

Ethics of Islamic Business and the Welfare of Secondhand-Clothes Vendors at Karang Sukun Market in Mataram

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Abstract: *This study is aimed to understand Ethics of Islamic Business and the welfare secondhand-clothes vendors at Karang Sukun Market in Mataram. This study used qualitative method, the result of this study shows that the merchants were not applied the principles of Islamic business ethics, because some of the traders was dishonest and transparently offered information about the quality of goods. Based on their welfare, not all of the traders at Karang Sukun market have gained Islamic prosperity because they were not met their spiritual needs (prayer and haji), although their modest life the traders gratefully felt for it.*

Keywords: *Ethics, Business, Vendors and Welfare*

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I. Preface

The development of business world nowadays is very remarkable, it can be seen from the variety of goods and services offered to public. The role of business in social life can determine the social status of people, even political influence. Business also affects people, either individually, socially, nationally or even internationally.

In Islam, the demand to work is an obligation for every moslem in order to meet their daily needs. One way to meet the needs is through business as exemplified by Rasulullah SAW from a young age. The business ethics applied by Rasulullah is truly the moral standard that is outlined in Al-Qur'an (Djakfar, 2008:87).

In the era of globalization marked by increasingly intense competition, businessmen seem to prefer shortcuts by abandoning ethical values in order to secure their business, rather than upholding ethics to avoid a risk of business failure. This phenomenon is described in some studies conducted in USA and Indonesia. This indicates that moral values are no longer an option for businessmen nowadays. Selfishness degrades the moral value that teaches concerns for others (Djakfar, 2008).

A business activity must be done with the ethics or norms prevailing in the business community. Ethics and norms are used so that entrepreneurs / traders do not violate the rules that have been established and the business receives a blessing from Allah SWT as well as gains sympathy from the community. In the end, the ethics helps to form good entrepreneurs / traders and can promote and grow the business in a relatively longer time.

In implementing the proper ethics, there will be a balance of relationships between entrepreneurs and communities, customers, governments, and other interested parties. Each party feels appreciated and respected. Then the sense of mutual need among them will ultimately foster mutual trust so that the business can develop as desired (Kasmir, 2010:20).

Islam is a source of value and ethics in all aspects of human life as a whole, including in economic activities (business). Qur'an provides guidance in business in order to establish relationships that are mutually willing, harmonious, have no exploitative elements (QS An-Nisa / 4: 29), free from fraud, recording transactions (QS Al-Baqarah / 2: 282). The values of Islamic ethics in business activities refer to the Qur'an and Hadith based on six principles: truth, trust, sincerity, brotherhood, knowledge, and justice.

Welfare is what everyone wants to achieve, both individual and family welfare. According to Indonesian Dictionary, prosperity contains a sense of safety, prosperity, and being free of disturbance.

Welfare is the goal of Islamic teachings in the economic field. Welfare is a part of "Grace for the universe" (rahmatan lil alamin) taught by the Islamic religion. However, the welfare intended by the Qur'an is not unconditional. Welfare will be given by Allah SWT if man does what He enjoins and keeps away from what he forbids (Darsyaf Ibnu Syamsuddin :1994).

Al Qur'an is a source of law and religious teachings, in order to realize and apply the teachings of religion for the benefit of human beings in the world and in the hereafter based on the analysis of theoretical law

of Islam (ushuliyin), there are five basic elements that must be maintained and realized, namely maintaining religion (hifzh al-din), maintaining the psyche (hifzh al-nafs), maintaining the descendants (hifzh al nasl), maintaining the property (hifzh al-mal), and maintaining the mind (hifzh al aql).

God Himself has guaranteed the welfare of his servants and the living creature as mentioned in Surah Hud verse 6 "And there is no creature on earth but that upon Allah is its provision" but the assurance is not given without effort, as has been explained by Allah in Surah Ar Ra'd verse 11 " Verily! Allah will not change the condition of a people unless there is a change of what is in themselves".

Karang Sukun Market is one of the existing markets in Mataram City, as in general market there are a lot of trading activities between buyers and sellers occurred there. Each day the traders do business activities in the market. Likewise, the buyers buy their daily needs and other things. In the market, there are several types of goods and needs that are traded. Among those are the basic needs such as vegetables, rice, meat, etc. Meanwhile, the type of goods mostly sold in Karang Sukun market is used-clothing and only few of the traders sell new clothes.

