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 <https://doi.org/10.55463/hkjss.issn.1021-3619.63.12>

Contribution of Islamic Business Ethics to Increasing Humane Economic Growth

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Received: January 3, 2024 ▪ Reviewed: February 1, 2024

▪ Accepted: March 7, 2024 ▪ Published: June 30, 2024

Abstract:

This study aimed to explore the values taught by Islam in performing good and halal business, in principle and ethically. The study used qualitative research with descriptive methods. The objective of this research was to study Bank Syariah Indonesia (BSI) in Makassar City, Indonesia. The results of this research show that Islam teaches a comprehensive business concept, applies business ethics related to Islamic religious values which originate from akhlakul karimah by upholding moral values and religious norms whose truth is certain in accordance with Islamic Sharia and the principles of justice, is helpful in assisting in goodness both physically and mentally, realizing the concept of falah as a life goal in business and using mashlahah orientation to achieve the concept of falah for happiness in this world and hereafter in business. In implementing Sharia business ethics, Bank Syariah Indonesia (BSI) Makassar City also contributes innovation to its products and services by integrating digital technology and other services that comply with Sharia business principles.

Keywords: Islamic business ethics, halal business, sharia.

伊斯兰商业道德对促进人类经济增长的贡献

摘要:

本研究旨在探索伊斯兰教在原则和道德上开展良好和清真业务方面所传授的价值观。本研究采用了描述性方法的定性研究。本研究的目的是研究印度尼西亚望加锡市的印度尼西亚伊斯兰教银行(英国标准协会)。本研究的结果表明,伊斯兰教传授了一种全面的商业理念,运用了与伊斯兰宗教价值观相关的商业道德,这些商业道德源于阿赫拉库尔·卡里玛,通过坚持道德价值观和宗教规范,这些价值观和宗教规范的真实性符合伊斯兰教法和正义原则,有助于在身体和精神上促进善良,实现法拉赫作为商业人生目标的概念,并使用马斯拉哈导向来实现法拉赫的概念,以获得今生和来世的幸福。在实施伊斯兰教法商业道德方面,

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印度尼西亚望加锡市伊斯兰教银行(英国标准协会)还通过整合数字技术和其他符合伊斯兰教法商业原则的服务为其产品和服务做出创新。

关键词: 伊斯兰商业道德、清真商业、伊斯兰教法。

1. Introduction

As time goes by, business becomes increasingly complex. A businessman is not only required to have the courage to take business action, but also the knowledge and insight that supports it so that the risks of the business decisions taken can be minimized and profits optimized (Alwa & Juni, 2016; Ghafur, 2018).

Ethics has a variety of different meanings, but broadly speaking, there are two meanings of ethics: 1) Principles of behavior that regulate individuals and groups; 2) Morality studies, (Murdaniel, 2019). Business ethics is a set of ethical principles that differentiate between good and bad, must, right, wrong, etc. and general principles that justify applying them to anything in the business world (Islam, 2023). Business ethics is a set of principles and norms that business people must uphold in transactions, behavior, and relationships to achieve business goals safely (Islam, 2023).

Economics and ethics are interrelated from an Islamic perspective. The absence of ethics can lead to failure of the economic system itself. However, most of the research on Islamic business ethics is conceptually in empirical studies conducted in Muslim countries such as Malaysia, Syria, Indonesia, and Bangladesh and also done in sub-Saharan African countries such as Ghana. Due to the fact that some of these countries have the same socio-religious values but different economic values to Nigeria and especially the Kano state (Nizam et al., 2015; Husin & Kerain 2019).

Many business scandals, including those that occurred on the Wall Street Stock Exchange, which were characterized by fraud, cheating, and extortion (Rezy 2015; Interest Trip 2018), have made many companies pay special and heavy attention to their ethical standards in operating their businesses. Islamic business ethics also emphasize consumer protection. Several researchers have also examined consumer protection from the Islamic perspective as an inseparable part of business.

Several cases of ethical violations that emerged in Indonesia throughout 2023 include corruption and bribery schemes, such as bribery scandals within companies, or corrupt practices among government officials and businesspeople that destroy public trust and damage the integrity of the business system. Apart from that, there is also misuse of data and privacy. In the digital era, ethical violations such as misuse of customer data by companies, privacy violations, and information security violations have an impact on individual losses. Then, there are cases of environmental destruction, in which companies violate

ethics by destroying the environment through environmentally friendly business practices, the use of dangerous chemicals, or the excessive exploitation of natural resources.

