muthaffifin . Traders must be strict in terms of measurements and weights to avoid fraud (Mustofa, 2013). Rasulullah at that time became a pioneer of trade based on the principle of honesty in *fair* and healthy business transactions so that he was called *al-amen*. Prophet Muhammad did not hesitate to socialize it in the form of direct education and firm statements to traders. When he became head of state, legal instruments along with *rewards* and *punishments* really affirmed to dishonest / true business actors. *Siddiq* can be used as a basis for applying the principles of efficiency and effectiveness. The nature of *trust* that the basic values of *amanah* are trustworthiness, and its business values are trustworthiness, responsibility, transparency and punctuality (Priansa, 2009). The nature of *amanah* is the main character of a person who is a sharia economic actor and all mankind. Next, *tabligh* nature that performers economists is possessing *sermons* capable of dialogue or discussion with the good, and able to talk with consumers or others easily and can be received with sense (Afzalurrahman, 1997).

Economy sharia must have reliable communications capabilities in marketing Islamic economics. The management in managing the company must be transparent, as well as marketing, socialization and education must be sustainable.

Fathanah nature is *fathanah* requires that economic and business activities be based on knowledge, *skills*, *are* honest, correct, credible, and responsible in economics and doing business. Economic actors must be smart and rich in insight so that the business they run can be effective and efficient so that they can win the competition and not become a victim of fraud (H. Veithzal Rivai, n.d.). If a Muslim economist is going to compile his theories and propositions, then the thing that must be held is that everything that comes from Allah SWT, and His Messenger must be true. If there are things that

cannot be understood by humans intellectually, then it becomes the human duty to continue to try to find the truth in any way.

Chaliph (Government) that the value of *chaliph* in general means responsibility as a substitute or messenger of Allah SWT., In the universe. The role of the state in the economy does not mean that Islam completely rejects the market mechanism. Islam will not intervene in the market for price regulation, unless there is a market distortion. State intervention at prices is based on the principle of *mashlahat*, namely for the purposes of goodness and justice as a whole (H. Veithzal Rivai, n.d.). *Ma'ad* (result) that *ma'ad* is often translated as resurrection, but literally *ma'ad* means return. *Ma'ad* is also defined as reward / reward. The implication of this value in economic and business life, for example, was formulated by Imam Al-Ghazali who stated that the motivation of business people is to make a profit. This profit is the world laaa and the hereafter. Therefore the concept of profit or gain gains legitimacy in Islamic economics.

2.2. The Theory of Transaction

Transactions can be interpreted as economic / financial events that involve at least two parties (a person with someone or several other people) who make exchanges, involve themselves in business associations, borrow and borrow on the basis of mutual consent or on the basis of a legal provision or applicable law. Every transactions of course in the economic system must be always based on the rules of Islamic law (sharia) (La Hafi & Budiman, 2017), because transactions are a manifestation of human charity that has the value of worship before Allah SWT.

2.3. The Theory of *al-bai'* in Business

Trading according to language is giving something in return for something or exchanging something for something. According to *syara'* is to exchange property with a valid purchasing tool or with other property with *ijab* and *qabul* according to *shara* (Zainuddin, 1999). Trading according to the Shari'ah is the exchange of property on the basis of mutual consent, or the transfer of property with an allowable substitute (i.e. in the form of a legal exchange) (Azzam, 2010).

The essence of sale and purchase is an agreement to exchange things or goods of voluntary value between the two parties, one of which gives the object and the other party accepts it in accordance with the agreement or conditions that have been given *syara'* and agreed. Based on this definition, it can be understood that buying and selling can occur by means of an exchange of property between two parties on a

mutual basis, and transferring property in exchange is justified in the form of a medium of exchange that is recognized as legal in trade traffic.

3. Research Methodology

This research is a type of empirical research using a qualitative descriptive approach. Primary data is data obtained directly from the object under study (informants) (Suyanto, 2007). The primary data source in this research are: merchandise of rice, fish, and fruits. Secondary data source is data obtained from official documents, books related to the object of research, research results in the form of reports, theses, theses, dissertations, statutory regulations, and others (Ali, 2011). The secondary data sources in this study are scientific books, accredited journals, and theses related to the object of research. The location of this research is in Pekkabata Market, Pinrang Regency. The technique for collecting data in this research is *field research* techniques (Danim, 2002). The data collection techniques used in this research is observation , Interview , and documentation. The technique used by researchers to analyze the data obtained was the triangulation technique (Bungin, 2012). use of this triangulation data analysis technique assumes that the information obtained by researchers through observations will be more accurate if interviews are also used or use documentation material to correct the validity of the information obtained by the two methods.

4. Results and Discussion

4.1. The Process of Transactions to Traders in Pekkabata Market

The routine carried out by traders in Pekkabata Market when they arrive at the market is looking for a place to sell for traders who do not have a fixed place to sell then arranging and providing their merchandise. Meanwhile, traders who already have a fixed place to sell, the traders just need to arrange and provide their merchandise. For traders who have locations or places to sell that are easily exposed to the sun, before arranging their merchandise, they must first put up a tent to be used as protection from the hot sun during the day.