Based on the observations, the researchers found that there are used-clothing vendors whose trading transactions were not in accordance with Islamic business ethics. There is an element of fraud in the trading transactions conducted by the traders to the buyers. It was observed in transactions done by some dishonest and transparent traders. The traders were not provided any information at all to the buyers about the defects and quality of the goods. Although the buyers could see and choose directly the used-clothing sold by the traders, the buyers are entitled to get information about the condition of goods they were buying. There were also dishonest and transparent traders who conducted the transactions. For example, in terms of providing information to buyers about the good quality and defects.

II. Literature Review

Definition of Ethics

The word "ethics" is derived from the ancient Greek "ethos" that has the meaning of customs, traditions, morals, characters, feelings, attitudes, and ways of thinking. Its plural form is "ta etha". As the plural clues of ethos, ta etha means customs or mindset adopted by a group of people called societies or patterns of actions upheld and defended by that society. Ethics is a branch of philosophy that seeks the nature of good and bad values relating to the behaviors and actions of a person, which is done with full awareness based on the consideration of his thinking. Ethical issues are matters relating to human existence, in all its aspects, both individual and society; in relation to god, with fellow human beings and themselves, as well as to the surrounding nature; and in relation to human existence in the social field, economic, politics, culture and religion.

Business Ethics of Islam

Islamic Business Ethics is a process and effort to understand the things that are right and wrong by which we would certainly be able to do the right thing with regard to product, service company with stakeholders with the demands of the company (Abdul Aziz, 2013: 35).

In the Qur'an, the term business is called by using the term *tijarah* (commerce), *bai'a wa isytara* (sale and purchase), and *tadayantum* (receivable debt agreement). According to Raghil Al-Asfahani in *Al-Mufradat fi Gharib Al-Qur'an*, these three words have similar meaning that is the management of property with the aim of seeking profit.

Principles of Islamic Business Ethics

The halal and blessing treasure will undoubtedly be a hope for muslim businessmen. Because halal and blessing will lead the owner and his family to the gate of happiness and prosperity in the world and in the Hereafter. However, in reaching the blessing there is certainly a requirement, a businessman must pay attention to some ethical principles that have been outlined in Islam, according to Djakfar (2008: 101-112), among those are:

1. Rely On God's Provisions (Tauhid)

The wealth acquired by human beings through business does not mean that it can be absolute, instead it is limited and relative. Because the absolute owner is in essence only Allah Almighty. Therefore, this is where the relevance, precisely why people in doing business must be obedient to the provisions of the absolute owner. In this case God has its own provisions which may not be the same as those made by men who are often very tendentious in their own interests. However, because of the nature of His Justice and His Omnipotence, God created the rule not for His own sake, but only for the benefit of human life. God enjoins to act fairly and honestly in business so that human beings get their rights fair and equitable that ultimately there is no party who feels harmed. If this business climate that has been established by God can be realized, then the happiness of life will be created because all their needs can be met properly.

2. Honest and Transparent

Honesty is an enduring motivator in the manners and behavior of a moslem businessman, as a means to improve his charity as well as to get into heaven. As the word of Allah SWT in Surah Al-Ahzab verses 70-71: Meaning: O you who believe! Keep your duty to Allah and fear Him, and speak (always) the truth. He will [then] amend for you your deeds and forgive your sins. And whoever obeys Allah and His Messenger has certainly attained a great attainment.

3. Selling Goods with Good Quality

One ethical flaw in trade is there is no transparency in terms of information of goods quality, which means ignoring moral responsibility in the business world. Hiding information of goods quality is the same as cheating and lying. Lie will only cause discomfort, meanwhile honesty will bring serenity.

4. Making Oath is Prohibited

Often found in everyday life, especially among the lower class traders what is known as oath sales. Traders are too easy to use oaths in order to convince buyers that their merchandise is truly qualified. In Islam such act is not justified because it will also eliminate the blessing as the words of the Prophet SAW: From Abu Hurairah r.a, I heard the Prophet SAW said: "the oath makes a great purchase, but eliminates blessings" (HR. Abu Dawud).

5. Loose and Generous

In the transaction, there occurs contact between the seller and the buyer, therefore it is expected that the seller can act friendly and generous to each buyer, in which case the seller will get a blessing in the sale and their merchandise will be in demand by the buyer. It is the smile of a seller to the buyer that reflects the kind, friendly attitude so that the buyer will feel happy, on the other hand if the seller is unkind and abusive in serving the buyer, he will run away, and will not be coming back.

