

An Islamic Business Ethics Review of Price Setting Practices in Catering Enterprises

Abidin¹, Reza Okva Marwendi²

¹Institut Islam Al-Mujaddid Sabak, Tanjung Jabung Timur, Indonesia

²Institut Islam Al-Mujaddid Sabak, Tanjung Jabung Timur, Indonesia

*Correspondent Author: abidin@gmail.com

Article Info:

Article history: Accepted, 10/04/2025, | Revision, 20/05/2025, | Published, 30/06/2025, | Vol (3), Issue (1), (Jun, 2025)
e-ISSN 2988-0246 | p-ISSN 2988-6732 | doi: <https://doi.org/10.61233/zijen.v3i1.31>

Abstract:

Price-setting in micro-enterprises, especially in the catering sector, is a critical element that reflects the ethical integrity of business transactions. In Muslim-majority regions such as Talang Babat, pricing ideally adheres to Islamic business ethics, which emphasize justice, transparency, and the avoidance of exploitative practices. This study aims to describe and analyze the pricing practices employed by catering business actors in Talang Babat through the lens of Islamic business ethics. Using a qualitative phenomenological approach, data were collected through interviews, observations, and documentation involving catering entrepreneurs, customers, and religious or community leaders. The findings show that while Islamic values are generally acknowledged, the practical implementation of ethical principles in pricing remains partial and inconsistent—particularly concerning transparency, fairness, and cost justification. This article contributes to the limited empirical literature on sharia-based pricing among micro-service enterprises and offers recommendations to strengthen the ethical foundations of small business practices in Muslim-majority settings.

Keywords:

Islamic Business Ethics, Price Setting, Catering Business, Talang Babat, Justice, Social Responsibility.



© 2025 The Author(s).

This article is licensed under a [Creative Commons Attribution 4.0 International License \(CC BY 4.0\)](https://creativecommons.org/licenses/by/4.0/).

INTRODUCTION

In business activities, price determination is one of the most crucial elements influencing fairness and sustainability in market transactions. On a global scale, pricing strategies in micro and small enterprises often reflect a combination of production costs, market trends, and competitive behavior. However, in predominantly Muslim societies like Indonesia, price setting carries an additional ethical dimension rooted in Islamic economic principles. These principles emphasize fairness (*‘adl*), trust (*amanah*), benevolence (*ihsan*), and accountability (*mas’uliyah*), all of which are expected to manifest in business transactions, including how prices are determined. The catering sector, as part of the service industry and categorized within micro, small, and medium enterprises (MSMEs), has experienced significant growth due to increasing demand for food services during events such as weddings, religious gatherings, and community celebrations. This trend is evident not only in urban areas but also in semi-urban regions like Talang Babat, where economic activity is gradually increasing through home-based catering businesses. These enterprises play an important role in supporting the local economy and fulfilling communal needs.

Despite the positive contributions of catering businesses in Talang Babat, the practice of setting prices remains largely conventional and lacks alignment with Islamic business ethics. Preliminary observations indicate that pricing is often done without adequate cost analysis, lacks transparency for consumers, and in some cases, prices for identical services vary depending on a client's social status or the nature of the event. Such inconsistencies raise ethical concerns, particularly given that the majority of the population in Talang Babat are Muslims with a strong adherence to Islamic values. The absence of structured pricing mechanisms and the limited understanding of sharia-based ethical norms among business owners pose risks of exploitation, customer dissatisfaction, and moral inconsistency, which can hinder trust and diminish the *barakah* (blessing) in business outcomes. These conditions underscore the urgency for an in-depth investigation into how price setting is practiced and whether it conforms to the standards of Islamic business ethics.

Theoretically, Islamic business ethics demand that all economic transactions including pricing, adhere to values derived from the Qur'an and Hadith, particularly avoiding exploitative elements such as *gharar* (ambiguity), *tadlis* (deception), and *ghabn fahish* (excessive or unfair profit). While Islam does not prohibit profit-making, it imposes ethical boundaries to ensure that commercial activities remain just and mutually beneficial. The Prophet Muhammad (peace be upon him) discouraged arbitrary state intervention in pricing but urged market players to act fairly and honestly. In this context, the application of Islamic business ethics to pricing is not merely a moral aspiration but a concrete guideline for conduct that is intended to prevent injustice and promote communal welfare. This research is therefore grounded in the conceptual framework of Islamic ethics, applying these principles to assess price-setting practices in local catering enterprises as part of a broader goal to align economic behavior with spiritual integrity.