One of the causes of cases encountered in business life in Indonesia is the erosion of ethical values within a person, resulting in fraud that violates the applicable code of ethics (Apriliawati and Suardana, 2016; Aisah et al., 2020). Individual, materialistic, and capitalist personal characteristics are some factors that cause an ethical crisis in a person (Aisah et al., 2020).

Business ethics practices in Malaysia have recently come under scrutiny. Part of the reason is because the Malaysian economy grew at an impressive rate of more than eight percent per year from 1987 to 1997. Malaysia seeks to be considered a developed country by 2020, and critics blame this economic goal on the country's lack of business ethics. Corruption is said to be rampant, and concerns abound that the environment is being sacrificed for economic progress. On a more positive note, Malaysia's Ministry of Domestic Trade and Consumer Affairs released a book entitled "Code of Ethics for Malaysian Businesses." The aim of this project is to encourage ethical business practices in the country. Business owners can obtain a copy of the book at no cost (Redmond, 2020).

Along with the growing understanding of Islamic business ethics, individuals emphasize the critical nature of interconnected ethical issues in business in terms of the entire conduct of life, following Islamic teachings to regulate all human life, including economics and commerce. According to Islamic beliefs, every Muslim must make every effort to implement sharia law (Zamzam and Aravik, 2020).

Islamic finance institutionalization aims to promote certain ethical values, such as: prohibiting unfair practices, encouraging moderation, balance, and harmony in life, and helping underprivileged communities. However, current practices of Islamic financial institutions have been criticized for failing to promote such values because they often adopt a "form over substance" approach in Islamizing conventional finance (Ahmed, 2015; Mansour et al., 2015; Nazar, 2015). Islamic finance in its current form is "neither more ethical nor more" efficient or stable than conventional banking and that "Islamic finance is not the superior system proposed by its proponents.

Islamic business ethics, which are oriented toward humanistic values, adhere to the values taught by the Islamic religion. Bank Syariah Indonesia (BSI) is a bank that applies Islamic business principles throughout its operations, including its branches, namely Bank

Syariah Indonesia in Makassar City. As a branch located in a diverse city, it faces challenges in implementing Islamic business ethics that are appropriate to the local context (Renold et al. 2020; Ardiansyah & Idrus, 2023). Islamic Business Ethics are ethical norms based on the Al-Qur'an and hadith and must be used as a reference by all human beings when conducting their business activities. Islamic business ethics has five basic axioms: unity, equality, free will, responsibility, and bevolence (Ghusaain and Widyaningsih 2022; Ardiansyah and Idrus, 2023).

Realizing the importance of paying attention to ethical issues in the business world, it is necessary to develop thinking about how ethics can be applied in the business world. The purpose of this research is to explore what values are taught by Islam in carrying out good and halal business, in principle and ethically, not to limit business activities and punish businesses. The development of business ethics is an effort to encourage those who are in the business world and manage the company more dynamically and responsibly. Therefore, the activities of the company and the business world can improve the welfare of society.

2. Literature Review

2.1. Business Ethics

Business ethics is a branch of philosophy that is related to the goodness or morality of human behavior (Hapzi Ali, 2020; Yessy, 2020). Good ethics include: 1) Honesty: saying and doing the right thing, upholding the truth. 2) Accuracy (Reliability): the promise is always correct, according to the content of the promise (pledge), time, place and conditions. 3) Loyalty: loyal to one's own promises, loyal to anyone to whom one promises loyalty, loyal to the organization, including its leaders, colleagues, subordinates, relations, clients, basic regulations and household regulations. 4) Discipline: without being asked or forced by anyone to obey the systems, regulations, procedures and technology that have been established (Estijayandono, 2019).

1. Production quantities must not be excessive but should be limited to reasonable needs. Excessive production of goods and services not only causes misallocation of economic resources and waste but also causes rapid depletion of these economic resources. The increasingly depleting supply of natural resources and environmental damage constitute serious problems in modern economic development today (Suminto, 2020).

2. Producers only produce goods and services that are needed but not what consumers want. The goods and services produced must have real benefits for Islamic life and not just provide maximum satisfaction for consumers (Fauzia et al., 2015; Suminto, 2020).