After preparing everything needed to sell, traders start trading in their own way or strategy. The method used by traders is by calling or yelling (calling out loud) to the buyer so that the buyer feels interested in buying the goods being sold. When the buyer feels interested in the goods sold by the merchant, a bargaining process occurs between the seller and the buyer, both bargaining related to the price of merchandise and bargaining related to the quantity of goods demanded by the buyer. If traders

and buyers feel compatible and agree on the price and quantity of goods requested, a sale and purchase transaction will occur.

The process of buying and selling transactions at Pekkabata Market lasts until noon. Transactions that occur at Pekkabata Market are direct and cash transactions between the seller and the buyer without going through an intermediary. Where the buyer will bid directly on the goods sold or offered by the merchant. If the trader agrees to the price requested by the buyer, the buyer will pay the price of the goods in cash, namely banknotes or coins or coins according to the agreed price.

Although the traders sell until noon, but the goods sold on that day by the merchant are not necessarily sold out so that the unsold or unsold merchandise on that day will be sold at a cheap price, and there are also some traders who prefer to carry it. return home to be sold again on the next market day or sell it in another market.

4.2. The Islamic Economic Values of Transactions in Pekkabata Market

Merchandise sold by traders, both fish traders, rice traders and fruit traders, is good, halal, and much needed by consumers because the goods sold are basic necessities in the form of food. Goods sold by traders, both fish traders, rice traders, and fruit traders at Pekkabata Market are sourced from a good and halal place, and are also obtained in a good and lawful way because the goods sold are obtained from traders, farmers, pond owners and planters either taken directly or sent by expedition. The traders sell at Pekkabata Market with the aim of making a profit, for daily necessities, for the needs of children or their families, to increase their income, and for their future.

Traders, especially fish traders, use measures that are deliberately set, but this does not aim to make more items sold, but to attract buyers' attention, and to make it easier for sellers to serve buyers and make it easier to measure goods. Meanwhile, rice sellers and fruit sellers also accidentally adjust the liter and the scale. So that if there are buyers who get fewer goods and do not match the merchant's measure or scale, it means that the shortage of the goods' scales occurs naturally without any element of deliberate fraud from the merchant.

The traders at Pekkabata Market always explain the quality and price of their merchandise according to the buyer's question. If the buyer bids a price below the capital, the trader refuses and does not give it, saying no to the price of capital. Explaining the quality and price of goods to buyers can attract buyers' attention and trust about the goods being sold. In addition, the strategies or methods used by traders at Pekkabata Market in

selling are providing low prices, selling good goods, using the right amount, being friendly to buyers, and exaggerating or increasing the size or scale of merchandise purchased by buyer. This strategy is carried out with the aim that the goods being sold can be more in demand.

The traders in Pekkabata Market do not have a problem if there are new traders or other traders whose goods are in demand because the traders believe that everyone has their own sustenance. This means that the traders in Pekkabata Market provide opportunities for other traders to do the same business. Then related to the price issue, the price offered by each trader to the buyer is the same for retail purchases, but for purchases in large quantities (wholesale), the trader provides a cheaper price. This is due to the fact that the buyer, as the trader, wants to resell the goods purchased. As for those who buy retail in larger quantities, they will be given additional goods.

Everyone who trades wants and gets a profit in his business. The traders at the Pekkabata Market in carrying out trading activities get profits in the form of money and goods. In addition, the existence of buying and selling activities at the Market, the traders can further expand the relationship with people who are in the Market both from traders and from buyers or subscriptions. Some of the income and profits earned by traders in Pekkabata Market are set aside to donate to the mosque, donate to families, orphans and children in need as a form of awareness that donating is a provision for the afterlife.

Islam teaches humans to carry out proper economic activities. All natural and human resources must be managed and utilized properly and not against Islamic law. One way that can be done to manage and develop natural resources and human resources of traders is by carrying out trading activities or transactions. Buying and selling transactions are activities or transactions carried out by sellers to buyers by offering goods at a certain price.

A trader must sell goods that are good and halal, which are widely needed by the public or consumers so that the goods sold are not redundant and in demand in the market. The traders at Pekkabata Market sell goods needed by the community, such as basic necessities, namely rice, fish and fruit. These goods are obtained directly from farmers, planters, anglers and seafarers, and are obtained using expeditions or shipping services.

On average, there are traders in Pekkabata Market who have sold within 1 year and some have even sold for up to 20 years. Traders started the activity of her at the time dawn , morning until dhuhur or until the goods it sold. Activities carried out before

starting to sell are finding a place for traders who do not have a fixed place, hanging tents, arranging goods, and preparing all the equipment they need to make transactions.

After everything that was needed to sell had been prepared the traders started trading. They trade in their own way, there are those who shout out to the buyers who sell the mediocre ones, namely waiting for the buyers to buy. When a buyer feels interested in the goods sold by the merchant, a bargaining process occurs between the seller and the buyer, both in terms of price and in terms of the amount of goods to be given. If both feel compatible and agree, a sale and purchase transaction will occur.