6. Building a Good Relationship

Islam emphasizes us to make good relationships with anyone, including among businessmen. Business philosophy of Japanese people showed that the important thing among sellers and buyers is not merely pursuing material profits, but behind it there is a value of togetherness to maintain mutual cooperation that builds through silaturrahim. According to the teachings of Islam, with that silaturrahim we will be able to achieve the promised wisdom that will extend the sustenance and life for anyone who did it. As the words of the Prophet SAW. narrated by al-Bukhari: That the Prophet SAW said: "Whoever hopes to extend his sustenance and life, he should establish a relationship by silaturrahim" (HR. Al-Bukhari).

7. Set prices with transparency

Non-transparent prices can lead to fraud. To set prices open and reasonable is highly respected in Islam so as not to fall into riba (usury). Although in the business world we still want to gain profit, but the buyer's rights must remain respected. In a sense that the seller should be tolerant of the interests of the buyer, regardless of whether he is a fixed or an incidental consumer.

Concept of Welfare According to Islam

According to Islam, welfare is a lucky man with sufficiency of sustenance, the fulfillment of spiritual needs for all members of his family, feeling grateful with what he receives. According to the experts or the mufassir (the interpreter of Qur'an), the indicator of Islamic welfare is the fulfillment of the physical needs of the proper sustenance, healthy life both physical and spiritual, blessing sustenance received, the happy family, affection and care for one another, feeling grateful and content with what God gave him. Thus, welfare is not only measured from the fulfillment of physical and material needs (eating, drinking, clothes, housing), but also the fulfillment of spiritual needs. Therefore, the dimensions and indicators of Islamic welfare are the fulfillment of the following needs:

- a. **Ad-Dien:** has implemented the five pillars of Islam (shahadah, prayer, fasting, zakat and hajj).
- b. **An-Nafs:** the fulfillment of the safe needs from all threats to the soul and body.
- c. **Al-Aql:** the fulfillment of educational needs for his family.
- d. **An-Nasl:** the fulfillment of good offspring (do not do immoral deeds).
- e. **Al-Maal:** the fulfillment of clothing, food, shelter and other wealth.

III. Research Methodology

Type of Research

This research uses qualitative methods, because it examines the reality, phenomena or symptoms that are holistic / intact, complex, dynamic and full of meaning. This research is aimed to explore the meaning behind Islamic Business Ethics and Welfare of Secondhand-Clothes Vendors at Karang Sukun Market in Mataram. By using qualitative method, it is expected to get a thorough information that contains the true meaning and serves as a value behind the visible data (Moleong, 2014).

Location of Research

The research is located in Pasar Karang Sukun of Mataram, specifically the used-clothing traders who are moslems.

Instrument of Research

The main instrument in this study are the researchers themselves (human instrument). As a human instrument, researchers in this research activity are responsible to determine the focus of research, selecting informants as data sources, collecting data, assessing data quality, analyzing data, interpreting data and making conclusions on the findings.

Type and Source of Data

The main data sources in qualitative research are words, and actions, the rest are additional data such as documents and others. Related to that, the data types are divided into words and actions, written data sources, photographs or documentation.

Technique of Data Collection

In this study, primary data collection is done under natural settings. Data collection techniques are conducted by participative observation and in-depth interviews while documentation techniques are in the form of sound recording and photographs (Sugiyono, 2014).

Determination of Informants

In determining the sample or informant, technique that is often used is the purposive sampling. Purposive sampling is a technique of selecting informant as data source with certain consideration. This particular consideration, such as the person who is deemed to know best about what we expect, or perhaps he as the ruler will make it easier for researchers to explore the object / social situation under the study.

Analysis of Data

The study uses qualitative data analysis techniques. Activities in data analysis include data reduction, data display, and conclusions.

Test of Data Validity

Triangulation Technique

Triangulation in credibility testing is defined as checking data from various sources in various ways and at various times. Triangulation technique is done by asking the same thing with different technique, that is through an interview, observation and documentation. Triangulation of sources is done by asking the same things through different sources. Triangulation of time means data collection is done on various occasions including morning, afternoon and evening (Sugiyono: 2012).

Proving the validity of the data is required to prove the authenticity of the data of the study with the reality that occurred in the field, thus to prove that the researchers using triangulation techniques.

IV. Result And Discussion

The Practice of Islamic Business Ethics by Secondhand-Clothes Vendors at Karang Sukun Market in Mataram

Regarding the practice of Islamic business ethics by secondhand-clothes vendors, it can be seen that selling secondhand-clothes is one of the livelihoods for traders who are in Karang Sukun market, Mataram. These traders have run their business long enough, the reason they sell this secondhand-clothes because many people are interested to buy them because although those are used goods, we can still find clothes that are still good and worth using. Karang Sukun market usually opens on Friday and Sunday, but there are still many traders who still open their stall every day.