Based on these premises, this study aims to address two core research questions: (1) How do catering business operators in Talang Babat currently determine prices for their services? and (2) To what extent do these pricing practices reflect the values and principles of Islamic business ethics? The main objective of this research is to describe actual pricing mechanisms and evaluate their ethical implications in light of sharia norms. This investigation also seeks to explore how Islamic ethical teachings are internalized or neglected in practical business decisions made by catering operators.

This article offers a scholarly contribution by highlighting a localized, empirical context that remains underexplored in the literature on Islamic business ethics, particularly within microservice sectors such as catering. Unlike most studies that focus on formal institutions like Islamic banks or large enterprises, this research centers on small-scale businesses whose practices are rarely subjected to formal regulation or academic scrutiny. By drawing attention to the ethical dimensions of informal market practices, this study adds to the growing discourse on how Islamic economic principles can be effectively implemented at the grassroots level, contributing both to theory refinement and the development of more ethical business ecosystems.

Islamic business ethics originate from the foundational teachings of Islam, which emphasize moral responsibility, fairness, and transparency in all economic dealings. These principles are deeply rooted in the Qur'an and Hadith, advocating ethical conduct that balances individual rights with

collective welfare. The core concepts of ‘*adl* (justice), *amanah* (trust), *ihsan* (benevolence), and *mas’uliyah* (accountability) serve as ethical benchmarks in business activities, including pricing mechanisms. Islamic economics promotes the idea that commerce is not only a means to generate profit but also an act of worship when carried out in accordance with divine law. As such, price setting is expected to reflect fairness and avoid elements of exploitation such as *gharar* (ambiguity), *tadlis* (deception), and *ghabn* (excessive profit). These ethical injunctions position Islamic business ethics as both a normative ideal and a practical guideline, especially relevant in sectors involving direct consumer interaction, such as catering.

Recent studies have explored the application of Islamic business ethics across various economic sectors. For instance, research by Aldo and Mutia (2022) found that many SMEs in Indonesia demonstrated ethical awareness in transaction practices, although operational consistency was lacking (Aldo & Mutia, 2022). Similarly, Juliana et al. (2019) documented the limited application of sharia-based pricing standards among traditional market vendors, revealing gaps in understanding and application (Juliana, Faathir, & Ridlwan, 2019). Another study by Fataron (2022) emphasized that even when businesses claim to adhere to Islamic values, the commercial logic often dominates ethical considerations (Fataron, 2022). Meanwhile, Zainarti et al. (2024) analyzed micro-enterprises producing *tempe* and found a significant disparity between ethical ideals and market practices (Zainarti, Khatimah, & Nuraini, 2024).

Despite growing interest, the literature shows a notable research gap in studies focused specifically on price-setting practices in informal sectors like home-based catering services. Most available works prioritize larger institutions or e-commerce platforms, such as those examined by Saputra et al. (2022) in their study of Islamic values among MSMEs operating online (Saputra, Siregar, & Azhar, 2022). The ethical dimensions of micro-level pricing remain underexplored, particularly from the perspective of direct community engagement and religious accountability. Furthermore, although theoretical discussions on *gharar* and *ghabn* abound, few studies offer empirical insights into how these concepts are interpreted by small-scale business actors.

This article seeks to fill that gap by investigating the alignment—or misalignment—between sharia principles and actual pricing behavior in micro-catering businesses. Unlike broader sectoral studies, this research focuses on a localized economic ecosystem, namely Talang Babat, where religious norms are socially embedded. Through this lens, the study not only contributes empirical data but also enhances our understanding of the practical manifestations of Islamic ethical teachings in grassroots enterprises. The focus on price-setting behavior is particularly critical, as it represents a daily ethical decision-making process that affects consumer trust and business sustainability.

Methodologically, most prior studies on Islamic business ethics have employed quantitative surveys or normative analyses. For example, Saori (2019) used the *maqashid sharia* index to assess ethical performance in Islamic banking (Saori, 2019), while Mais et al. (2023) explored e-commerce transactions using correlational methods (Mais, Munir, & Muchlis, 2023). However, qualitative approaches such as phenomenology remain rare despite their potential for revealing the subjective experiences of entrepreneurs. Notable exceptions include the work of Junaedi and Prihanisetyo (2022), who examined the strategic reasoning behind pricing decisions using interpretive paradigms (Junaedi & Prihanisetyo, 2022). Their work supports the notion that ethical business practices are

shaped by context-specific interpretations, reinforcing the relevance of localized qualitative research.