Islamic business ethics are the moral principles and values that underlie business behavior and practices in the context of sharia or Islamic law (Putritama 2018;

Ardiansyah and Idrus, 2023).

Things that must be known in creating business ethics are as follows: 1) Putting it into positive law, the need for some business ethics to be written down in positive law which becomes statutory regulations intended to guarantee legal certainty of business ethics, such as "protection" of weak businessman. 2) Be able to state that what is true is true, if it is not reasonable for a business actor to receive credit (for example) because the requirements cannot be met and do not force yourself to enter into "collusion" and give "commissions" to related parties 3) Develop responsibility social responsibility, business people are required to care about the condition of society, 4) Maintaining mutual agreements or developing awareness and a sense of ownership of things that have been agreed upon is one of the efforts to create business ethics (Saputro, 2019).

There are also indicators regarding honesty in measuring and weighing, but there is still fraud in this because there is no correct measurement in serving a product, such as food products that are served directly so that the size is only estimated and the quantity is not measured precisely (Ayyubi and Sausan, 2019; Silviah & Lestari, 2022). Entrepreneurs must also avoid efforts that misuse all means to pursue personal gain without caring about the various consequences that are harmful to other parties and the wider community (Setyaningsih, 2016; Anindya, 2017).

2.2. Economic Growth

Globalization in the economic field is a tendency toward international integration of goods, technology, information, labor, and capital, or the process of creating such integration (Purba, 2020). Economic growth can also be interpreted as the process of increasing the production capacity of an economy which is realized in the form of an increase in national income (Rinaldi, 2017; Wulandari and Zuhri, 2019). Maintaining price stability continues to be the primary goal of macroeconomic policy for most countries worldwide. This is done to achieve sustainable economic growth, emphasis is given to price stability, and the implementation of monetary policy is intended to promote sustainable economic growth and strengthen the purchasing power of the currency (Simanungkalit, 2020). As a system of thought, Islamic finance aspects are inherently associated with values taken from an Islamic perspective. The ethical implications of Islamic economics are clearly visible in the idea of individual behavior which serves as a micro-foundation for Islamic economic analysis. There are various ethical axioms in Islamic business ethics, including monotheism, balance, freedom of choice, ihsan, and responsibility (Furqoni at.al. (2020). Business activities are then assessed not by what is effective or efficient but by what is morally defensible.

3. Methods and Materials

This study applied qualitative research with descriptive methods. The research objective is the Bank Syariah Indonesia (BSI) at Makassar City, Indonesia. This research uses two types of data: primary and secondary. Primary data is obtained directly from the research location or field data by conducting interviews, observation, and documentation. Meanwhile, secondary data obtained are not directly from the research object but come from literature related to the research object, especially in the form of books, magazines, and articles on opinions, theories, arguments/postulates, and others related to the problem being researched (Moleong, 2017). The data analysis technique used qualitative descriptive methods (Sugiyono, 2017).

4. Results and Discussion

4.1. Humane Economy

To integrate diverse approaches to an economy more conducive to life and responsible corporate practices, humanistic management theory advocates a paradigm shift in business theory and management practice. A humanist economy is meant to be an economic system that can influence human values. In the field of theory, they suggest a transition from a mechanistic economy to a humanistic economy (Dierksmeier, 2016), to move, in practice, away from “capitalistic to humanistic business” (Pirson et al., 2014).

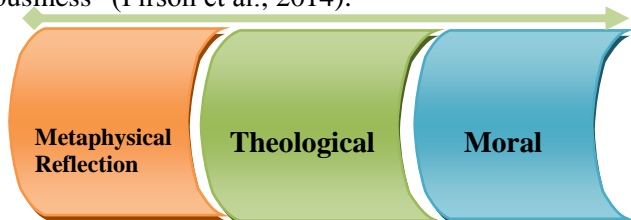


Figure 1. The humanistic economic thought model (Dierksmeier, 2016)

In a humanist economic position, several things must be avoided:

1. The free-fight liberalism system, which fosters the exploitation of humans and other nations, in Indonesia’s history has created and maintained structural weaknesses in the national economy and Indonesia’s position in the world economy. In the capitalist economic system, “free fight liberalism” (free competition system) applies. Whoever has and can use the power of capital effectively, efficiently, and productively will win the battle in business.