Buying and selling transactions at the Pekkabata Market between sellers and buyers are types of transactions made in cash. This is due to the fact that payments made between traders and buyers in the transaction use currency, either in the form of banknotes or coins. The traders at Pekkabata Market do not use non-cash payments using debit, credit and *e-Money* card, this is because there is no machine at Pekkabata Market that can be used to swipe these cards.

All forms and processes of transactions carried out by traders in Pekkabata Market are expected to be in accordance with sharia economic values. The relationship with the sharia economic values of traders in Pekkabata Market can be traced to Adiwarmanto A. Karim's thoughts. Adiwarmanto A. Karim's thoughts on universal Islamic economic values lead to a study of the economy from all fields, including buying and selling. The Islamic economic values referred to by Adiwarmanto A. Karim are the value of monotheism, the value of *nubuwwah* (prophetic), the value of *khilafah*, the value of '*adl* (justice), and the value of *ma'ad* (result).

If it is related to the sharia economic values of traders in Pekkabata Market, it can be understood that the indicator of the value of monotheism in the trading practice of fish traders, rice traders and fruit traders at Pekkabata Market can be seen from the aspects or indicators that the substances traded is good and halal goods, sourced from a good and halal place, obtained in a good and lawful way, and aimed at something good and lawful. The indicator of the value of '*adl* (fairness) in the practice of buying and selling for fish traders, rice traders and fruit traders in Pekkabata Market can be seen from the aspect or indicator that these traders are not arbitrary in setting prices, traders in carrying out selling activities buy does not contain *gharar* and *maysir* elements, and does not *tadlis* (hiding defective goods) in carrying out trading activities.

Indicators of the value of *nubuwwah* (prophetic) in the practice of buying and selling to fish traders, rice traders, and fruit traders at Pekkabata Market can be seen from the aspect or indicator that traders in trading use the right measurements or scales, open to

buyers about quality and merchandise prices, always be friendly in serving buyers, and have the right trading strategy to attract buyers' attention.

Indicators of the value of the *caliphate* in the trading practice of fish traders, rice traders and fruit traders at Pekkabata Market can be seen from the aspect or indicator that traders provide opportunities for other traders to do business or trade, and traders do not override the role of the government. in trading activities, especially government intervention in the event of arbitrary price increases from traders.

The indicators of the value of *ma'ad* (yield) in the practice of buying and selling to fish traders, rice traders and fruit traders at Pekkabata Market can be seen from the aspect or indicator, namely traders in buying and selling activities earn profits in the form of money and goods, another advantage obtained by trading is that it can strengthen ties with other traders and buyers, and with the profits earned, traders can give alms or donate to people in need.

The traders at Pekkabata Market who carry out buying and selling transactions apply sharia economic values. The implementation of Islamic economic values aims to create a better economy, and to ensure that the economic transactions carried out do not conflict with Islamic economic values.

The relationship with the application of sharia economic values by traders in Pekkabata Market can be traced from Budi Winarno's thought in his theory, namely the theory of application that Islamic economic values can be applied if these sharia economic values have been implemented by economic actors in creating an economy that is better and not in conflict with sharia economic values, or in other words, it meets the following implementation indicators: 1) Executor is a person or group of people who act (implementer). The executor in buying and selling activities in the market is the traders who trade in the market; 2) Action is something that must be done or something that is intended to be implemented. The actions performed by traders in the Market can be seen from the activities carried out during trading, and 3) A goal is something to be achieved after taking action. The objectives are achieved by applying Islamic economic values, namely creating a good economy and ensuring that economic activities do not conflict with Islamic economic values.

In relation to these implementation indicators, the executors referred to in the sale and purchase transactions in Pekkabata Market are the traders in Pekkabata Market including fish traders, rice traders, and fruit traders. The merchants in the Market Pekkabata as the economic values of Islamic finance which includes the faith, the *nubuwwah* (acting),

the *caliph*, the *'adl* (justice), and the *Ma'ad* (result) perform a variety of actions to implement the values sharia economy.

The actions taken by the traders in Pekkabata Market are to sell good and halal goods, obtain goods from good and halal places, obtain goods in a good and halal way, do something for the purpose of good and for something halal that is not contrary to the Shari'ah, not arbitrary in setting prices, not hiding defects of goods, not *maysir* and not *gharar*, open to buyers about the price and quality of merchandise, treat each buyer fairly, use a good and appropriate measure or scale, communicate well with buyers, provide equal opportunities to other traders to do business, and set aside a portion of income for people who need.

The actions carried out by the traders at Pekkabata Market have made trading activities at Pekkabata Market run safely and peacefully. The transactions carried out by traders went smoothly and calmly. In addition, the relationship or friendship between traders with one another, and between traders and buyers is well established.

5. Conclusion

The process of buying and selling transactions carried out by traders in the Pekkabata market is that traders offer merchandise to buyers. Then the buyer will bid on the price and quantity of goods to be given to the merchant. If an agreement is reached during the bargaining process, a sale-purchase transaction occurs.

Sharia economic values have not been fully implemented by traders at Pekkabata Market. This is due to the fact that there are still indicators in the *nubuwwah* value that have not been carried out by some traders, namely the *siddiq* / honesty indicator in terms of measuring or weighing because there are still some traders who adjust the measurements.

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