Building on this methodological insight, the present study adopts a phenomenological framework to capture the lived experiences and perceptions of catering entrepreneurs in Talang Babat. By doing so, it synthesizes Islamic ethical principles with empirical observations, allowing for a nuanced understanding of how pricing decisions are made and justified. This approach facilitates a grounded exploration of ethical practice and contributes to the evolving landscape of Islamic business ethics scholarship, particularly in under-researched domains. The study also aims to inform policy and educational efforts targeting ethical literacy among MSME actors.

METHOD

This study employed a qualitative research approach with a phenomenological strategy, aiming to explore the lived experiences, perceptions, and subjective interpretations of catering entrepreneurs in Talang Babat regarding price-setting practices based on Islamic business ethics. Phenomenology was chosen as it is suitable for understanding social realities from the internal perspectives of research subjects within the context of their everyday lives (Creswell & Poth, 2018). The data sources consisted of primary data gathered through in-depth interviews and direct observations with catering business owners, customers, and local religious/community leaders, and secondary data derived from written documents, local reports, and relevant policy articles. The main research instruments were semi-structured interview guides designed around the ethical dimensions of Islamic business, such as justice, honesty, responsibility, and public benefit. Observations were conducted to capture behaviors and interactions that might not be disclosed during interviews, thus providing triangulate validity to the data collected (Jamshed, 2014). Supporting documentation included promotional materials, price lists, and transaction records that helped identify pricing patterns and practices used by business owners.

The inclusion criteria for research participants were active catering entrepreneurs in Talang Babat who had been operating their business for at least two years and who engaged directly with customers during the pricing process. Exclusion criteria included business owners who declined to participate in interviews or lacked sufficient documentation. The unit of analysis was the pricing practices of catering entrepreneurs in relation to the principles of Islamic business ethics. Data analysis was conducted using thematic analysis, involving data reduction, categorization, thematic construction, and meaning extraction aligned with the theoretical framework. The analytical process was carried out iteratively and reflectively to identify meaningful patterns from the narratives provided by participants (Nowell et al., 2017). To support analytical rigor, NVivo software was used as a tool for qualitative data coding and organization (Zamawe, 2015). The validity of findings was enhanced through member checking, audit trails, and triangulation of sources and methods (Korstjens & Moser, 2018). This methodological approach enabled the study to reveal in-depth meanings of entrepreneurial economic behavior as influenced by Islamic ethical values in day-to-day business practices.

RESULTS AND DISCUSSION

Results

The findings of this research, derived through thematic analysis of interviews, observations, and documentation, identified four dominant themes that illustrate how pricing practices in catering businesses in Talang Babat are shaped and interpreted by entrepreneurs within the framework of Islamic business ethics.

1. Price Determination Based on Practical Experience and Informal Norms

Most catering business operators set their prices based on habitual experience and peer comparison rather than structured financial calculations. Many participants stated that prices were determined by estimating costs of raw materials and labor, then adding a flexible margin without formal budgeting or cost-benefit analysis. This informal pricing method led to inconsistent pricing across similar services and relied heavily on perceived fairness rather than a transparent formula. Prices often varied depending on the type of event such as *syukuran*, weddings, or religious gatherings which participants justified by citing differences in service expectations and social context.

2. Partial Understanding and Implementation of Islamic Business Ethics

While most participants were familiar with Islamic values in general, their understanding of Islamic business ethics particularly in the context of pricing was limited. Some entrepreneurs associated ethical conduct with being honest and fulfilling orders on time but lacked awareness of specific prohibitions against *gharar*, *ghabn*, and *tadlis*. Only a few participants explicitly mentioned the importance of fairness (*'adl*) and social responsibility in price setting. Despite this, many reported informal ethical practices such as offering discounts to economically disadvantaged customers, which reflected an intuitive but not systematic application of Islamic ethical values.

3. Social and Religious Motivations in Pricing Flexibility

Participants frequently expressed religious and communal motivations when adjusting their prices. Several entrepreneurs stated that they reduced or waived fees for customers hosting religious events or facing financial difficulties, believing that such acts would bring *barakah* (blessing) to their business. These practices were not formally structured but were often influenced by guidance from local religious leaders or customary expectations. This flexibility, however, was inconsistently applied and depended on the entrepreneur's personal judgment rather than clear ethical standards or business policies.