2. Etatism system in the sense that the state and the state’s economic apparatus are dominant, pressing, and killing the potential and creative power of economic units outside the state sector, where the economy is controlled by the state because etatism can kill businesses outside the state sector, such as private businesses, cooperatives, and small businesses.

Ethical businesses must take customer safety aspects

seriously and provide assurance by providing safe services and products. Good character traits such as compassion, caring, kindness, and generosity must be practiced. Gilbeau (2018) asserted that the rule that states “help those in need and seek to meet their business objectives in a manner that represents the least harm and the greatest gain” should be implemented. An ethical business pays proper attention to everyone who is affected by the business. They include employees, customers, vendors, the society at large, and the surrounding environment. Therefore, Phillips and Seidel (2019) remind us that every business decision must carefully consider the impact it may have on any of these people or the surrounding environment.

Regarding integrity, Gilbeau (2018) explained that an ethical business must not ignore what is right or wrong. Both parties in business activities must adhere to the principles of integrity. Ethical businesses should not change their values as they proceed or try to make more profits. Meanwhile, states that integrity must be demonstrated even when great pressure exists to do otherwise; it must be established as a principle, respected, and established. It should not be sacrificed in exchange for expediency.

Meanwhile, honesty is related to making honest commitments both within the organization’s internal business and to clients. Honesty also means always being committed to what he or she can accomplish. Empty promises to both insiders and clients must be avoided. Therefore, being truthful and truthful in all dealings and never intentionally deceiving or misleading others by exaggeration, misrepresentation, selective omission, partial truth, or any other conduct should be a common practice in business activities (Stewart 2019).

The concept of *falah* in a humanist economic system covers complete and comprehensive aspects of human life, including spiritual, material, economic, social, cultural, and political aspects. For example, to obtain survival in the micro aspect, humans need to fulfill biological needs, such as physical health or freedom from disease, economic factors, for example, having the means of life, and social factors, for example, the existence of brotherhood and harmonious interpersonal relationships. *Mashlahah* is something that brings benefit (profit) or keeps away *mudarrat* (damage). *Mashlahah* in question maintains the goals of *syara*” (*makshud al-syara*’), namely, maintaining religion, mind, soul, offspring, and property. Everything that contains these five maintenances is *mashlahah*, conversely everything that eliminates these five things is *mafsadah*, and then rejecting these *mafsadah* is also *mashlahah*.

4.2. Enforcement of Humane Business Ethics in the Business World

In terms of terminology, business ethics is a system of moral and ethical beliefs that guide the values,

behaviors, and decisions of business organizations and individuals within that organization (Horton, 2019). Business ethics aims to ensure that there is a certain level of trust between companies and consumers to guarantee treatment equal and fair to the public (Singer, 2019). Business ethics ensures that a basic level of trust exists between consumers and various market players (Twain 2019).

Ethics in the Islamic context is a view in two different categories; in the first stage of ethics toward the oneness of the creator Allah, a Muslim must worship Allah and believe in his oneness, and in the second stage, a person must be ethically sound toward others in terms of maintaining good relations, namely as a guardian of a brother or sister. The character of the Prophet Muhammad (SAW) is a good example that, if implemented by business entrepreneurs, will prevent self-centeredness and individualistic tendencies.

The principles taught by Islam in all things, including business, are none other than to bring *maslahah* (benefits) to humans and reject *mafsadah* (losses). This is where Islam's goal, in *muamalah* (worldly transactions between people), must be fulfilled. As Allah has stated in the Qur'an when sending His Prophet Muhammad (saw) to us with the teachings of Islam as a blessing for the entire universe, He said in the Qur'an Surah (QS) al-Anbiyā [21]: 107: "Wa ma arsalna illa rahmatan li al-alamīn" (We sent you not for but one mercy for all creatures) (Ali 1992: 818).

Business ethics is crucial during professional business activities. As expressed by Syahata, (Muhammad, Saifullah, 2015: 214). that business ethics has a substantial function in equipping business actors with the following:

1. Develop an Islamic code of ethics that regulates, develops, and implements business methods within the framework of religious teachings. This code of ethics is also a symbol of direction to protect business people from risks.

2. The Islamic code of ethics can be a legal basis for determining the responsibilities of business people, especially for themselves, between the business world and society, and, most importantly, responsibility before God.

3. Codes of ethics are perceived as legal documents that can resolve problems that arise, rather than having to submit them to court.