The halal and blessing treasure will undoubtedly be a hope for moslem businessmen. Because halal and blessing will bring the owner and his family the gate of happiness and prosperity in the world and in the Hereafter. However, in reaching the blessing there is certainly a requirement, a businessman must pay attention to some ethical principles that have been outlined in Islam.

In the trading, informants must have the principle of Tawheed (relying on the provisions of God). In carrying out daily business activities traders always pay attention to what he is responsible for in running this clothing business, in the beliefs held by the traders as a Muslim he realizes that all affairs of life in the world must be done for the God especially when experiencing the matter of profit and loss. In accordance with the

above explanation, the traders who are in this Karang Sukun market do not only seek for the profit but the blessing of God for his business.

The principles of Islam (shari'a) strongly recommends people to adhere to the values of honesty in the transaction, therefore in the business of selling used-clothing there are still traders that we met who did not give information to the consumer about the quality of items, although those are used-clothing, the consumer has a right to receive information from the trader whether there is any defect on the goods. The honest attitude in doing business is clearly explained by the word of Allah in the Qur'an Surah Al-Ahzab [33]: 70 which reads: "O you who believe! Keep your duty to Allah and fear Him, and speak (always) the truth".

Regarding business of used-clothing in the market of Karang Sukun Mataram, in terms of quality, the secondhand items that are sold are not in accordance with the principles of business ethics in Islam, because most traders in Karang Sukun market of Mataram sell used-clothing whose quality is not necessarily good. Hiding information of the quality is the same as cheating and lying. While lie will cause discomfort, honesty will bring serenity, as the Prophet's explanation in hadith narrated by Al-Turmudzhi which read: "Leave things that you doubt and seek for what you believe. That honesty (saying the truth) brings peace and lies (telling lies) will cause anxiety" (HR. Al-Turmudzhi).

It is the trader's habits to convince the buyer by swearing so he can sell a lot. Prophet Muhammad SAW strongly forbids businessmen from making false oaths in conducting business transactions. The traders confessed that they never make an oath in convincing consumers to buy the goods they sell. In Islam the act of perjury is not justified because it will also eliminate the blessing as the words of the Prophet SAW: From Abu Hurairah r.a, I heard the Prophet SAW said: "The oath makes a great purchase, but eliminates blessings" (HR. Abu Dawud).

Being friendly and generous to every buyer is one thing that is recommended in business conduct. The attitude of hospitality becomes an important thing in running the trading business, the attitude has been shown by the traders in running the business of secondhand-clothes, thus that friendly attitude and generosity allow the business to have many customers and is blessed by Allah SWT. It is aligned with the words of the Prophet SAW: "God loves people who are generous when selling, buying, and collecting debts" (HR Bukhari).

Islam emphasizes to build good relationship with anyone, business run by traders have many customers come from various group of society, this is because the traders always maintain good relationship with consumers and with other traders by mutual respect and compete in a healthy manner. As the words of the Prophet SAW narrated by al-Bukhari: That Rasulullah SAW said: Whoever hopes to extend his sustenance and life, he should establish a relationship by silaturrahim" (HR. Al-Bukhari).

In determining the price of secondhand items, traders always provide prices that match the quality and type of goods sold, therefore traders provide a high price if the goods have a good quality, and provide a cheaper price if the goods that the consumers want to purchase have many defects. Profit and loss are often experienced by traders, but traders always try to keep the market price reasonable so that no one will suffer losses.

Non-transparent prices can lead to fraud. To set the price openly and reasonably is highly respected in Islam so as not to plunge into usury. Although in the business world we still want to get achievement or profit, but the buyer's right must remain respected. In a sense the seller should be tolerant of the interests of the buyer, regardless of whether he is a fixed or free (incidental) consumer. Does not that tolerant attitude bring in mercy from Allah SWT as the words of the Prophet in a hadith narrated by Imam Bukhari from Aliy ibn Ayyash, from Abu Ghassan Muhammad ibn Mutarrif, from Muhammad ibn Munkadiri from Jabir ibn Abd Allah radiy Allah anhum: Verily Rasulullah SAW said: "Allah gives grace to people who are tolerant when buying, selling, and billing promises (debts)" (HR. al-Bukhari) (Djakfar 2008).