4. Challenges and Ethical Dilemmas in Competitive Environments

Entrepreneurs cited various challenges in maintaining ethical pricing practices, especially in the face of market competition. Some admitted to adjusting prices in response to competitors, even

when it meant compromising transparency or undercutting standard prices. Others experienced pressure from customers to justify prices, leading to discomfort and occasional conflict. These dynamics presented ethical dilemmas, particularly when entrepreneurs had to balance profit motives with the expectation to uphold Islamic values. Some respondents expressed the need for structured training or support to strengthen their ethical understanding and develop consistent pricing models that align with Islamic principles.

These four themes illustrate the complex interplay between practical considerations, religious values, and social expectations in shaping the price-setting behavior of micro catering entrepreneurs in Talang Babat. While there is a general intention to act ethically, the absence of formal ethical frameworks and limited knowledge of Islamic business ethics result in inconsistencies and reliance on personal discretion.

Discussion

The main findings of this study reaffirm that price-setting practices among micro catering entrepreneurs in Talang Babat are driven more by experiential habits and contextual intuition than by structured frameworks grounded in Islamic business ethics. Although participants expressed general ethical awareness, the inconsistency in implementing sharia principles particularly in aspects of fairness, transparency, and accountability highlights the gap between religious ideals and business practices. This aligns with the research objective of exploring how price determination is practiced and whether it adheres to the ethical values advocated by Islamic economics.

Theoretically, this study underscores the limited internalization of Islamic business ethics in daily commercial decisions, particularly regarding pricing. Concepts such as *ghabn* (excessive profiteering), *gharar* (ambiguity), and *tadlis* (deception) are foundational to Islamic economic thought, and their avoidance is essential for maintaining justice and trust in transactions. However, in the field, these concepts were not fully understood or operationalized. This supports the assertion by Juliana et al. (2019) that traditional market actors often exhibit ethical intentions without the conceptual clarity to implement them consistently (Juliana et al., 2019). The phenomenon observed in Talang Babat reflects a practical ethic that is socially and religiously motivated but lacks systematic grounding in Islamic business jurisprudence.

When compared to previous studies, the findings are consistent with those of Fataron (2022), who found that micro-entrepreneurs often prioritize commercial logic over religious norms, despite professing alignment with Islamic values (Fataron, 2022). However, unlike macro-level businesses or digital enterprises studied by Saputra et al. (2022), the entrepreneurs in this study operated in a context shaped more by tradition and community norms than by formal education or regulatory pressure (Saputra et al., 2022). This distinguishes the study's contribution by focusing on grassroots-level enterprises and exposing the nuanced tensions between informal business environments and religious accountability.

The study contributes to the literature by emphasizing that Islamic ethical behavior in micro-enterprises is not merely a matter of doctrinal adherence but is influenced by local norms, social ties, and perceived spiritual outcomes. The use of phenomenological methods, as also supported by

Junaedi and Prihanisetyo (2022), proved effective in capturing the subjective and emotional dimensions of ethical reasoning among entrepreneurs (Junaedi & Prihanisetyo, 2022). This supports the argument that pricing behavior is deeply contextual and requires localized interventions to align better with Islamic ethical standards.

Nevertheless, this study acknowledges several limitations. First, the findings are localized to Talang Babat and may not generalize to other regions with different socio-economic structures. Second, the lack of formal business records among participants limited the ability to analyze price-setting processes quantitatively. Third, the conceptual understanding of Islamic ethics was highly variable among respondents, which may have affected the depth of responses. These limitations are consistent with challenges reported in other qualitative studies involving informal economic actors, such as those discussed by Zainarti et al. (2024) (Zainarti et al., 2024).

In light of these findings, future research could explore comparative studies across regions to assess how contextual factors shape ethical decision-making. Training programs and policy interventions are also recommended to enhance entrepreneurs' understanding of sharia-compliant pricing mechanisms. The insights from this study can inform local religious leaders, cooperative institutions, and policymakers in developing ethics-based business literacy modules. Furthermore, integrating Islamic business ethics into vocational education for MSMEs may support the formalization of ethical practices and reduce reliance on informal interpretations.

CONCLUSION

This study reveals that the price-setting practices among catering entrepreneurs in Talang Babat are primarily guided by experiential habits and informal norms, with limited alignment to structured frameworks of Islamic business ethics. While the intention to uphold Islamic values such as fairness, transparency, and social responsibility is evident among most participants, the absence of consistent implementation and conceptual understanding results in pricing behaviors that are often inconsistent with sharia principles. Ethical decisions are frequently based on personal discretion, social expectations, and religious sentiment rather than grounded ethical knowledge or standardized procedures.