4. Codes of ethics can solve many problems that occur between businesspeople and the communities where they work.

5. Codes of ethics can help develop educational curricula, training, and seminars aimed at business people who combine values, morals, and good behavior with contemporary business principles.

6. This code of ethics can present a concrete and cultural form of Islamic rules so that it can describe the completeness (universality) and originality of Islamic

teachings that can be applied in every time and place without conflicting with God's values.

The principles of business ethics in Islam are contained in the Al-Qur'an. There are around 370 verses that show us, especially Muslims, how to conduct business on a moral basis, together with customers, which clearly prohibit us from making certain mistakes:

1. Honesty. Honesty is the most basic requirement of business activities. At this level, the Messenger of Allah said, "It is not halal for a Muslim to sell despicable things, unless he explains it 'disgrace,' (H.R. Al-Quzwani). "Who deceives us is not from our group" (H.R. Muslim). The Prophet himself was an example of honest business behavior. He forbade traders from placing rotten goods at the bottom and new goods at the top.

2. Helping or providing benefits to others and awareness of the social significance of business activities. In Islam, business people not only pursue profits, as taught in capitalist economics, but are also oriented toward *ta'awun* (helping others) as a social implication of business activities.

3. No cheating. The size and measurement scale must be correct. God's Word: "Woe to those who cheat, those who, when they receive measurements from others, they ask to be fulfilled, and when they measure or weigh for others, they subtract" (QS 83:112) entrepreneurs or producers must have a transparent nature. Transparency is when a producer can openly apply quality, quantity, composition, and so on. Tidak boleh menjelekkkan bisnis orang lain, agar orang membeli kepadanya. Nabi Muhammad Saw bersabda, "Janganlah seseorang di antara kalian menjual dengan maksud untuk menjelekkkan apa yang dijual oleh orang lain" (H.R. Muttafaq 'alaih) [*Cannot discredit other people's business, so that people buy from him. Prophet Muhammad SAW said, "None of you should sell with the intention of discrediting what is sold by others"*].

4. Sell only halal business commodities, not haram goods, such as pork, dogs, liquor, and ecstasy. The Prophet Muhammad said, "Indeed, Allah has forbidden the business of alcohol, carrion, pork and statues," (H.R. Jabir). In the current context, Muslims are also often trapped in not drinking and consuming pork. These two types of products are not explicitly Muslim consumption or merchandize, but products derived from them are widely circulated and even bought and sold by Muslim communities.

5. Not doing *ihthikar*. *Ihthikar* is (accumulating and storing goods for a certain period, with the aim that the price will one day rise and large profits will be obtained). The Prophet strictly prohibited such business behavior.

6. Using the Agreement between the Parties. In conducting commerce (business), an agreement must be created between the seller and buyer. In the letter An Nisaa verse 29: "O you who believe, do not devour

each other's wealth in a false way, except by means of commerce that is carried out between you as you please. And do not kill yourself, indeed Allah is Most Merciful to you." Commercial activities (business) that are only carried out if there is an agreement between the seller and buyer and do not harm each other is a commerce (business) that is in accordance with sharia.

7. Do not pretend to bid at a high price; other people interested in buying at that price. The words of the Prophet Muhammad, "Do not engage in *najsy* business" (a certain buyer colludes with a seller to raise prices, not with the intention of buying, but in order to attract other people to buy).

8. The business conducted is free from usury elements. Allah says, "O you who believe, leave behind the remains of usury if you believe" (QS. al-Baqarah 2: 278). The perpetrators and eaters of usury are judged by Allah as those who are evil (QS. 2: 275). Therefore, Allah and His Messenger declared war against usury.

9. Pay wages before employees sweat dry. The Prophet Muhammad said, "Give wages to employees before the sweat dries up." This hadith shows that the payment of wages must be accelerated and not delayed. In addition, an obligation of employers is to provide fair wages for employees but not exploit and protect employee rights.

Sharia Bank is a financial institution that not only focuses on financial aspects but also pays attention to Islamic moral and ethical values. The main principle in Islamic banking operations is to avoid *riba* (interest), which is considered exploitation and unfairness. In addition, Islamic banks also apply the profit-sharing principle in financing, where profits and risks are fairly shared between the bank and customers. Sharia Banks also play a role in encouraging a sustainable and inclusive economy through support for micro, SMEs and investments that have positive social and environmental impacts. Islamic banks are also subject to sharia authorities and supervisory bodies that ensure operational conformity with sharia principles (Antus et al., 2022). Sharia banks are oriented toward providing financial solutions that conform to Islamic values, promoting financial inclusion, and making positive contributions to society through banking social responsibility (Ulfa, 2021; Ardiansyah and Idrus, 2023).