Welfare of Secondhand Clothes Traders at Karang Sukun Market in Mataram

Welfare is a dream and hope for every human being living on this earth, thus welfare is not only measured by the fulfillment of physical and material needs (eating, drinking, clothes, housing), but also the fulfillment of spiritual needs. Thus the dimensions and indicators of Islamic welfare are the fulfillment of the following needs, Ad-Dien, An-Nafs, Al-Aql, An-Nasl, Al-Maal. The first form of welfare of secondhand clothes traders is Ad-dien or maintaining religion. In keeping with the religion, traders always perform the five daily prayers although it is not timely, recite Qur'an, do fasting and tithe, and most traders in the Karang Sukun market have not done the fifth pillar of Islam namely Hajj, besides the traders also maintain the religion through giving alms, to their family, neighbors, relatives and the poor who are in need. In Islam humans are demanded to preserve the religion, even in Islamic law, man is obliged to protect his religion because religion is a guideline of human life, in the Islamic religion other than the components of faith (aqidah) which is a guidance for every muslim and morality which is the attitude of a muslim, also the Shari'a which is the guideline in a Muslim's life both in connection with his Lord and with the other humans and objects in society.

The security of one's soul is a dream for everyone or society. From the research, it was found that the area of Karang Sukun market is quite safe and the area where the informant lived is also safe, it can be inferred from the interviews with informants that in Karang Sukun market there is no problem of loss of goods or

commotion, then in the region where the informant lives also never happened things that are not desirable, all the people unite and have mutual respect to one another therefore in this conducive condition traders feel calm and comfortable in running the business.

Mind is a symbol of sanity for humans, in interviews conducted by researchers it is known that the traders in Karang Sukun market are educated, this can be seen from the great concern of the informants in providing education to their children from the elementary school to university. In addition to providing formal education in school, traders also pay attention to education outside the school for example at home, the traders always teach their children to learn Qur'an, write, read and good manners. Islam requires one to maintain their mind, because mind has an important role in human life.

Heredity or nasab is a matter related to kinship and blood relations that is based on the bonds that is acknowledge by Islamic rules, in this case the informants always pay attention to their children, especially in socializing with peers, to prevent them from doing bad things, and in the familial relation, the informants also care for each other and the relationship between families is maintained. So looking after the offspring by giving attention to the above matters so that their children become decent, worthwhile, dignified, responsible and utilitarian for both religion and nation.

In Islam human beings are demanded to keep the treasure, in guarding the treasure, the informants here use their property in a lawful way, such as to support the family and to meet their daily needs such as clothing, food and shelter needs, in addition informants give tithe and alms to the needy, and provide the cost of education for their children. In Islam the men's requirement to keep property means to keep life, it means that he has fulfilled his obligation to thank God for his possessions.

From the results of the discussion on the study of Islamic business ethics and the level of prosperity of traders that have been described, it can be stated that the families of traders, seen from the point of view of Islam, has gained a good life (*hayaatan-tayyibah*) because they feel content with sustenance which Allah granted to them (*qana'ah*). This is in accordance with the word of God in the Qur'an (Sura Al-Baqarah: 172): "O you who have believed, eat from the good things which We have provided for you and be grateful to Allah if it is [indeed] Him that you worship".

V. Conclusions

Based on the description above, there are some things that can be concluded by researchers viewed from terms of Islamic business ethics and welfare level of secondhand-clothes traders at Karang Sukun market in Mataram city.

1. From the study of Islamic business ethics, the secondhand-clothes traders have not fully applied the principles of Islamic business ethics, because some of the traders were not being honest and transparent in providing information about the clarity of goods quality, On the other hand some traders in Karang Sukun Mataram market has applied the principles of Islamic business ethics in order to seek the halal and blessings of Allah SWT
2. From the study of Islamic business ethics on the level of welfare, not all secondhand clothes traders in the Karang Sukun market get Islamic prosperity because they have not fulfilled the needs of *dharuriyat* (prayer and haj). Some others have gotten a good life because they already met the needs of *dharuriyat*. They stated that they were happy, for being grateful for the sustenance they received. And they have gained a good life (*hayaatan tayyibah*) and feel content (*qana'ah*), albeit living in simplicity.
3. It is expected that the results of this study can be used as input for the traders to apply and not violate the principles of business ethics in Islam.
4. It is recommended to start their activities with good intentions to avoid the slander of the world and hereafter so those activities are worth of worship.
5. The need for enlightenment by religious leaders to the traders related to the principles of Islamic business ethics.
6. Socialization needs to be held by the government, related to the practices of the principles of Islamic business ethics that must be applied by a trader so as not to harm the public in terms of trading transactions.

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