Theoretically, this research contributes to the discourse on Islamic business ethics by highlighting how ethical pricing is interpreted and practiced at the micro-enterprise level in a rural or semi-urban Muslim community. Practically, the findings emphasize the need for educational and institutional support to bridge the gap between ethical intention and application, particularly in the informal business sector. This article advocates for enhanced ethical literacy, localized training, and collaborative guidance from religious and business institutions to foster pricing practices that reflect both economic fairness and Islamic moral values.

REFERENCES

- Abidin, Z. (2024). Innovative Community Service Programs with Local Participation to Build Independent Villages. *Zabags International Journal Of Engagement*, 2(1), 29–38. <https://doi.org/10.61233/zijen.v2i1.17>
- Aldo, R., & Mutia, A. (2022). Implementation of Islamic business ethics in small and medium enterprises (SMEs) during the COVID-19 pandemic. *International Journal of Social Science and Religion*, 3(1), 1–16.
- Andriansyah, A., Sugiyarto, S., & Suryani, Y. (2024). Application of Islamic business ethics in online sales transactions on the Bukalapak platform. *Journal of Islamic Business Studies*, 6(2), 55–70.
- Arfaizar, M. (2020). Increase in revenue of Tokopedia community in Yogyakarta by utilizing the digital economy. *EkBis: Jurnal Ekonomi dan Bisnis*, 4(1), 77–88.
- Azharghany, M., & Suryaningsih, L. (2021). Analysis of stabilization of price fixing for foreign and domestic products in Islamic business perspective. *International Journal of Islamic Business Ethics*, 6(2), 45–56.
- Abidin, Z., Mahfooz, A., Sulaiman, F., & Fauzi, H. (2024). Humanistic Approach in Islamic Education: Building Emotional and Spiritual Intelligence in the Digital Age. *Zabags International Journal of Islamic Studies*, 1(1), 29–35. <https://doi.org/10.61233/zijis.v1i1.5>
- Ahmed, A., Abidin, Z., & Mahfooz, A. (2023). The Urgency of Islamic Education Management in Era Globalization. *Zabags International Journal Of Education*, 1(2), 82–90. <https://doi.org/10.61233/zijed.v1i2.12>
- Creswell, J. W., & Poth, C. N. (2018). *Qualitative inquiry and research design: Choosing among five approaches* (4th ed.). SAGE Publications. https://www.researchgate.net/publication/318492727_Qualitative_Inquiry_and_Research_Design_Choosing_Among_Five_Approaches
- Eprianti, M., & Nurcholifah, R. (2019). Tinjauan etika bisnis Islam dan peraturan menteri perdagangan terhadap praktik monopoli di pasar modern. *Al-Amwal: Jurnal Ekonomi dan Perbankan Syariah*, 11(2), 133–142.
- Fataron, A. (2022). Elaborasi green marketing dan Islamic marketing ethics terhadap preferensi konsumen Muslim. *Jurnal Ekonomi Syariah Teori dan Terapan*, 9(4), 783–793.
- Abidin, Z. (2022). Overview of Islamic Economics About the Practice of Cultivating Plantation Land With a Land Wage System. *Jurnal Al Mujaddid Humaniora*, 8(2), 86–94. <https://doi.org/10.58553/jalhu.v8i2.124>
- Abidin, Z., Kuswanto, K., & Ismawati, S. I. (2023). Education Based on Innovation and Creativity in Improving the Competitiveness of Micro, Small and Medium Enterprises. *Zabags International Journal Of Engagement*, 1(1), 28–34. <https://doi.org/10.61233/zijen.v1i1.5>
- Abidin, Z., & Sulaiman, F. (2024). The Effectiveness of Problem Based Learning on Students' Ability to Think Critically. *Zabags International Journal Of Education*, 2(1), 1–6. <https://doi.org/10.61233/zijed.v2i1.13>
- Asiah, N., & Abidin, Z. (2024). Implementation of Sharia Principles in Online Buying and Selling Practices in Indonesia. *Zabags International Journal of Islamic Studies*, 1(2), 46–52. <https://doi.org/10.61233/zijis.v1i2.8>
- Atika, M., Abidin, Z., & Yatima, K. (2025). Implementation of the Rubber Farmer Profit Sharing System in an Islamic Economic Perspective. *Zabags International Journal Of Economy*, 3(1), 42–49. <https://doi.org/10.61233/zijec.v3i1.91>
- Lestari, P., Abidin, Z., & Nilfatri, N. (2023). The Influence of Performance Allowances on Employee Work Motivation at the Office of the Ministry of Religion of East Tanjung Jabung