These are some of the Islamic business ethics that are formulated from the sources of Islamic teachings, both from the Koran and the Sunnah, and are closely related to social problems in human life. Therefore, it is highly hoped that people should not be greedy in seeking wealth (through commerce/business activities) and should also pay attention to the appropriate values and norms in society. Always make the pleasure of Allah SWT in seeking wealth your main goal (women).

In essence, business activities must be able to be operated based on the ethical values that apply in society. Profit is not the only aim and objective of business activities, but business activities must also be

able to function as social activities carried out by paying attention to the values and norms that apply in society. These values and norms are in one meaning, namely ethics. Pursuing personal gain without considering other parties can even harm other people; thus, business activities should be avoided.

Business terminology is an activity or business. Business can also be defined as an integrated activity that includes the exchange of goods, services, or money conducted by two or more parties with the aim of obtaining benefits and profits. Thus, business is a social process carried out by each individual or group through the creation and exchange of needs and desires for a particular product that has value or obtains profit benefits.

Today's increasingly fierce business competition requires the application of good business ethics. In this context, the business ethics discussed are business ethics from an Islamic perspective. The word ethics comes from the Greek 'Ethos' which means customs, morals, feelings, attitudes, and ways of thinking. Ethics is the study of right and wrong and moral choices a person makes. Ethics are demands regarding recognized behaviors, attitudes, and actions related to a type of human activity. Business ethics issues in today's business world do not really have a place. For some groups, business activities can be conducted without paying attention to ethics because they think that "business is business". For some people, business activities involve trying as hard as possible to bring in maximum profits. Meanwhile, ethics involves an effort to relate to moral issues. Therefore, these two understandings are considered to be unable to synergize with each other for some people.

The business world is full of competition; therefore, the rules in business will be different from those in social life. People who obey moral rules will be eliminated and at a disadvantage in the midst of intense competition that allows any means. They believe that a business has no social responsibility and is independent of "ethics".

In Levitt's words, a company's only responsibility is to seek economic profits. Meanwhile, business ethics from an Islamic perspective can be seen from the view of the Prophet Muhammad when viewing wealth; that is, property belongs to Allah's SWT, and humans are only given the mandate to manage it well.

In Islam, humans as individuals and groups have the freedom to conduct business activities. However, in carrying out such a plan, humans must implement Islamic principles. Humans as business people have a moral responsibility to God for their business behavior. When conducting business activities, we should refer to the teachings contained in the Al-Quran and Hadith to avoid unhealthy activities.

5. Conclusion

In essence, business activities can be operated based

on ethical values based on Islamic teachings, not relying solely on profit. Islamic business ethics is a way of doing business that begins with an intention, a will that is oriented toward business by paying attention to noble moral values, valuable morality, worship, religious norms with clear certainty, as well as sharia-based legislative and regulatory products to be applied in the business world in ways based on unity, balance, free will, responsibility, and virtue by acting honestly and correctly and doing good.

In implementing Islamic business ethics, Bank Syariah Indonesia (BSI) Makassar City also innovates in its products and services by integrating digital technology and other services that comply with Islamic business principles. To ensure there is a positive value in these profits, the implementation of Islamic business ethics at Bank Syariah Indonesia (BSI) Makassar City is based on Islamic principles that prioritize justice, honesty, and sustainability in every business activity. In its implementation, Bank Syariah Indonesia (BSI) Makassar City pays attention to regulations and rules that apply in Indonesia and follows international standards that apply in the sharia banking industry by upholding moral values and religious norms that are certain to be true, namely Islamic sharia, bringing humans to their life goals, both externally and internally, happiness in the world and happiness in the afterlife through the comprehensive practice of Islamic teachings.

The recommendation in this research is that business people are expected to always obey the rules of business ethics, which are oriented toward realizing the benefit of human life and not only oriented toward profit alone but also maintaining harmony, balance, sincerity, and nuances of mutual help within the framework of Islamic law. In particular, the Muslim community is expected to always control the implementation of business by paying attention to complying with the rules contained in the Koran and the Sunnah of the Prophet in accordance with Islamic law.

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