- Regency. *Zabags International Journal Of Economy*, 1(2), 42–53.
<https://doi.org/10.61233/zijec.v1i2.70>
- Sartika, D., Abidin, Z., & Nilfatri, N. (2024). The Effect of Traditional Market Relocation on Traders' Income. *Zabags International Journal Of Economy*, 2(1), 56–65.
<https://doi.org/10.61233/zijec.v2i1.79>
- Ghozali, I., Nasution, L. M., & Safitri, N. (2024). Halal business practice: An Islamic business ethics perspective. *Journal of Halal Studies*, 5(1), 31–45.
- Imamia, N. H., Noor, I. M., & Manzilati, A. (2019). The disclosure of Islamic ethics in Islamic banks: A comparative study. *Etikonomi: Jurnal Ekonomi*, 18(1), 121–136.
- IQTISODINA. (2024). Penerapan etika bisnis Islam dalam transaksi jual beli di pasar Ploso. *IQTISODINA: Jurnal Ekonomi dan Bisnis Islam*, 11(1), 20–31.
- Jamshed, S. (2014). Qualitative research method—interviewing and observation. *Journal of Basic and Clinical Pharmacy*, 5(4), 87–88.
<https://bmcmedresmethodol.biomedcentral.com/articles/10.1186/1471-2288-14-87>
- Jannati, I. R., & Nurhidayati, N. (2022). The effect of application of Islamic business ethics and religiosity on customer loyalty. *El-Barka: Journal of Islamic Economics and Business*, 5(1), 1–15.
- Juliana, F., Faathir, M., & Ridlwan, A. (2019). Implementasi etika bisnis Islam pada pelaku usaha mikro: Studi kasus di Pasar Minggu. *Jurnal Ilmiah Ekonomi Islam*, 5(3), 229–240.
- Junaedi, M. I., & Prihanisetyo, T. (2022). The subjective meaning of strategic pricing decision-making: An interpretive perspective. *Jurnal Akuntansi Multiparadigma*, 13(2), 231–245.
- Korstjens, I., & Moser, A. (2018). Series: Practical guidance to qualitative research. Part 4: Trustworthiness and publishing. *European Journal of General Practice*, 24(1), 120–124.
<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6140050/>
- Mais, M., Munir, M., & Muchlis, M. (2023). Analisis transaksi e-commerce dan modal terhadap pengembangan usaha mikro berbasis syariah. *Al-Amwal: Jurnal Ekonomi dan Perbankan Syariah*, 15(1), 77–89.
- Nowell, L. S., Norris, J. M., White, D. E., & Moules, N. J. (2017). Thematic analysis: Striving to meet the trustworthiness criteria. *International Journal of Qualitative Methods*, 16(1), 1–13.
<https://journals.sagepub.com/doi/full/10.1177/1609406917733847>
- Panjaitan, R. N., & Butar-Butar, M. (2023). Price, service quality, and shipping costs as intervening variables on customer satisfaction in Islamic online business. *Jurnal Ekonomi Islam Indonesia*, 7(2), 89–101.
- Riyanita, K., Abidin, Z., & Munip, A. (2025). Application of Services in Increasing Consumer Satisfaction. *Zabags International Journal Of Economy*, 3(1), 50–55.
<https://doi.org/10.61233/zijec.v3i1.92>
- Saori, L. (2019). Measuring of Islamic business ethics in Indonesia Islamic bank using maqashid sharia index. *International Journal of Islamic Business and Finance Research*, 3(1), 10–21.
- Saputra, R. A., Siregar, A., & Azhar, A. (2022). Online business practices: A study of Islamic business ethics values among MSMEs. *Jurnal Ekonomi Islam*, 13(1), 55–66.
- Septiani, E., & Hadziq, M. (2023). Implementasi etika bisnis Islam pada sistem jual beli di Pasar Tradisional Banyuwangi. *Jurnal Ekonomi Syariah Indonesia*, 13(2), 145–158.
- Zainarti, K., Khatimah, H., & Nuraini, N. (2024). Analisis pengelolaan tempe dalam perspektif etika bisnis Islam: Studi pada UMKM di Kabupaten Lumajang. *Jurnal Ekonomi dan Bisnis Islam*, 6(1), 12–25.
- Zamawe, F. C. (2015). The use of NVivo software in qualitative data analysis: Advantages and limitations. *Malawi Medical Journal*, 27(1), 13–15.